The Knights Templar’s Economic Empire and the Images That Supported It

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Abstract
Today the Knights Templar are known through a swirl of history and conspiracy. The Order of the Temple grew far beyond its original purpose, to reclaim the Holy Land and to protect pilgrims, becoming a banking, financial, and trade giant. The Knights Templars built innovative financial systems, along with a network of monasteries and churches, not only to support the crusades in the Holy Land, but to build, expand, and maintain their empire through the re-working of traditional European art forms to create a particular image of power and piety for both their patrons and enemies.

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The Knights Templar’s Economic Empire and the Images That Supported It

by

Laura Remien Woldt

April 25, 2018

The report of the investigation undertaken as a Senior Thesis, to carry two courses of credit in the Department of Art and Art History and the Department of Economics, Business, and Finance

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ABSTRACT

Today the Knights Templar are known through a swirl of history and conspiracy. The Order of the Temple grew far beyond its original purpose, to reclaim the Holy Land and to protect pilgrims, becoming a banking, financial, and trade giant. The Knights Templars built innovative financial systems, along with a network of monasteries and churches, not only to support the crusades in the Holy Land, but to build, expand, and maintain their empire through the re-working of traditional European art forms to create a particular image of power and piety for both their patrons and enemies.
DEDICATION

I would first like to dedicate this to my twin sister Celia, who is always there for me and helps me to be the best I possibly can be. I would also like to dedicate this to my Mom, thank you for your unconditional support and love. To my dad, thank you as well for your support and advice. Also, to my older brother Sebby, even though we don’t always get along you are always there for me when I need you. Finally, to all of my friends who have supported me in this process.
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# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Chapter</th>
<th>Pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chapter 1: Introduction</td>
<td>1-3</td>
</tr>
<tr>
<td>Chapter 2: Survey of Literature</td>
<td>4-25</td>
</tr>
<tr>
<td>Chapter 3: The Order of the Temple as International Bankers</td>
<td>26-46</td>
</tr>
<tr>
<td>Chapter 4: Crusaders as Traders</td>
<td>47-54</td>
</tr>
<tr>
<td>Chapter 5: Not Too Big to Fail</td>
<td>55-64</td>
</tr>
<tr>
<td>Chapter 6: Functional Objects</td>
<td>65-88</td>
</tr>
<tr>
<td>Chapter 7: Burials and Tombs</td>
<td>89-98</td>
</tr>
<tr>
<td>Chapter 8: Architecture</td>
<td>99-110</td>
</tr>
<tr>
<td>Chapter 9: Conclusion</td>
<td>11-116</td>
</tr>
<tr>
<td>Bibliography</td>
<td>117-124</td>
</tr>
<tr>
<td>Appendix 1: List of Figures</td>
<td>125-127</td>
</tr>
<tr>
<td>Appendix 2: Figures</td>
<td>128-160</td>
</tr>
</tbody>
</table>
Ch1: Introduction

The struggle for control over the holiest sites in Christianity, Judaism, and Islam has been ongoing for centuries. Today sites such as the Dome of the Rock and the Church of the Holy Sepulchre in Jerusalem draw pilgrims from around the world. In the Middle Ages, masses of European pilgrims began to make the journey to the Holy Land in hopes of gaining eternal salvation. The long and difficult journey to the Holy Land from Europe was fraught with danger. Along pilgrimage routes, bandits and thieves waited to attack pilgrims who carried enough money for months of expensive travel. The Knights Templar were founded in part as a reaction to this problem. The Templars were a crusading order of warrior monks whose founding purpose was to keep the roads and highways to the Holy Land safe, especially for pilgrims. This mission evolved into ensuring the safe transfer of pilgrims’ money from their homes in Europe to their destination in the Holy Land.

The Knights Templar were deeply involved in many aspects of the pilgrimage business, but this thesis will show that, through the use of art forms used by the Order, the Templars created a brand or image representing themselves as powerful and pious; it was through the use of these images that the Templars constructed and maintained banking and trading empires. This examination of the Templars’ banking and trading activities in conjunction with their creation of a brand of power and piety attempts to address a void in the scholarship. The Knights Templar are primarily addressed through their history and reputation, not through their economic and artistic activities during the period of their existence. While the Templars have previously been discussed as having

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qualities similar to a modern financial institution, this institution’s relationship and
dependence upon their images of power and piety has not been examined. This thesis will
begin by providing context to the examination of the Templars’ dependence on the
images of power and piety through a discussion of Templar history, banking theory and
practice, and discussion of the medieval wool trade and European trade with the Middle
East. Following this is a brief overview of the contemporary art forms that the Knights
Templar used to construct their brand of power and piety: seals, items of war, relics,
tombs, and architecture.

In Chapter 3, the Templars’ banking empire will be compared with a modern bank
or depository institution. Like a modern depository institution, the Templars accepted
deposits and made loans. These deposits came from both humble pilgrims journeying
abroad and the aristocracy. Templar loans were primarily extended to the nobility who
were often in need of funds. The banking practices of the Templars allowed them to
garnet power and favor among the upper and lower classes. Similarly, the Templars’
establishment in the medieval shipping and trading industries allowed them to gain both
power and prestige. This image was gained through the transportation of goods and
pilgrims to the Holy Land and the Templars involvement in the wool trade, one of the
largest medieval industries.

The power, privilege, and prestige that the Templars acquired in their roughly two
hundred years of existence were not enough to protect the Order from the charges
brought against them by Philippe IV of France. These charges primarily labeled the
Templars as heretics, who instead of fighting for Christendom were attempting to destroy
it from within. In actuality, the destruction of the Templars was politically and financially
motivated. The Order had gained too much power and extended too many loans to the nobility. The Templars at the time of their fall were not insolvent, unlike the modern "too big to fail" institutions that were saved from bankruptcy during the 2008 financial crisis. The induced failure of the Templars left a power vacuum that was filled by secular banks such as the Medici Family.

After discussing the Templars’ financial empire, I will discuss the art forms used to create the images of power and piety. In Chapter 6, the functional objects of the Knights Templar (their seals, items of war, and relics) are explored. Seals were used within the vast Templar network to validate documents and transactions. The imagery seen on Templar seals demonstrated their piety through familiar religious iconography (such as the Agnus Dei and the cross), and the power they gained through the use of symbols associated with the nobility (such as the fleur-de-lis or the double-headed eagle). The use of items of war (banners, swords, and shields) are then examined as they established the power of the Order in capturing and defending the Holy Land. In contrast to the power shown in the Templars’ items of war, the relics the Order held are also considered. The lignum crucis or True Cross in particular showed the Order’s piety.

Following the discussion of the Order of the Temple’s functional objects, the Order’s tomb effigies will be considered. Tomb effigies will be examined in their relationship to the Order’s patrons, the tombs and burials of brothers of the Order, and the creation of the images of power and piety. Finally, the architecture of the Order (their castles and churches) is considered as it created a physical and lasting reminder of the Templars’ brand.
Ch 2: Survey of Literature

Scholars have investigated the Knights Templar since their fall in the fourteenth century. Their history, their financial and trade empire, and artistic activities are among the topics under investigation in this thesis. Despite the substantial amount of literature surrounding the Templars much of what will be discussed here is not in direct reference to the Templars; however, it still has implications for both their economic and artistic activities. This chapter will examine the trends in scholarship relating to The Order of the Temple, including Templar history, banking, trade, seals, items of war, relics and pilgrimage, architecture, and tombs and burials.

Templar History

The Templars are most often discussed though their history, either exclaiming their bravery or condemning them as heretics, depending on the perspective of the historian. Despite these differing perspectives, Templar histories generally follow the same trend. The full name of the Order is, The Poor Fellow Christian Soldiers of Christ and the Temple of Solomon; however, they are commonly referred to as the Knights Templar, the Order of the Temple, or the Templars. The First Grand Master of the Order was the French Knight Hugo de Paynes, who began the Order around 1118 (the dates vary within a few years, and there is no specific record of their foundation), in order to protect pilgrims and the crusader states. With the support of Baldwin II, the ruler of Jerusalem, the Knights Templar set up their headquarters on Temple Mount in Jerusalem.²

Their charter came from the Pope in 1129 with the support of Bernard of Clairvaux (who was a highly influential Abbot in the Cistercian order of monks) who was the primary writer of the Rule of the Templars (their rulebook for everyday life). The Rule of the Templars covers everything from when and what the Templars ate to how they should conduct themselves in battle, and is based on the Rule of the Cistercian Order. Even on his deathbed, Bernard of Clairvaux wrote three letters on behalf of the Order, one to the patriarch of Antioch, one to the Queen of Jerusalem, and one to a brother of the Order, all either entreatying for or praising their involvement with the Order.

In 1139, through a papal bull, the Pope gave the Order of the Temple special rights: that they did not have to pay taxes, they could build their own oratories, and most importantly they were only accountable to the Pope himself. The Knights lived lives of poverty, chastity, and obedience. While they lived lives of poverty, the church at this time, “conveniently recognized three forms of poverty: the first and strictest forbade the possession of all goods and property; the second prohibited the individual from owning property but allowed the wealth to be shared by the group which the individual belonged; the third accepted individual possession of food and clothing, with all other goods shared in common.” The Templars adopted the second kind of poverty which allowed them to amass vast amounts of property and wealth all over Europe and the Middle East. The Templars’ European properties, while extensive, tended to be grouped all over France, England and parts of Spain. Their first properties were gained in France shortly after the

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3 Addison, *The Knights Templar History*, 45.
Order’s founding and in England soon after. They did not begin to gain property in Spain and Portugal until around 1131 officially, but in practice they did not take control of these lands until decades later.\(^6\)

Between the founding of the Templars and their suppression, the Templars were not only known for their land and money, but also for their military prowess. This military prowess and amassed wealth allowed them to win many battles and defend both the Crusader States and their European holdings. Despite support from Europe, the Templars still suffered numerous defeats. Some of the major defeats the Templars and crusaders in general suffered took place leading up to the fall of Acre. The arrests and subsequent disillusionment of the Templar Knights was hastened by the fall of Acre, Christendom’s last stronghold in the Holy Land which fell in 1291.

The Templars’ reputation had begun to decline before the fall of Acre due to a series of military defeats and because in Europe support for the crusades had begun to decrease politically, socially, and economically with both a lack of money and men going on Crusade in the Holy Land. Because of the power of the Knights Templar, secular leaders became critical of the Templars’ wealth and influence. This ultimately lead to the Templars’ arrests on October 13, 1307, in Paris for many charges, including heresy. Their arrests were followed by a period of forced confessions from torture and coercion. Those found guilty through inquisitions occurring all over Europe were burned at the stake, including the Grand Master at the time, Jacques de Molay. While the Inquisition began in and was the strongest in France, it destroyed the Templar Order as a whole as the Pope

mandated investigations of the Order everywhere (particularly well documented in England and Cyprus). Finally, in 1312 the Order of the Temple was dissolved by order of Pope Clement V. At this point, their once strong Order known for its power and piety had been so attacked and destroyed there would have been no path to recovery. The vast majority of the Templars’ many assets were given to their rival order the Knights Hospitallers, although it did take many years and papal mandates to convince the secular leaders to give over the property and money.7

**Banking**

One of the reasons for the fall of the Knights Templar was their wealth and power, which was partially amassed through their banking activities. Our modern ideas of banking are not too far removed from what they were during the Roman, Medieval and Renaissance periods. In his history of banking, Dunbar defines the primary functions of a bank: lending and saving. The first function is that a bank lends money on a considerable scale; second is that banks temporarily use money deposited by its clients (and not immediately needed) for loans. Banks also provide a place of deposit, allow for the transfer of funds, and arrange for settlements of debt to be made between persons in different places. With all of these functions, Dunbar states that a bank’s primary function is to lend money and receive money on deposit.8

Since before history was readily recorded institutions fulfilled Dunbar’s functions of a bank both lending and holding money. One example are the private lenders based in Venice two centuries before the state established its bank in 1587. Another example are

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the London goldsmiths that acted as lenders a generation before the Bank of England was set up. Even before the Venetians or the London goldsmiths existed “banks of a sort existed in ancient Mesopotamia, Greece, and Rome. Although the technical term *bancus* emerged only in the Middle Ages, it was a Latin translation of the ancient Greek word *trapeza*.” While what we know about the period is hazy because of the lack of records and archives, it is believed that in Ancient Greece, the ‘bankers’ had a bench or table (*trapeza*) where they displayed their money and records showing that they could provide loans to trustworthy persons. While modern banks tend to make their money by charging interest on loans, this was forbidden in the Middle Ages due to the “Church’s ban on usury: that is, the exaction of interest or of any specified return beyond the principal value of a loan.” Usury was seen as sinful in Medieval Christianity because the charging of excessive interest took advantage of your fellow Christians and was unjust. For much of this period interest was still charged on loans because usury only applied to the rarely defined “excessive interest” and the prohibitions against usury were often simply ignored by the public. However, in the early thirteenth century “the campaign against usury in western Europe (was) vigorously renewed.” These campaigns were led by the Franciscan (1206) and Dominican (1216) Orders and was aided by the Fourth Lateran Council (1215). This left interest, when charged on a loan,

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9 Ibid.
11 Ibid.
13 Ibid. 507
14 Ibid.
not specifically stated as it occasionally was in the previous century\textsuperscript{15} and as it is in modern banking practices.

Dunbar’s discussion of banking through lending and saving primarily considers the modern banking system. One important point made is that in order for an institution to be considered a bank it is not necessary for it to be incorporated by law or the state.\textsuperscript{16} Many of the institutions mentioned above were not incorporated by law or state, either because they existed prior to the establishment of banking laws, or because it was not compulsory for the lending of money. Many of these institutions are discussed by Goetzmann, who investigates not only the Templar financial system, but also lays out finance throughout time and its four key elements. Goetzmann’s definition of these elements, while in a similar vein to Dunbar, does not pertain specifically to banks. The four key elements to finance are: the reallocation of economic value through time; the reallocation of risk; the reallocation of capital; and the expansion of access to and the complexity of these reallocations.\textsuperscript{17}

With the different functions that banks are intended to fulfill (those of lending and saving), it is no surprise that reputation is key to the success of any bank during any period, since insurance such as the FDIC did not exist. For any bank to succeed at the business of lending money, taking deposits, or storing valuables, their reputation must be strongly positive and sound. A bank’s “reputation can be built through constant adherence to a mode of conduct or through the advertisement of particular qualities.

\textsuperscript{15} Ibid.
\textsuperscript{16} Charles F Dunbar, \textit{Theory and History of Banking}.
Reputation need not have any correlation to actual past performance, although often it does.”¹⁸ A level of trust needs to exist between the bank and its customers; the trust may even develop further through continued transactions. This is particularly pertinent to the Templars where "for a bank, the cost of capital is a function of reputation as a whole, and that bank profitability is therefore directly linked to bank reputation;"¹⁹ for if the Templars’ reputation failed, not only would it cause a loss of capital but also harm their mission of protecting and expanding the Holy Land and pilgrims.

For the medieval period, many scholars argue that physical money (such as coins), whether commodity (having intrinsic value) or fiat (having no intrinsic value) was rare. Money was only used by the aristocrats and the wealthy, with few peasants having access or the need to spend it. Suppford disagrees with this because "from the twelfth century onwards (quantities of coins produced) ran into the millions and tens of millions and occasionally over a hundred million coins of the same type."²⁰ While many silver coins were produced, their quality (or silver content) varied between regions and kingdoms; this caused problems with pinpointing their value (as the face value was often not accepted as the trading value).²¹ Peasants used this money to pay rents and taxes (that went to the state and to wars such as the crusades). The Templars used this money in their network: they allowed people to pay in one’s own country in one’s own currency for an object, piece of land, or other possession in another country in that region’s currency.²²

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¹⁹ Ibid. 5.
²¹ The Dawn of Modern Banking, 89.
²² Sanello, The Knights Templars, 76-77.
Scholars have discussed the Templars’ financial activities since they began to be studied. The Order of the Temple has been shown to be an Order of international financiers with their financial activities coinciding with the crusades. They lent money to kings and queens for wars, but also on a smaller scale to individuals. From histories to examinations of medieval accounts in regions from Spain, France, and England, the Templars were truly embedded in the financial fabric of their time.

**Trade**

**Wool**

In addition to their financial activities, The Order of the Temple was engaged in international trade as another way to maintain their empire and support the Crusades. One way this was done was through the wool market, particularly between Templar estates in England and the European Continent. This period was “the golden age of English demesne farming (which) was the thirteenth century and the early fourteenth century,” when the Templars were the most active in England. The market for which the English estates produced “was an international one” because the sheep farmer could not hope to consume all of the wool he produced. Much of the wool sold in England was sold as a type of future, where the wool was sold (with a contract) years in advance. This type of arrangement was particularly useful for the cash-poor monasteries, while providing a

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28 Ibid., 3.
stable price and quality of wool to the buyers.\textsuperscript{30} While this type of arrangement was helpful, it also led to risk and legal dispute. Risk and dispute occurred when sheep plagues hit many of the flocks in Europe, and the monasteries could not meet their contracts.\textsuperscript{31}

With the huge quantities of wool that were produced “the wool tax was one of the principal new sources of royal revenue at the end of the thirteenth century.”\textsuperscript{32} However, the Templars were exempt from taxation and accountable only to the Pope, meaning that royals could not collect the tax on Templar goods; this was the root of the resentment that eventually lead to their destruction. The Templars had “a special license to export and sell their wool” and “were also responsible for shipping much of the wool on key ports such as Flanders,”\textsuperscript{33} taking full advantage of these exemptions to profit from trade.

Wool could be sold “up to twenty years in advance with mostly foreign and particularly Italian (more specifically Florentine and Lucchese),” buyers.\textsuperscript{34} But with relatively few records surviving compared to what must have existed, tracking the prices of wool can be particularly difficult. Part of this difficulty is “the fact that many landowners adopted a policy of central bargaining with the wool merchants,”\textsuperscript{35} but also because of the variability of how the wool was sold. Some was sold by the stone (which varied from 6 to 28 pounds,) but others were sold by the tail, making the calculation of the price per pound quite difficult to determine.\textsuperscript{36} Lloyd provides useful tables of wool

\textsuperscript{30} Bell, et al., \textit{The English Wool Market}, 67.
\textsuperscript{31} Ibid.
\textsuperscript{32} Power, \textit{The Wool Trade}, 18.
\textsuperscript{33} Ralls, \textit{The Knights Templar Encyclopedia}, 228.
\textsuperscript{34} Bell, et al., \textit{The English Wool Market}, 2.
\textsuperscript{36} Ibid., 2.
prices by area and weight for the interested historian; however, for a more complete
discussion of the English wool market one must turn to Bell, Brooks, and Dryburgh who
primarily examine advance contracts for wool while also give in-depth evaluations of the
contracts: to whom the wool was sold and from whom the wool was purchased. For
example, "in 1287 Henry Otley, abbot of the Cistercian house of Fountains,
acknowledged receipt of £732 in advance of delivery on the following July of 61 sacks of
good wool of the of the house valued at £12 a sack."37 Through examples such as these
Lloyd, Power, and Bell, Brooks, and Dryburgh all come to a similar conclusion: that
wool was at the heart of the Medieval economy, particularly the English economy in
which the Templars were deeply embedded.

*With the Middle East*

Trade today is an international affair, just as it was during the time of the
Templars. Globalization is defined by Beer as “a universal mechanism that grew out of
the naturally occurring ordered-exchange process,”38 and the “historic story of the
spreading and widening of the natural human exchange process, a commercialization of
the basic need for reciprocity between people.”39 Globalization is not a modern
phenomenon; during the crusades trade between the Middle East and Europe it was
beginning to flourish.

Spices had become more and more a sign of wealth and status in the twelfth and
thirteenth centuries with the opening of shipping routes from the Holy Land to mainland

Europe. For Frankish high society it was in vogue to import an Arab cook for one’s banquets or to use spices such as cinnamon and saffron.\textsuperscript{40} This cultural melding through trade especially the trade of food and spices, helped to support pilgrimage through the spread of the Middle East as a relatively safe and viable option for pilgrimage. For much of this period (except during periods of war or when there were propaganda campaigns on either side\textsuperscript{41}) pilgrims “were not persecuted by the Muslims and were allowed freely to visit the Holy Sepulcher and other spots hallowed by the events of the Old and New Testaments.”\textsuperscript{42} Further encouraging trade between Christians and Muslims.

For trade to occur, the warring entities had to "conduct trade as an activity parallel to war."\textsuperscript{43} As today, international trade between nations makes both better off; when the crusaders arrived-or rather conquered their way into Egypt the "European traders in Egypt increased the volume of Indian trade and the (Egyptian) state's tax profits"\textsuperscript{44} giving the Egyptians needed profits from trade and the Europeans access to coveted spices and shipping ports.

\textbf{Seals}

Within the Templars’ banking and trading empire massive amounts of power were held by the Grand and Provincial Masters. These powerful men needed a way to display this power and to use it for administrative purposes. Seals served this purpose as “authoritative means of documentary validation, as markers of identity, and as loci of

\textsuperscript{40} Fred Czarra, \textit{Spices: A Global History} (Islington: Reaktion Books, 2009).
\textsuperscript{41} Dana Carleton Murno, “The Western Attitude toward Islam during the Period of the Crusades,” \textit{Speculum}, 6, no. 3 (July 1931): 330.
\textsuperscript{42} Ibid., 329.
\textsuperscript{43} Ruthy Gertwagen, \textit{Shipping Trade and Crusade in the Medieval Mediterranean} (Farnham, UK: Ashgate, 2012), 151.
\textsuperscript{44} Ibid.
and were used widely used during this period on important documents such as land charters, wills, and deeds. While the use of seals faded during the early medieval period, by the eleventh century, their use became increasingly common representing "their owners’ authority by the means of a circular legend and a central image." In France where the Templars had many of their holdings “the presence of an authentic seal affixed at the bottom of a deed became an absolute necessity during the thirteenth century,” affirming the importance and necessity of seals in the period contemporary with the Knights Templar.

While there are many common iconographic trends in seals, one that became particularly common in both the Holy Land and Europe is the mounted warrior. While discussing crusader art in general, Jaroslav Folda comments on this theme: “one of the most interesting aspects of these seals is the emphasis it gives to the image of the mounted solider as an important Crusader type.” The mounted warrior was not only used by crusaders but “during the course of the 12th century the standard iconographic image of the armed warrior on horseback swiftly established itself as the norm from the sovereign down to the humble knight.” While knights were common so were religious themes, such as the Agnus Dei (Lamb of God) shown on English medieval charters and

47 Ibid. 362.
described by Bloom,\textsuperscript{50} or eagles and birds.\textsuperscript{51} These seals would have been used as a part of the Templars’ financial empire allowing a variety of documents that facilitated financial transactions (loans, deeds, land charters, for example), to be authenticated. (Examples of Templar seals can be seen in Figures 6.1, 6.7, and 6.10)

**Items of War**

While seals were used on documents to create a financial empire, items of war were used to create the physical empire that the Templars defended in the Holy Land. Items of war (such as banners, shields, and swords) are generally discussed in a broader context of war or the Crusades themselves. Kennedy discusses these items in the context of castles by explaining how castles were captured. For the large and well-stocked castles "in the end, it was the undermining of walls, not hunger (a blockade intended to cause starvation was a common technique to force surrender), which led the garrison to ask for terms (of surrender)."\textsuperscript{52} In Europe, siege warfare was not so advanced; armies stormed castles using wooden ladders, and it was not until 1151 when “Geoffery the Fair, Count of Anjou… had a catapult constructed to hurl a cauldron of hot oil at the wooden gates of the castle.”\textsuperscript{53} But, siege engines were generally not used by Europeans until the mid-twelfth century and even then they were normally only movable siege towers or battering rams. When the crusaders arrived in the Holy Land they were equipped to siege in the European style, while the Muslim armies were better equipped and more advanced in

\textsuperscript{50} James Harvey Bloom, *English Seals* (Slingsby: Methuen & Company, 1906).
\textsuperscript{51} Ralls, *The Knights Templar Encyclopedia*, 173.
\textsuperscript{53} Ibid., 102.
The Muslims undermined walls and had use of siege engines which “proved greatly superior to their Christian opponents.”

The defense and siege of castles was a part of warfare in the crusades, but it was through battles on horseback that the Crusaders conquered the Holy Land. The shields used in battle at this time were generally long and kite-shaped (a contemporary example can be seen in Figure 6.22); however, in the 13th century, shields became smaller flat-topped shields that only covered the chest. Along with their shields, each knight would have carried a sword. While there were 14 types of swords in this period, they were all generally broad, flat, light cutting or hacking tools with relatively blunt points. This is the type of weaponry that would have been used by the Templars in battle.

While in battle, each group (whether it be Templars, Hospitallers, or knights under a sovereign’s control) would have rallied around a banner or standard, which is essentially a flag. While all banners may have been intended to do so the Templar banner in particular was said to strike fear into the heart of the enemies. If the Templar standard did not intimidate the enemy, it at the very least created a rallying point and an aid in battle. An image of a Templar standard can be seen in figure 16.20, from an illuminated 13th century manuscript. A discussion of Templar banners will form a part of the argument of how the Templars created images of themselves as powerful and pious as a means of furthering their banking empire.

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54 Ibid., 103.
55 Ibid., 103.
57 Ralls, The Knights Templar Encyclopedia, 32.
Relics and Pilgrimage

Items of war may have allowed the capture of the Holy Land, but it was pilgrims and the relics they went to visit that required the Templars and other Crusaders to maintain control. Relics are essentially “material objects” that act “as mediators between the sacred and mundane spheres” which “emerged as a Christian practice in the religious pluralism of the third and fourth centuries.”\(^{58}\) Relics are “portable tokens that linked the natural to the supernatural.”\(^{59}\) There are two basic kinds of relics: the first are items associated with the bible, many of which relate to the passion of Christ such as the spear that pierced His side, pieces of the True Cross, or the sponge soaked in vinegar; the second type relates to important places from the bible such as Mount Sinai, Rome, Constantinople or Jerusalem.\(^{60}\)

A relic of either type could be a great revenue generator. Because of their frequently small nature are portable allowing “monks and clerics (to) sometimes carry relics far and wide to raise revenue.”\(^{61}\) The travel of more and more relics “allowed the (theoretically limited) supply of saintly remains to meet the growing demand for relics throughout Christendom (which) appears to have been linked to the growth of long-distance trade during… the crusades.”\(^{62}\) The trade in relics occasionally occurred through theft, such as the relic of St. Foy, which was stolen from Agen in the ninth century and taken to Conques.\(^{63}\) Conques, once the relic arrived there, emerged a significant place of


\(^{59}\) Ibid.

\(^{60}\) Ibid., 148.

\(^{61}\) Ibid., 158.


\(^{63}\) Ibid. 607.
pilgrimage. Major pilgrimage sites, such as Santiago de Compostela (Spain) or Canterbury (England), could attract thousands if not hundreds of thousands of pilgrims a year raising vast sums of money for the church in which the relic resided.\textsuperscript{64}

Medieval pilgrimage has been frequently compared to modern tourism. However, the main reason behind “going on a pilgrimage to a shrine of a saint was an act of religious devotion” that was “performed by a substantial number of medieval Christians from all walks of life.”\textsuperscript{65} The pilgrim's badge or an ampullae (bottle) also factors into the relationship between modern-day tourism and the medieval pilgrimage trade. Many of these "pilgrim souvenirs (are) cast in lead or lead alloys, since they were mass-produced in vast numbers and a wide range of forms to satisfy all tastes and pockets."\textsuperscript{66} These were cheap and portable and able to be pressed against the relic to take home as a ‘touch relic’ of one’s own.\textsuperscript{67}

The pilgrimage business may have acted as tourism does today; however, there were still some relics that were valued above the rest. Among these, particularly to the Knights Templar, are the fragments of the True Cross or \textit{lignum crucis}. Relics such as the True Cross were used by military orders for “sustaining their collective group identity;”\textsuperscript{68} however, for the common "medieval man there was perhaps nothing more fundamental than the cross on which Christ died. As a symbol, an image and an object it possesses an

\begin{itemize}
\item \textsuperscript{64} Ibid.
\item \textsuperscript{66} Ibid., 97.
\item \textsuperscript{68} Tomasz Borowski, and Christopher Gerrard. "Constructing Identity in the Middle Ages: Relics, Religiosity, and the Military Orders." \textit{Speculum} 92, no. 4 (2017): 1058.
\end{itemize}
all-embracing symbolic significance."69 This significance was surely known by the crusading orders, and especially by the Templars. Through the work of Schenk we know there to be at least 41 confirmed fragments of the true cross and 30 true cross reliquaries owned by the Order of the Temple.70 This massive number coupled with the opulent descriptions of the reliquaries that were enameled, or made of ivory, precious metals, and or pearls and gemstones reflects not only the Orders reverence towards these relics but also all of Christendom’s.

Tombs and Burials

As knights and warriors Templars sought to be remembered in death, as members of their class, much as royalty and other notable figures were with tombs and effigies in monument to their lives. Tombs and burials in medieval churches slowly began to move into the church, where one’s status determined where or even if one could be buried inside the church.71 In Temple Church, London during the “twelfth and thirteenth centuries some of the most remarkable characters of the age were buried in the Round.”72 The “Round” referred to the circular part of the church. In the “Round” still lay some the few remaining effigies created by the Templars, which were almost destroyed in the London blitz of World War II. Today we see the effigies that “were cleverly restored by

72 Addison, *The Knights Templar History*, 292.
Richardson in 1842,”73 but have suffered damage between the 1842 restoration and today. (Two examples can be seen in Figure 7.8 and 7.11)

Tombs with effigies “stood for the dead, marked their resting place, and lent them a voice” where they “acted on behalf of the dead to offer to the living remission from their time in Purgatory in exchange for prayers for the dead.”74 As the effigies played such an important role, it is not surprising that the frequency of their creation increased especially in England where “today more than 150 military effigies survive from the thirteenth century.”75

The knightly effigies in England, including those of Templar knights, are much more active than their royal counterparts. While aristocrats “lie serenely on their tombs slabs… many of the knights unsheathe their swords and even more cross their legs.”76 Traditionally the cross-legged pose has thought to be related to the person being depicted being a crusader connotating authority or showing that the figure is battle ready.77 Current scholarship on the subject of knightly effigies focuses on issue of gender roles. Masculinity can be seen particularly in the cross-legged figures, as “crossed legs have a long history as erotic signs.”78 Dresser reiterates this, saying that “the knight’s cross-legged pose serves to reinforce the viewer’s awareness of the male body, especially below the waist,”79 showing the power of the male body. Whether a reminder of the

74 Binski, Medieval Death and Representation, 71.
76 Ibid., 91.
77 Ibid., 96-97.
78 Ibid., 116
79 Ibid., 98.
crusades, authority, or as a symbol of the figure's power and masculinity, warrior effigies remain as a physical reminder of the past, even if their meaning is now disputed.

**Architecture**

The mission of the Templars to protect pilgrims and the Holy Land required them to build many types of structures such as castles and churches. There are few things that conjure up the Middle Ages more than the castle. Castles for a long time have been looked at solely as “robust military installations with forms dictated by defensive pragmatism, lacking… architectural sophistication.”\(^{80}\) While they did serve as military fortifications and their architecture reflected this, castles also served other purposes.

Building a castle was a strategic decision. Fedden says that “failing adequate reinforcement, there remained only fortification,”\(^ {81}\) or the building of a castle. Without proper reinforcements from Europe to hold the Holy Land the crusaders had to fortify the landscape for the “safety of the pilgrim traffic from the coast to the Sepulchre.”\(^ {82}\) A castle’s primary purpose was defense, the architecture resulting from this need “must be the result of a continuing dialogue between attack and defense.”\(^ {83}\) As siege warfare was commonly used to force surrender, castles needed to be equipped with both food and water, making a simple blockade ineffective.\(^ {84}\) Thus, castles were generally captured by undermining the walls, using siege towers, or using battering rams. While there was little defense against these undermining techniques, many castles were built with two walls,

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\(^{82}\) Ibid., 16.

\(^{83}\) Kennedy, *Crusader Castles*, 98.

\(^{84}\) Ibid.
which sometimes surrounded the entirety of the castle (called a concentric castle), although both walls rarely surrounded the entire castle.\textsuperscript{85} While thick strong walls were important for defense, towers made the difference between victory or defeat. There were obvious advantages to a tower, however, the shape of the tower varied in both use and effectiveness. In a square tower, the archers could not defend directly below them and were more vulnerable to attack. The oblong rectangular tower, which seemed to be favored by the Templars and could be seen at Castle Pilgrim a major Templar castle, was more effective than the square but also had its drawbacks. The Circular tower was the strongest and most effective, however, it took the most skill and time to construct.\textsuperscript{86}

While castles did protect pilgrims and had to hold up against attack, they also had several non-military functions. Crusader castles “became focal points … for a whole variety of non-military activities such as farming, trade, and administration.”\textsuperscript{87} The strength of a fortification “encouraged people to live and work close to them,”\textsuperscript{88} so they could be protected from invaders. Prisoners were also kept in fortifications. Castle Pilgrim served as the main prison for the Templar Order in the east.\textsuperscript{89} Prisoners may have been held at a castle, but these castles were by no means rough or unsophisticated. For instance, as Templar castles likely had, “the citadel of Beirut had mosaic floors designed to look like gently lapping waves.”\textsuperscript{90} This level of luxury was not uncommon as kings,

\textsuperscript{85} Ibid., 112.
\textsuperscript{86} Ibid., 113-116.
\textsuperscript{88} Ibid., 378.
\textsuperscript{89} Ibid., 374.
\textsuperscript{90} Ibid., 369.
and other members of the warrior class that came to these structures were accustomed to a certain level of comfort.

Many castles had churches or chapels in them because military orders such as the Templars, Hospitallers, and Teutonic Knights were both monks and warriors. Many castles may have been equipped with a chapel, but a few major strongholds such as Pilgrims Castle or Saphet had round churches of the kind normally associated with the Templars. The round church associated with the Templars can be seen in many locations around Europe; however, one of most recognizable and well-studied is Temple Church in London (seen in Figure 8.12). While the Templars built this style of church, other orders such as the Hospitallers also built round churches which were “modelled on the Anastasis of the church of the Holy Sepulchre in Jerusalem, the most holy site of Christendom.” Today Temple Church of London has been modified, destroyed by fire and bombing raids, and restored; however, when it was originally constructed it was beautifully detailed with a “gorgeously painted ceiling.” Temple church was the administrative and religious center for the Templars in England (and all of what we would call the UK today).

Temple Church may be one of, if not the most, recognizable Templar church, but there are others scattered around Europe and the Middle East. Today we see Templar churches stripped of their medieval paint and ornament. However, in decorating their

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91 Ibid., 387.
92 Ibid.
94 Addison, The Knights Templar History, 290.
churches and chapels the Templars didn't seem to have the same "restraint as their brothers, the Cistercians… rather Templar chapels were so full of color, ornament, and opulence that they rivaled the most extravagant of the Benedictine monasteries."\textsuperscript{95} This can be seen through the inventories discussed by Salvado describing the “glittering crosses, intensely colorful vestments and opulent reliquaries that embellished the Templars’ daily services.”\textsuperscript{96}

The Architecture of Templar churches was much more varied than we think of today. Their buildings could be oblong, cruciform, octagonal, polygonal, or round.\textsuperscript{97} All of these whether in the Holy Land or Europe were usually of the late Romanesque or early Gothic style, meaning that they used the stylistic vocabulary of other structures of the time.

The Knights Templar used many contemporary artistic forms to create their images of power and piety. The tombs, architecture, and functional objects (seals, items of war and relics) of the Templar established their reputation and allowed them to lend and hold money, the primary functions of a bank. While acting as a bank they acquired funds through trade with the Middle East and in wool, which supported their crusading efforts, and their growth into a major economic power of the time.

\textsuperscript{96} Ibid., 185.
\textsuperscript{97} Gordon Napier, \textit{A to Z Knights Templar: A Guide to Their History and Legacy} (Stroud, Gloucestershire, UK: The History Press, 2010), 89.
Ch 3: The Order of the Temple as International Bankers

The Order of the Temple was founded some 20 years after the capture of Jerusalem, when the city was reopened to European pilgrims, in order to protect travelers that came from all of Christendom. After the Templars were given their charter by the Pope, they began to amass a treasure that “was not the gold and silver stored in their treasuries, but the hundreds of properties they owned under what was essentially a feudal system.”98 All of these properties meant that the Templars were particularly well equipped to serve as international bank, whose transactions occur across international borders, as each location could act like a branch of a modern bank. While the Templars acted on an international scale, they were not associated with or regulated by any one secular power, giving them a degree of objectivity in the administration of their patrons’ funds. The perceived objectivity of the Order was especially important when nations such as France and England were at war, yet money needed to transferred within and between the regions.99 Through the transfer of money, the holding of deposits of both money and goods, and the loaning of money the Knights Templar acted much as a modern bank does, taking deposits, making loans, acting as a safety deposit box, and offering a range of financial services.100

A bank is a financial institution that has two primary functions. These functions are to make loans and receive deposits, providing liquidity to their customers through allowing customers to withdraw funds from their accounts, and through extending loans

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98 Goetzmann, Money Changes Everything, 219.
100 Goetzmann, Money Changes Everything, 212.
to costumers acting as financial intermediaries. Many banks also provide a variety of other services such as exchanging currency and safety deposit boxes. Banks in most countries are subject to regulation from a governmental body or central bank, such as the Federal Reserve System and the Comptroller of the Currency.101

Individuals and institutions acting as money lenders or depositories is far from a modern invention. Centuries before the Knights Templar began to act as a bank, “banks of a sort existed in ancient Mesopotamia, Greece, and Rome. Although the technical term bancus emerged only in the Middle Ages, it was a Latin translation of the ancient Greek word trapeza.”102 In ancient Greece, there is the theory that the ‘bankers’ had a bench or table (trapeza) where they displayed their money and records showing that they could provide loans to trustworthy persons.103 Between the fall of Rome and the Middle Ages commerce was greatly reduced, and money, the lifeblood of banking became nonessential in an economy that became more regionalized and based on a barter system in the Middle Ages.104 The Middle Ages were a time of great economic expansion fueling the emergence of three classes of bankers: the pawnbrokers, the money changers and deposit bankers, and the merchant bankers (which were a new class of bankers unprecedented in antiquity). The majority of these new banks were regional banks, not operating internationally, with small transactions and modest cash reserves. Only the largest merchant bankers had the reserves and capital to act internationally, loaning money to both regional and foreign clients.105 Private bankers in the Middle Ages such as merchant

101 Shelagh Heffernan, Modern Banking, (Chichester: John Wiley & Sons, 2005), 1-3.
102 The Dawn of Modern Banking, 1.
103 Ibid.
104 Ibid., 5.
105 Ibid., 6-11.
bankers and money changers were followed by the creation of state established and regulated banks. State established and regulated banks began to become the norm after Venice established a state bank in 1587 and the Bank of England was established in 1694.\footnote{Ibid.}

Before the establishments of state banks, the Knights Templar acted as a modern depository institution does accepting deposits and extending loans. Similarly to modern national and international commercial banks the Knights Templar had branches all across Europe and the Holy Land. The location of Templar houses in Europe can be seen in Figure 3.1, which was compiled by Malcolm Barber.\footnote{Barber, \textit{The New Knighthood}, 252-3.} The distribution of Templar houses is similar to that of a modern bank which can be seen by comparing this map to a map of J.P. Morgan Chase’s branches in the continental United States (Figure 3.2) and the map of Templar houses. Both Chase Bank and the Templars have/had branches located in strategic areas, around commercial centers. For Chase this is around Chicago, New York, California, and Florida. For the Templars their locations are centered in England, especially around London, in France, and parts of Spain. Having so many locations allowed the Templars to take advantage of economies of scale, lowering transaction costs through their firmly established networks of communications and trade routes in the thirteenth century. While modern banks and the Templars have/had branches extending across both state and national borders, branching was not always allowed. In 1927 the McFadden Act prohibited interstate branching, allowing a bank to operate only within the state where it was headquartered according to the laws of each state. The
McFadden Act’s prohibition on branching attempted to generate a competitive environment disallowing oligopolies within the financial industry that occurred both in the Middle Ages and Today. The Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994 removed many of the restrictions on opening bank branches across state lines enacted by the McFadden Act, allowing for banks such as JP Morgan Chase to open branches across the United States. Like the national banks of today the enormous scale of the Templars’ network allowed them to transfer money and other goods along already established routes and to gather more wealth that was then loaned to the aristocracy or used in the crusades. Their scale allowed the Templars to distinguish themselves from smaller lenders and to demonstrate the power and control the Order held in much of Europe.

The Knights Templar may have acted as a bank, but they had other financial responsibilities as well. The Templars collected and monitored taxes in both England and France, despite England having its own Exchequer, but they acted as a de facto royal treasury and accounting office for France.\(^{108}\) In France and regions of Spain (particularly Catalonia) the Templars acted in the role of fiscal auditors "because of their solvency and reliability."\(^{109}\) In England as well “even in the 1280’s when the Italian Banking families were taking over many of the responsibilities of tax collection and auditing, the money was still stored, audited and paid out at New Temple”\(^{110}\) in London. In many instances, it seems to have been customary to employ Templars in matters such as these- of financial administration which involved skill, accuracy, and honesty throughout the thirteenth

\(^{108}\) Ibid., 211.  
These attributes relied on the Templars’ image as a pious monastic order, while their ability to keep these funds safe relied on their image as powerful warriors. The collection of taxes and the Templars’ actions as financial auditors created a relationship between the aristocracy and the Knights Templar which provided political capital helping them to grow into what became an international empire.

As the Templars protected pilgrims on their way to the Holy Land, they began to protect their money as well. The Templars’ “mission evolved into ensuring the…transfer of money from Europe to the East. Foreigners with money belts around their waists sufficient to support months of expensive travel must have been easy targets.”

To transfer the money from ever-increasing numbers of vulnerable pilgrims, the Templars had to develop a system to transfer pilgrims’ money from Europe to the Middle East. They did so by developing "a system which transferred money between their preceptories on paper rather than as specie. As they were an international organization with a network of communication, they were able to do this easily." The “paper” that Goetzmann references to was probably the “letter of credit.” Unfortunately, “the Templar letter of credit used by pilgrims is lost to history,” but there are several theories as to how such transfers were secured. The first is that there was a code or key used to verify identity such as a cipher; the second is that the traveler dispatched their money ahead of them by means of letters from one Templar house to another, (the letters

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112 Sanello, *The Knights Templars*, 5.
may have included basically an ATM code for each traveler);\textsuperscript{116} and the third is that a seal (such as will be discussed in Chapter 6) was used to verify the document. These letters of credit acted as an early form of credit transfer, “where the money itself did not have to be exchanged for local currency or across international borders.”\textsuperscript{117} This made the long, arduous journey to the Holy Land from Europe slightly easier because pilgrims could travel without fear of bandits or being unable to find a place to exchange currency.

During the Middle Ages there were many different currencies that were regionally or nationally specific such as the French currency \textit{livre tournois}, the British pound, the Florentine florin, and the Venetian ducat. Transactions occurred through the use of commodity money in the form of gold and silver coins, which acted as a relatively liquid store of value, and as a unit of account measuring the value of the good or service purchased. Due to the inelastic supply of precious metals throughout this period the increased demand for silver and gold for monetary purposes could not be met.\textsuperscript{118} The shortage of supply of precious metals at this time forced the devaluation or reduction of “the fitness of the coinage and (an) increase (in) the number of pieces in circulation.”\textsuperscript{119} For example, at the beginning of the thirteenth century the Venetians so debased the weight and precious metal content of their currency that it was regarded as inadequate for most transactions,\textsuperscript{120} as a medium of exchange. The exchange of regionally specific commodity money was done through assaying the content and quality of the precious

\textsuperscript{116} Ibid., 209-10.
\textsuperscript{117} Lord, \textit{The Knights Templar in Britain}, 179.
\textsuperscript{119} Ibid., 418.
\textsuperscript{120} Ibid.
metals that formed the coin. This is the likely method used by the Templars to convert money between the many currencies in which they conducted transactions.

Through the Templars’ vast network and their ability to exchange regional and local currencies, the Templars not only transferred money between their houses in Europe and the Middle East but also between their European houses for clients or members of the aristocracy. One such example is in 1228 when 11 marks and 20d were paid at London Temple and drawn out in Paris. This transfer of money would not only take place from one location to another but could also happen between clients. In 1244 King Henry III paid 500 marks to New Temple in London, that was to be taken out “by the brethren in Gascony who had loaned the king this amount.” Similarly, in 1212 King John deposited 100 marks at New Temple that was to be paid out to his nephew, Otto IV of Germany, and “in 1270 a Catalan knight, William of Pujalt, received from the convent of Palau some money which he had deposited with the Order in the East.”

With all the money the Templars transferred, their records needed to be meticulously kept. Since their fall the majority of Templar records have been lost; however, Delisle has examined the Templars system through surviving fragments from the Paris Templar cash desk between March 19, 1295, and July 4, 1296. The eight parchment sheets studied contain 222 entries. The parchment sheets give the name of the Templar cashier on duty, along with the date and time, followed by a description of the

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122 Ibid., 179.
123 Ibid., 179.
124 Ibid., 174.
125 Forey, The Templars in the Corona de Aragon, 348.
transaction, the amount of the payment, the name of depositor, the origin of the money deposited, the name of person to whom the money should be credited, and the record of the register in which the receipt would ultimately be recorded. More than 60 different accounts were recorded in this document.\textsuperscript{126} While likely all of these accounts are those of the aristocracy, as records of Templar transactions with the aristocracy survive the most frequently, the Templars also served merchants and tradespersons; some accounts even suggest simple cooks contracted payments with the Templars.\textsuperscript{127} In order to maintain their reputation of skill, accuracy, and honesty, Templar records of what was stored at each house and for whom had to be meticulous. For, if they attributed a deposit to the wrong person, or paid out a sum to the wrong individual they would lose the trust and authority that had been so carefully built.

The Templars not only moved money between the aristocracy they also acted as intermediaries, arranging settlements of debt. When “in 1256, for example, Lope of Fraga wanted to pay some 200 maravidas to William of San Melione, he used the commander of Tortosa (a Templar preceptory) as an intermediary.”\textsuperscript{128} When Henry III bought the island of Oleron from the Count of March, he agreed to pay 200 pounds a year for five years at New Temple, and the Count was then reimbursed by the Templars.\textsuperscript{129} New Temple was not only used to transfer funds but it "was recognized as a place for the repayment of debts between private individuals. In 1260 Richard de Ses owed 40 pounds to Walter of Radham, which was to be repaid at the New Temple; in 1267 William of Wintersey agreed to repay his debt of 200 marks to Robert Aguylf in installments at the

\textsuperscript{126} Barber, \textit{The New Knighthood}, 270.  
\textsuperscript{127} Goetzmann, \textit{Money Changes Everything}, 212.  
\textsuperscript{128} Forey, \textit{The Templars in the Corona de Aragon}, 348.  
\textsuperscript{129} Goetzmann, \textit{Money Changes Everything}, 211.
New Temple.”¹³⁰ Transferring money across national borders was a large portion of their financial transactions; however, the Templars also disbursed funds. For example, in 1214 King John of England established a pension fund by giving the Templars a sum sufficient for annual disbursements.¹³¹ Through the Templars, King John also established a dowry of 500 pounds for Alice of Angouleme by advancing the Templars 2,500 pounds.¹³²

In many places, the Knights Templar acted as a depository institution, in addition to their transferring of funds. In “Gardeny in 1241 (the Templars) held cash belonging to the viscount of Cardona, and seven years later the family of Moncada used the Templar house at Tortosa for the same purpose, while in 1275 the countess of Urgell received back money which she had deposited in the convent at Valencia.”¹³³ The Order of the Temple did not just act as a depository institution in Aragon but in other cities as well. At the Paris stronghold and likely at other Templar sites as well, each client account had a number and the particulars of deposits and withdrawals that were listed in sequence, much as modern bank clients have numbers associated with their accounts. Blanche of Castile, for example, who was the Queen-Mother of France was a great patron of the Templars, like all who deposited funds with the Templars had her accounts sent to her three times a year. The accounts were sent on Ascension Day (in early May, depending on the lunar calendar), All Saints Day (November 1st), and Candlemas (February 22nd), as

¹³⁰ Lord, The Knights Templar in Britain, 178.
¹³¹ Goetzmann, Money Changes Everything, 212.
¹³² Ibid., 212.
¹³³ Forey, The Templars in the Corona de Aragon, 347.
these were important feast days spread throughout the year. The account sent to Blanche of Castile on Candlemas in 1242 is transcribed by Lord.\textsuperscript{134}

\textbf{1242 Candlemass account of the Queen-mother of France with the Paris Templars}

- Paid in, 5,449 livres Tournois
- Paid out, 718 livres Tournois
- Received from Reeves, 560 livres Tournois
- Received from Baillies, 951 livres Tournois\textsuperscript{135}

Accounts such as these show the frequency with which many people used the Templars as not only a way to transfer money and make payments nationally and internationally, but also locally for keeping money safe. People trusted the Templars with their money because they were branded as pious men of God who would not be taken in by avarice, yet powerful enough to defend against any possible thieves.

Templar strongholds and preceptories did not just protect money, they also acted as a type of medieval safety deposit box. The “Templar convents in both London and Paris served as royal treasuries in which kings and nobles deposited their valuables.”\textsuperscript{136}

Not only in London and Paris, but at Templar houses everywhere the Order protected important documents, such as treaties, charters, and wills, and guarded funds and precious objects, which would have been especially important to a pilgrim or crusader who could be away for several years.\textsuperscript{137}

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\textsuperscript{134} Transcribed by Lord from J. Picquet (1939) \textit{Les Templiers. Etude de leurs Operations Financieres}.
\textsuperscript{135} Lord, \textit{The Knights Templar in Britain}, 173.
\textsuperscript{136} Goetzmann, \textit{Money Changes Everything}, 211.
\textsuperscript{137} Barber, \textit{The New Knighthood}, 267.
\end{flushright}
depository for royal income, but also for royal valuables such as wine for important
guests, important documents and the king's personal treasury, known as the
Wardrobe.”¹³⁸ In England “the Exchequer officials used several places for depositing the
king’s revenue, but before there was a royal treasury at Westminster, New Temple was
much more convenient for the Exchequer officials in London than the royal treasury at
Winchester. The Exchequer continued to use the New Temple as a depository even after
the royal treasury at Westminster was set up at the end of Henry II’s reign.”¹³⁹ This
practice demonstrates how the Templars’ reputation as powerful and pious continued to
show Templar strongholds as some of the safest places for valuables. Their reputation
allowed them to continue to act as a safety deposit box even after a secular version arose.

Many different items were kept at New Temple in London. At one point the
crown jewels of England were kept there for security,¹⁴⁰ along with the king’s Wardrobe.
The king’s family and relations also kept their valuables at New Temple.¹⁴¹ For instance,
in 1235 Henry III stored four tuns of his best wine in the Templars' cellar at the New
Temple so it would be in the best condition for the archbishop of Cologne, this was also
done in 1243 when the archbishop of Embrun visited.¹⁴² Archeologists though they found
the depository where these items were held when

excavations during the 1950’s restoration discovered what might have
been the Templars’ treasury underneath the church. This was an
undercroft lying beneath the south aisle and was clearly earlier than
1240 as the choir was built on top of it. It consisted of a chamber 42
feet long and 13 feet wide with a stone bench running around the walls
above which were lockers that once had wooden doors. Once it had

¹³⁹ Ibid., 6.
¹⁴⁰ Goetzmann, Money Changes Everything, 211.
¹⁴² Ibid., 7.
three windows, but these appeared to have been walled up at an early date. There was evidence that the walls had once been decorated with rectangular lines and large and small circles. If this was the treasury, this could be the remnants of a counting system, a permanent exchequer on the wall.143

Such rooms may have existed at other strongholds, such as in Paris or at houses in the region of Aragon. Specifically, in Paris in 1261 Henry III of England (who was in trouble with the baronial opposition in England) felt that the crown jewels would be safer in the Templar fortress in Paris than at New Temple. Paris was well away from the troubles in England, so the jewels were sent to Queen Margaret of France (his sister’s wife) who had them inventoried and placed in two chests in the care of the Paris Templars. Three years later the jewels were used as collateral for a loan needed to finance the King’s conflict with the opposition under Simon of Montfort.144 Templar houses “possessed the great practical advantages of having been built by men who were excellent engineers and of being defended by the bravest soldiers of the age.”145 Along with the security provided by the religious order, this would have made Templar houses some of the safest in both the East and West.

Templar houses in Aragon, which served as places of deposit, were used by all classes of men, not just royalty. At Fardeny (in Aragon) there was a special ‘house of deposit,' where "anything could be deposited, including Moorish prisoners or a mule, left while its owner was abroad…. Most deposits, however, fell into one of three classes: jewelry, documents, or money.”146 These included “royal jewels and ecclesiastical

143 Lord, The Knights Templar in Britain, 35.
144 Barber, The New Knighthood, 268.
146 Forey, The Templars in the Corona de Aragon, 346.
ornaments” that were at times deposited by James I and kept at Gardeny and Monzon.\textsuperscript{147} A Valencian knight, Peter of Monteagudo, also used the Templars to deposit a ring in 1256 to be kept there until his son came of age.\textsuperscript{148}

While banks are known for both their transfer of and safekeeping of money and valuables, a primary function of a depository institution or bank is to loan money. The Order of the Temple loaned money to “men of all ranks and classes, including the Jews, but the most important client was the king.”\textsuperscript{149} This was the ‘king’ of France, of England, or various other regions in Spain, where these loans helped to garner favor with some of the most powerful people in the world. The loans made in the 12\textsuperscript{th} century were mostly in direct relation to these leaders’ crusading interests. In Spain, “Alfonso II obtained numerous loans from the Order, including 1,100m. in 1164, 1,200m. in 1167, 5,000m in 1169, and 400m, in 1175,”\textsuperscript{150} for various purposes. While others may have acted as money lenders (which will be briefly discussed later) in Spain “the major lenders in Catalonia…were the Templars of the frontier, who advanced at least 8500 morabetins to Alfonso (or 13 percent of his total indebtedness in 1777) in a series of transactions from 1164 to 1175.”\textsuperscript{151} In England in 1213 King John borrowed 1,000 gold marks from the Templars for military expenses; his successor Henry III did the same.\textsuperscript{152} The loans taken out by King John were sometimes on a small scale; an example occurred in 1213 when the king was unable to find 9 marks of gold for an offering on the day of his absolution following his excommunication, so he borrowed it from the Master of the

\begin{footnotesize}
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\item \textsuperscript{147} Ibid., 347.
\item \textsuperscript{148} Ibid.
\item \textsuperscript{149} Forey, \textit{The Templars in the Corona de Aragon}, 349.
\item \textsuperscript{150} Ibid., 349.
\item \textsuperscript{151} Bisson, \textit{Fiscal Accounts of Catalonia}, 82.
\item \textsuperscript{152} Goetzmann, \textit{Money Changes Everything}, 349.
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Temple in England. Sometimes, however, the loans were on a large scale. For example, in 1215 King John borrowed on a much larger scale before and after the Magna Carta in June. In May he obtained two loans of 1,100 and 2,000 marks, in August the king received another loan of 1,000 marks this time to pay soldiers from Poitou and Gascony.\textsuperscript{153} There was not a standard currency or denomination through which the Templars made loans, Templar loans were usually extended in the regional or local currency.

As more and more of the aristocracy took on loans from the Templars, “the demand for loans was such that, as in France, the Templars had difficulty satisfying it. When James I asked the Templars to lend him 4,000 marks in 1264, James I mentions the possibility that they may have to borrow money themselves before they could make the loan.”\textsuperscript{154} The Templars didn’t only extend the opportunity to borrow money to the aristocracy, but also to other monastic orders. At Cluny, for example, Abbot Girold on April 1, 1216, borrowed 1,000 marks of silver from the Templars to be repaid to Brother Haimard, Treasurer of the Order in Paris, within two months. The Countess of Champagne was the guarantor on this particular loan.\textsuperscript{155}

Modern banks generate revenue through interest payments on loans; however, during the Middle Ages charging interest on loans was theoretically forbidden. There was a ban on usury, generally defined as the charging of interest. Despite the commonly held belief that the ban on usury was complete, the “medieval strictures on interest were not, in fact, as rigid as they appear…since canonists came to accept so many subtle variations

\textsuperscript{153} Barber, \textit{The New Knighthood}, 272.
\textsuperscript{154} Forey, \textit{The Templars in the Corona de Aragon}, 349.
\textsuperscript{155} Barber, \textit{The New Knighthood}, 272.
on the theme of legitimate ‘expenses’ that the provision of credit was not hindered to anything like the extent to which it has sometimes been presented.”¹⁵⁶ In some cases, the interest was even explicitly stated such as in August 1274, when Edward I of England reimbursed the Templars the large sum of 27,974 livres tournois borrowed during his 1272 crusade, together with 5,333 livres, 6 sous, 8 deniers for ‘administration, expenses, and interest.”¹⁵⁷ In Aragon, “in royal documents the exaction of interest by the Templars is mentioned when the Order was acting as an intermediary, and in these cases the Templars were not deriving profit, but merely gaining compensation for the interest which they paid on sums borrowed on the King’s behalf.”¹⁵⁸

The contracts between creditor and debtor usually contained a clause stating that if the loan was not repaid within a certain amount of time a penalty would be charged. While these bond documents no longer exist, from indirect evidence it can be seen that the Templars may have used this system to avoid usury charges.¹⁵⁹ An example of this can be seen in a loan made to Ramoned of Moncada in 1320, which was stated to be free of usury; however, in most documents there is no statement regarding whether or not interest was taken, as it could easily be concealed as expenses, extra payments, or interest deducted from the loan at the time it was made.¹⁶⁰ In some cases, charging interest could have been detrimental to the Templars’ empire, as shown in “Peter II’s restoration of Tortosa to the Templars in 1202 on the day that they lent him 1,000m. (which) suggests that in some cases the reward which the Templars gained consisted in the goodwill and

¹⁵⁶ Ibid., 277.
¹⁵⁷ Ibid.
¹⁵⁸ Forey, The Templars in the Corona de Aragon, 351.
¹⁵⁹ Lord, The Knights Templar in Britain, 177.
¹⁶⁰ Forey, The Templars in the Corona de Aragon, 351.
favour of the borrower rather than in any precise monetary return.”161 While monetary compensation may not always have been the major concern behind the loans, it often was. For the repayment of a loan in one case, “the Templars were to have one-third of the revenues of Asco, “for custody and wardship,” a concession that looks for the first time like a provision for a disguised interest; all other revenues were to go toward reduction of the debt without having to be accounted.”162 While the repayment of the principal of a loan was of great value to the Order (possibly with the gain of interest) the influence that it allowed the Templars to cultivate is immeasurable. Avoiding usury charges was essential for the survival of the Order. In order to avoid these charges, the Templars relied on their image of piety to demonstrate their loyalty to the Church, God, and fellow their fellow Christians.

Other than the provisions against usury there was little to no regulation on banking practices in the Middle Ages. Regulation occurs for a few reasons: to protect consumer from a lack of transparency, to check the abuse of oligopolistic and monopolistic power, to protect the public from criminal activity, and to deal with the effects of externalities.163 In the Middle Ages as far as can be determined from the few extant records there were no limits on loans, leverage (the debt to equity ratio), or capital requirements. The Templars at their founding were only accountable to and regulated by the Pope, however at the time of the Templars failure the regulatory power shifted from the Pope to the king of France, who in 1305 had Clement V installed as Pope.164

161 Ibid., 352.
162 Bisson, Fiscal Accounts of Catalonia, 82.
163 Heffeman, Modern Banking, 173-4.
164 Sanello, The Knights Templars, 117-8.
The Templars grew a financial empire; however, they were by no means the only ones at this time engaging in banking activities. There were many other banks at the time from local and regional money changers and deposit takers to international merchant bankers, many of whom extended loans to the nobility. Among the largest of the banks that operated internationally were the Knights Hospitallers who, like the Knights Templar, were "engaged in money lending, although to a lesser degree than the Order of the Temple. The first occasion that the Order is known to have loaned money to a king was King Louis VII of France (1137-80) during the Second Crusade (1147-49). The Order also lent money to the English royal administration during the minority of Henry III (1216-27), and to King Charles of Naples (1289-91). Such money-lending formed the foundation of a close relationship between the Order and European monarchs throughout its history." 165 The Hospitallers loaned King Edward of England 2,000 marks in 1276.166

In order to keep track of loans such as these and the funds of the Hospitallers, the Office of the Treasurer was one of the first offices to appear within the Order. He was responsible for receiving the dues sent from the Order’s houses in the West, alms given to the Order, and for issuing cash as needed. He was also responsible for the care of brother’s property, such as copies of the rule and the decrees of the general chapters. The treasury of the Hospital also came to perform general money-management functions, acting as a depository for valuables belonging to third parties (such as the house at Clerkenwell being used by kings to deposit jewels, property, and cash167) and transferring money from one country to another for kings and merchants. Despite their many financial

dealings the Hospitallers were never as prominent in this as the Templars.\textsuperscript{168} The economic and commercial operations of the Hospitallers, with their exemptions from royal and ecclesiastical dues and legal exemptions, created local resentment\textsuperscript{169} much as it did for the Knights Templar.

The Hospitallers were an international monastic military organization similar to the Templars, but this type of organization was a minority in comparison to the numerous secular banking institutions. For instance, in Catalonia, there were bankers, called bonded money-changers, or public money-changers, and dealers in coin who were called petty money-changers,\textsuperscript{170} who operated locally and regionally. While in these regions bankers existed, the more prominent financiers and bankers were from Italy. In England, where the Templars were very prominent, Italian lenders began to gain recognition and prominence during the thirteenth century,\textsuperscript{171} beginning their financial dealings in 1223.\textsuperscript{172} Even before the existence of families such as the Medici during the Renaissance prominent Italian families, loaned to the English aristocracy. In 1315 the Bardi were advancing money to the Earl of Pembroke and Lord Badlesmere for a war in Scotland. In 1303 when money was needed in Scotland it was transferred from London to Durham (666 pounds, 13s, and 4d) by the Bellardi. Between 1296 and 1310 the Frescobaldi of Florence advanced Edward II about 150,000 pounds and between 1272 to 1294 the Ricciardi of Lucca advanced roughly 400,000 pounds to Edward II.\textsuperscript{173} The aristocracy

\textsuperscript{168} Nicholson, \textit{The Knights Hospitaller}, 76.
\textsuperscript{169} Ibid., 105.
\textsuperscript{172} Ibid., 9.
\textsuperscript{173} \textit{Dawn of Modern Banking}, 78-80.
demanded large and frequent loans, which no singular medieval banking institution could satisfy with their limited resources and scale. Although the many banks that loaned to the aristocracy offered nearly identical products the Templars had the distinct advantage, compared to the secular Italian merchant bankers, being a monastic order. The Templars brand of piety gave them an advantage over their competition, as the Templars were men of God who were not only located nationally and internationally but were seen as trustworthy and honest men.

Many Italian cities had families like the ones listed above that created financial networks; one such example is the city of Lucca and its bankers. There were two groups of professional bankers in Lucca, the first were money changers who had already flourished a long time before the sources record. The second were merchants who engaged in long-range commerce, perfecting the techniques of business organization upon which 13th-century international commerce and finance were to rest. The money changers evolved into deposit and transfer bankers. The merchants increasingly generated commercial credit through foreign exchange. The money changers established a guild that was referred to as ‘the exchange of Saint Martin’ which had its offices in the cathedral in Lucca, where they maintained a small treasury. It is impossible to tell the exact size of the guild, however, in the 40 year period between 1230-71, there were some 103 campsores (groups). The Lucchese money market became international while serving the needs of the mercantile community in Lucca; however, unlike Genoa and a few other cities, Lucca did not attract foreign merchant bankers. While the Lucchese

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174 Ibid., 55.
175 Ibid., 58.
176 Ibid., 71.
market developed along with the merchant community, they also provided some payments to workmen and gave governments financial stability for major projects such as Edward I’s castle building campaign in Wales.\textsuperscript{177}

Also in Italy, but on a smaller scale banks of a sort existed on the Rialto bridge in Venice in the thirteenth century. During the period contemporary with the Templars, “one would have seen bankers and money changers with little wooden tables called “banci,” counting, weighing, and assaying. These bankers took deposits and made loans secured and unsecured. Part of their business was pawn brokerage, but they undoubtedly made commercial loans for trade, managed accounts for families, and handled brokerage.”\textsuperscript{178} They acted as a network of small-scale banks for the city of Venice and its merchants. These smaller local banks did not benefit from economies of scale like the Templars did, which enabled the Templars’ to make larger loans nationally and internationally.

The Italian banking families were under the same usury restrictions as the Templars; however, groups such as Jewish money lenders were not held to these same restrictions. Like the Church, “the mosaic code barred Jews from charging interest within the faith, but, like the Church, it did not apply across faiths. Jews, then, could freely lend to (and sometimes from) Christians.”\textsuperscript{179} This did not mean however that there were no restrictions on the interest Jews could charge: “on March 31, 1229, Jaime I had to order notaries and Jews in Gerona and Besalu not to lend money at rates higher than 20%.”\textsuperscript{180}

\textsuperscript{177} Ibid., 79.
\textsuperscript{178} Goetzmann, \textit{Money Changes Everything}, 227-228. The interest rate of 20\% seems incredibly high, especially in comparison to the current Federal Reserve key interest rate of 1.75\%. (As of March 21, 2018)
\textsuperscript{179} Barzel, "Confiscation by the Ruler: The Rise and the Fall of Jewish Lending in the Middle Ages," 3.
\textsuperscript{180} \textit{Dawn of Modern Banking}, 137.
Christian lenders lent money at lower rates (if interest was charged at all) to avoid usury charges (or the charging of excessive interest). Despite the higher interest rates, Christians still borrowed from Jewish lenders. Some monastic orders even borrowed from Jewish lenders, as did the Canterbury priory which dealt with Jewish lenders prior to 1244.\footnote{Barzel, "Confiscation by the Ruler: The Rise and the Fall of Jewish Lending in the Middle Ages," 9.} Although not in direct competition with the Christian lenders, Jewish money lenders were an integral part of the financial network during the twelfth, thirteenth, and into the fourteenth and fifteenth centuries.

The Templars’ financial system was by necessity international. Because of the system’s origins in the founding purposes of the Templars-to protect pilgrims and the Holy Land-they were already set up as an international organization. From the images and reputation, the Templars created for themselves as powerful and pious, they grew into and organization trusted by the upper and lower classes. From acting as tax collectors and royal accountants, transferring and holding money and goods, and the loaning of money with or without interest, the Order of the Temple acted much as a modern bank does. As today, there were many banks taking deposits, exchanging currency, and extending loans during the twelfth and thirteenth century, although the Templars did so on the largest scale. During the existence of the Templars, they were not the only ones to act as a financial institution, even among the crusading orders. As a bank, the Knights Templar gained influence and favor with the most influential people of the time supporting their crusading efforts and multiplying their wealth and prestige by branding themselves as powerful and pious.
Ch 4: Crusaders as Traders

The Templar financial network was one of the ways that the Order garnered political, social, and financial power. The Templar shipping fleet allowed for the transportation of goods to and from the Holy Land and within Europe; this combined with their production of wool to make them part of one of the largest medieval industries. These activities allowed the Templars to grow far beyond any other monastic order or powerful family gaining power and prestige.

In both the east and the west there are serious gaps in remaining Templar records. Among these gaps in documentation are records pertaining to the Templars shipping network, which was surely more important in the thirteenth century than sources tend to indicate. The papal bulls, a type of public decree issued by the Pope, granted the Templars many of their privileges also gave them the advantage of a commercial monopoly. The privileges which allowed the Templars to avoid taxation and to keep the spoils of war, captured in their conquests, essentially gave them exclusive trading rights in the Middle East. This position allowed the Templars to act as one of the first multinational companies propelling them into a leading financial position at the time.

To establish themselves as an international organization, the Templars used one of the most efficient transportation systems of the time: ships. The Order of the Temple had two main fleets of ships, one at La Rochelle and one at Marseilles. Despite the lack of documentary evidence, Templar shipping from these and other ports had three primary purposes: the first purpose was for the transportation of men, horses, and pilgrims to the

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Holy Land; the second was for transporting goods, pilgrims, money, and resources in the west; and, the third was for use in battle. Shipping was done in two types of vessels, galleys and landing barges. Galleys were used for transporting merchandise and horses and were powered by sail and oars for shallow water. Landing barges were used for taking horses ashore and were powered by oars.\textsuperscript{184} The Templar fleet was particularly important during the siege of Damietta,\textsuperscript{185} and in the Order’s eventual defeat and retreat from Acre. Even after their retreat from Acre to Cyprus, the French and Catalan Rules\textsuperscript{186} of the Order say little about their sea activities, which were becoming ever more important in the 1290’s.\textsuperscript{187} After the fall of Acre the Templars largely lost their mission to protect pilgrims in the Holy Land; so, in order to maintain a relationship between the Holy Land and Europe they expanded their shipping activities. The reputation of power that the Order so carefully cultivated was damaged after their defeat at Acre. The damage to the Templars reputation made the shipping activities and the fleet of the Templars ever more important. Ships, like the architecture of the Order, were a physical reminder of the Order’s presence across Europe.

While the Order of the Temple was creating its image of power and piety, they were establishing a massive shipping network. By the twelfth century, the Order had a Mediterranean fleet capable of transporting men and supplies to Spain, Italy, Morea and ultimately the ‘Outremer’ (the general term used for the Crusader states).\textsuperscript{188} This made the Templars ideal financial and trade partners as they not only had an overland network,
between preceptories, but a shipping fleet that carried supplies and other necessities in Europe and to and from the Holy Land.

The Templars’ fleet was granted the ability to use the port of Marseilles in 1233 to dock their ships and carry pilgrims to the Holy Land. Some unrest occurred in 1233 as the Templars were seen as encroaching on local merchants’ trade. Due to this unrest the terms of trade were turned in favor of the merchants of Marseilles. Marseilles adopted a version of a beggar-thy-neighbor policy, where they deliberately turned the terms of trade in favor of the merchants by limiting the Templars’ privileges at the port to two ships a year bound to the Holy Land, one at Easter, one in August, and one ship in port for their own use. Each of the ships bound for the Holy Land were allowed to carry 15000 pilgrims.\textsuperscript{189} This large number of pilgrims (30,000 a year from Marseilles alone) shows the trust put in the Order by pilgrims. Pilgrims trusted that the Order had the power to defend them through the long and difficult journey, and to provide protection from God as pious men ensuring a safe journey while on their own religious quests.

While the fleet at Marseilles may have mainly been used to ferry pilgrims to and from the Holy Land the fleet at La Rochelle had a slightly different purpose. The fleet at La Rochelle was the Templar link between the Order in the British Isles and the Continent. Sometimes the ships transported food and wine for the Order to the British Isles, and sometimes their ships brought wine and produce from France returning with wool and bullion bound for either the Continent or the East.\textsuperscript{190} The Templars’ merchant fleet coupled with their extensive warehouse and preceptory infrastructure across Europe

\textsuperscript{189} Lord, \textit{The Knights Templar in Britain}, 120.
\textsuperscript{190} Ibid.
and their almost sovereign untouchability demonstrated the strength and power in the Order.\textsuperscript{191} They relied upon this reputation to continue and grow both their banking and shipping activities.

From the Middle East, crusaders brought back everything from spices, art, (unfortunately) slaves, and in general spoils of war. The Templars were surely engaged in transporting all of these between the Holy Land and Europe. In June of 1267, Charles of Anjou granted Baldwin the Master in Apulia the right to export food to the Holy Land from Bari free of taxes. After the Templars were granted the right to export food to the Holy Land, during the late 1260’s and 1270’s horses, wheat, vegetables, barley, armaments, and cloth were sent from ports in Apulia on the Orders’ own ships for the Middle East.\textsuperscript{192} The crusading efforts of the Templars, meant that their need for goods in the Holy Land was constant. The Order had the power to satisfy this need by transporting reinforcements, food, and replacement horses on their own ships whenever the Order needed them. This gave the Templars a power not granted to every crusader.

As the crusades expanded the market for foreign goods in Europe, trade within Europe was growing as well. One market that many monastic orders, particularly those with branches (houses) in England were involved in was wool. The wool market was international, where the producers of wool could not hope to consume a fraction of what they produced, and the consumers of wool (producers of tapestries and other types of textiles) were far removed from the producers of the wool.\textsuperscript{193} There are many issues in studying medieval wool sales. The first is the lack of documentary evidence; this is

\textsuperscript{191} Beer, \textit{Tracing the Roots of Globalization and Business Principles}, 271.
\textsuperscript{192} Barber, \textit{The New Knighthood}, 239.
\textsuperscript{193} Power, \textit{The Wool Trade in English Medieval History}, 3-4.
partially due to the use of central bargaining versus that of written contracts. A second is that in comparison to a product such as wheat, which nearly all manors grew, not all manors kept sheep. Thus, there are fewer data points compared to other medieval agricultural products. Another issue is how the wool was priced. Locally in England fleeces were often sold by the tail instead of by weight, so when these sales are documented they are useless in determining the price of wool due to the variable weight of the fleece or tail sold. The final issue is the variable measurement of the weight of wool sold. The most common weight used in the medieval wool trade was the stone or petra which could weigh from 6 to 28 pounds further complicating any analysis on the pricing of wool.\(^{194}\)

The peak of English raw wool export was in the thirteenth and early fourteenth centuries when 40,000-45,000 sacks a year were exported.\(^{195}\) Some of the producers of this wool were secular; however, many were monastic Orders. These orders included the Cistercians, the Augustinians, the Benedictines, the Cluniacs, the Premonstratensians, and the Templars.\(^{196}\) Most if not all of these monastic orders are represented in advance contracts for wool, but the most active were the Cistercians. While not as active as some, the Templars still had two contracts for £571 6s 8d in 1294.\(^{197}\) The Templars were given special licenses by Henry III and Edward I to export their wool.\(^{198}\) These wool exports went to a variety of buyers. Merchants on the Italian peninsula bought Templar wool, and so did Florentine merchants and nobility such as the Frescobaldi family who bought four

\(^{195}\) Bell, et al., The English Wool Market, 9.
\(^{196}\) Ibid., 145.
\(^{197}\) Ibid., 19.
\(^{198}\) Lord, The Knights Templar in Britain, 120-21.
whole crops of Templar wool valued at 1,100 marks. These Italian firms wanted and needed the best wool and were willing to pay a premium, sometimes even making long-term contracts to get the best product, whether that be from the Templars or another source.

In thirteenth-century England, one of the principal new sources for royal revenue was a wool tax. This lead to the Exchequer keeping an account of wool production and export in England, which is useful for examining relationships between the producers of wool and the buyers. In the 1294 Exchequer schedule, for example, the Templars had one listing, which is likely linked to the 20 marks in 1294 that the Templar house at Temple Bruer obtained from the Bardi Family. Exports, such as wool bound for Italy, were likely shipped out from the port of Dover or Bristol. Dover and Bristol were the main points of entry to and exit from the British Isles. The license that was issued to the Templars by Edward I specifically mentions the port of Dover.

Some Templar wool leaving the British Isles was bound for Italy, but most of the wool produced in England and in northern France by the Cistercians, Templars, or other orders ended up in the areas around Bruges, Belgium. Bruges is a city famed for its talented artisans who could turn the raw wool provided by the Templars into beautiful cloth. The Templars were responsible for shipping much of the wool produced to key

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204 Lord, *The Knights Templar in Britain*, 120-21.
ports in Europe, particularly in Flanders. Bruges and other areas producing textiles relied on a specialized labor force to create labor-intensive textiles. According to the Heksher-Ohlin model a country (or in this case the Templars) will export the good that uses its relatively abundant factor of production relatively intensively and will import goods whose production uses its relatively scarce factor of production relatively intensively. The monastic orders that supplied the wool were relatively capital rich, with the land needed to raise the vast numbers of sheep required to produce so much wool. Orders like the Templars thus produced the relatively capital(land)-intensive product of wool, and the relatively labor rich cities (such as Bruges) produced the labor-intensive product of textiles. Not only were the Templars responsible for the production of wool, but for its transportation to the labor rich areas as well. This, like their financial activities, gave the Templars enormous power. If the Templars were unable to produce enough wool, or if wool was lost during transportation then an entire industry could be at risk (in an extreme case). To limit this risk merchants put their goods into the hands of pious men of God, with the power to protect and ensure the safety of their product.

The network of the Knights Templar grew far beyond that of any other monastic order or powerful family through trade. The Templars’ financial empire gave them power and prestige among the upper and lower classes, but their shipping and trading activities compounded this reputation. Ships allowed the Templars to transport goods and needed supplies to and from the Holy Land. In Europe, the Templars became a part of one of the

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206 Ibid.
207 Ibid.
208 This could occur through a variety of ways, such as sheep plagues, diseases like scab, or environmental factors like famine and drought. All of these affected the wool producers relatively equally during this period.
largest industries of the Middle Ages, wool. Creating such a vast and varied empire diversified the financial risk the Order of the Temple faced. While not all Templar assets were involved in one area, and their empire continued to be strong despite significant losses in the Holy Land, the Templars were still not “too big to fail.”
Ch 5: Not Too Big to Fail

The Knights Templar created and ran one of the largest banking and trade empires in the world for over two centuries. While they acted much as a modern bank does, the Templars were not regulated like banks are today by a government or regulatory body; rather, the Templars’ actions were only accountable to the Pope. The Templars acted on an international scope and large scale through their trading and banking activities. In the early fourteenth century the Templars’ global network and lending capabilities put them on the same scale as a modern “too big to fail” financial institution, but instead of being bolstered by the government they were forced to fail.

To consider the Knights Templar within the larger context of “too big to fail,” some general background must first be examined. In May 1984 Continental Bank of Illinois, one of the five largest US banks, became insolvent. The FDIC not only insured the bank accounts at Continental Illinois, but also prevented losses for its bondholders. Saving the largest insolvent financial institutions began to be referred to as “too big to fail” after the phrase was used by Congressman Stewart McKinney in Congressional hearings.\(^\text{209}\) The term “too big to fail” is generally applied to an institution when the government gives large repayments, to unsecured creditors, of large institutions or corporations so no creditor or depositor loses money. This means that when an institution becomes insolvent, in order to prevent losses for whom the institution owes money, the government takes on the debt of the institution. This is done through the Treasury

Department infusing the insolvent banks with capital by the purchase and assumption of these debts. Although this policy can prevent major losses it also has its issues. One of the largest issues with “too big to fail” is that it causes moral hazard, where banks or institutions are encouraged to take on unnecessary risk knowing that there is a safety net. In a situation where moral hazard is present there is always a winner and a loser. In 2008 the banking institutions did not have to incur the costs of their risky decisions because of the government bailout; rather those with investments bore the cost of these decisions. The problem of moral hazard often arises from risks associated with certain actions, such as the issuing of mortgages to unqualified and risky borrowers. In this case of “too big to fail” the government is willing to save an insolvent institution from bankruptcy for fear of a ripple effect throughout the economy.

Whereas in the twelfth and thirteenth centuries the Templars had few competitors on their scale, today in the US alone there are roughly 6,000 banks. The six largest banks have $10 trillion in assets. The number of assets has increased fivefold since 1997. This, in part, led in 2008 to the government’s decision to disburse $700 billion dollars globally to save insolvent banks.\footnote{Yalman Onaran, “Too Big to Fail,” \textit{Bloomberg}, October 8, 2015, www.bloomberg.com/quicktake/big-fail.} Among those bailed out were Bank of America Corporation, JPMorgan Chase & Co., Morgan Stanley, Citigroup Inc., and many others. The US Treasury rescued these banks from collapse for a few reasons. One reason is that with their collapse an already declining economy could decline even further, possibly triggering another depression, instead of the Great Recession that occurred in as a result of the 2008 financial crisis. Another reason was the far reaching global positions of many
of the banks that were bailed out for fear of contagion. Contagions occur when market changes or disturbances (usually crashes) spread from one market to another. A market crash or the failure of a “too big to fail” institution has the potential to spread quickly. In 2008, for example, the fear and possible reality was that if these institutions were allowed to fail, the recession could spread globally triggering a worldwide depression.211

Without a policy like too big to fail “the global financial system could find itself short of capital and paralyzed by fear, hobbling economic growth in many lands.”212 The risk associated with banking failures in the global financial system can be seen in the central banks of both China and Japan, as they were “on the hook for hundreds of billions of dollars’ worth of Fannie’s and Freddie’s bonds, debts they took on assuming that the two companies enjoyed the backing of the American government.”213 Not only were the Chinese and Japanese intertwined with the American financial system, but also South Korean and Swedish commercial banks held investments linked to American mortgages. Globally, financial bailouts were happening for fear of contagion. The situation was only exacerbated by asymmetric information, where foreign banks that held American bonds and investments believed the companies and investments to be creditworthy. After Lehman Brothers went bankrupt, institutions like “Merrill Lynch, AIG, Freddie Mac, Fannie Mae, HBOS, Royal Bank of Scotland, Bradford & Bingley, Fortis, Hypo and

212 Ibid.
213 Ibid.
Alliance & Leicester all came within a whisker of doing so and had to be rescued," to prevent the collapse of the American economy from spreading further.  

The global financial system today that required the bailout of so many banks in 2008 would be unrecognizable to the thirteenth century banker. Like the Templars, the Knights Hospitaller and other religious orders made loans, but none on the scale of the Templars. Many medieval lenders were Jewish but due to anti-Semitism, the predominantly Christian world did not allow Jewish lenders to create global or even national networks on the scale of the Templars or other religious orders. Merchant bankers (particularly Italian) did have a global presence like the Templars. Unlike the Templars, merchants did not have a religious association and the trust that accompanied a religious order. For the Templars the reputation of being trustworthy was formed through the creation of images of the Templars as powerful and pious. This image helped the founding and running of the far-reaching Templar network, through the Templars being powerful enough to provide protection and pious enough to not be taken in by avarice and to enjoy the protection of God. This network allowed the Templars to be one of very few players that were able to lend money on a large scale (particularly to royals whose coffers were depleted by war). The global network and lending capabilities put the Order of the Temple on the same plane of a modern “too big to fail” financial institution (or the twelfth through fourteenth century equivalent).  

Similar to modern “too big to fail” banks, the Templars made what could be considered risky loans, particularly to royal houses. In France the demand for loans was

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so high that the Templars had difficulty satisfying it. On a number of occasions, the Templars had to borrow money in order to provide loans. Laymen were more likely to loan money to organizations like the Templars than directly to the King himself. Religious organizations were more likely to recognize and pay back a debt to laymen than the King. The aristocracy in turn were more likely to repay a religious organization than a layman. The Templars in Aragon were reluctant to take on loans from laymen in order to satisfy the demand from kings, because if the king defaulted the Templars would still be responsible for repaying the loan. Unlike a modern bank the Templars did not experience the same moral hazard that today’s institutions do, because they did not have the same safety net of being backed by a government. Thus, medieval banks were less likely to make risky loans. The Templars’ reluctance to borrow in order to fulfill an ever-increasing demand for loans to the French crown, shows a medieval attempt at risk management. Similar to a modern “too big to fail” company the Templars relied on their reputation as powerful and pious men to show their trustworthiness to both royalty and laymen. The vast property needed to maintain the massive sums in Templar treasuries that would have been needed to make loans was acquired mostly through gifts to the Order as a result of this reputation. Even as the Templars’ reputation began to decline, before their arrests in Paris in 1307, the Templars were still very active and acquiring property in England.

When Lehman Brother failed, or rather was deemed not “too big to fail” in 2008, it was argued by Ben S. Bernanke (the Fed chairman at the time), Henry M. Paulson Jr.

\[215\] Forey, *The Templars in the Corona de Aragon*, 349.
\[216\] Lord, *The Knights Templar in Britain*, 186.
(former Treasury Secretary), and Timothy F. Geithner (then president of the New York Fed), “that Lehman Brothers was in such a deep hole from its risky real estate investments that the Fed did not have the legal authority to rescue it.”\textsuperscript{217} If the Templars were not insolvent as Lehman Brothers and many other banks were, then why were the Templars allowed to and indeed forced to fail by those who relied on the Templars loans?

Brothers of the Knights Templar were arrested in France in 1307 for a few reasons. One explanation is that Philippe, the French King, was actually deeply religious and truly believed (or more likely claimed) that the Order was corrupt as a pretext to destroy it, claiming to act in God’s name. The other reasons are more mundane. With tensions rising between the French King and the Papacy, the fact that the Templars owed allegiance to the Pope was a threat against the civil authority, if it came to an outright confrontation between the two. King Philippe IV of France was also in a tenuous economic position with massive amounts of debt (a large portion of which was held with the Templars) and was at war with England and in the Low Countries, and so was in desperate need of cash. The Templars handled large amounts of money and had annual revenues from their land holdings, money the French King desperately needed. Looking at the economic state of the French King versus that of the Knights Templar, it is not surprising that the Templars were targeted by Philippe.\textsuperscript{218} The French Monarchy acted like another “too big to fail” corporation, except that it did not have a government to bail


\textsuperscript{218} Lord, \textit{The Knights Templar in Britain}, 184-85.
it out, so Philippe had to look for other ways of raising funds. These funds came through the persecution of the Templars and the confiscation of their wealth.

The fall of the Order of the Temple in Europe began with the testimony of Philippe IV and the information he obtained through confessions made under torture. There were at least 104 articles, or charges, brought against the Templars in France and elsewhere. The charges have been grouped into six main categories. The first category is reception into the order, the second is idolatry, the third is heresy, the fourth is sodomy, the fifth is charity and the acquisition of property, and the sixth is secrecy of proceedings. Many of these charges were formed from popular myths and superstitions. Surprisingly, before 1307, the Order of the Temple was rarely accused of heresy, unlike other orders such as the Hospitalers. After the Templars were arrested in France, their branches elsewhere fell under suspicion.

The fall of the Templars is particularly well documented and studied in a few areas outside of France, such as England. Edward II, the English King, was skeptical of the charges laid against the Templars. When October 16, 1307 he received a notification of the Templars arrests and the allegations against them, Edward replied to Philippe in defense of the Order. Not only did Edward defend the Order to Philippe but he did the same to the Kings of Aragon, Castile, Portugal, and Sicily in December of 1307. Pope Clement under pressure and threat of blackmail by Philippe issued a papal bull against the Templars, leading to their arrests and investigation globally. Although Edward was reluctant to investigate the Templars he, like Phillippe, was short of funds and the

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219 Karen Ralls, Knights Templar Encyclopedia, 50.
220 Ibid.
221 Lord, The Knights Templar in Britain, 186-87.
Templars’ land and revenues were a great asset to whom ever held them. After years of imprisonment, forced confessions, and trials, the Knights Templar, whether truly guilty or not, were found guilty (which there was no equivalent for in 2008). The Pope removed his protection from the Order and disbanded it on March 22, 1312.222

In contrast to the Lehman Brothers’ bankruptcy, the Templars had many assets ranging from money (both commodity and fiat223) to land at the time of their demise. Templar property had been given to the Templars for the purpose of defending the Holy Land. After their arrests the land was given in stewardship and the revenues on Templar lands went to secular princes. All Templar property (excluding those in Aragon, Castile, Majorca, and Portugal which Pope Clement dispersed as he saw fit) was officially given to the Knights Hospitaller through the papal bull Ad providam, issued May 2, 1312. Also, as a part of the bull the Hospitallers had to cancel all of the King of France’s debt to the Templars.224 In England especially there were some problems turning over the estates to the Hospitallers. Edward II had not only put keepers in the manors, he had given some away and allocated revenues to others. In addition, the descendants of those who made the original property donation now wanted their lands back. Edward did not want to hand the land over and gave the matter over to Parliament to make the decision. Only after Parliament agreed and on the threat of excommunication did Edward eventually give the English Templar estates to the Hospitallers. However, it was not until 1324 when the titles and deeds handed over, and the Hospitallers never received some.225

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222 Ibid., 201.
223 Commodity being money that has intrinsic value (such as gold or silver coins), and fiat being money that is made legal tender by a governmental decree.
224 Ibid., 202.
225 Ibid., 202-03.
Following the 2008 financial crisis and during the time of the Templars there were calls for reform. In 2009 throughout debate and discussion about how to respond to the current economic conditions “there was one powerful, widely held view that underlay the public debate, it was that the system needed to change to avoid a repeat of the taxpayer bailouts of so many large financial institutions.”226 The Emergency Economic Stabilization Act of 2008 was followed by reform (such as the Dodd-Frank Act and TARP the Troubled Asset Relief Program) which strengthened the capital, liquidity, and risk management positions of large banks, thereby creating more stringent measures for the most systemically important institutions. These reforms were relatively short lived, as they no longer hold for smaller banks. The goal of these reforms was to ensure that the largest institutions were strong enough to withstand economic stress, and the other was to address the “too big to fail problem.” 227 In the fourteenth century reforms were also needed but “the destruction of the Templars did not satisfy the demands for reform of the orders.” 228 In the Templars’ time the reforms were not aimed at a financial system, but rather at the system of crusading orders that were attempting to reconquer the Holy Land. Crusading Orders after the Fall of Acre had periodically launched ventures into the Holy Land, such as those of the Hospitallers in 1309-10, but these were ultimately unsuccessful. In the end Pope Clement V issued a papal bull laying out a scheme for reform that embodied the concerns of both secular authorities and clergy, but nothing came of it.229 Like modern calls for reforms, these were aimed at the system as a whole.

227 Ibid.
228 Barber, The New Knighthood, 308.
229 Ibid.
Unlike modern financial reforms, the reforms of the fourteenth century did not call for change regarding money handling or loans; however, both modern and medieval reforms called for an overhaul of the system.

Whether in the fourteenth or the twenty-first century, when a system begins to fail reforms need to occur in order for it to regain its power and the world’s trust. For the crusaders, reform did not occur and one of the largest and most powerful institutions, the Knights Templar was deemed not “too big to fail,” despite the Templars’ political and religious connections. Their failure made way for secular banks to be created and to flourish such as the Medici Bank, the Bank of St. George (founded in Genoa in 1407) who took over much of the banking in the Mediterranean, and the Fugger family of Augsburg (1400’s) who were bankers to the Hapsburgs and eventually to the Pope. Today we have institutions that are “too big to fail,” this is not a concept that existed in the thirteenth and fourteenth centuries. Had it existed then the Order of the Temple would likely number among those considered “too big to fail,” due to their power and far-reaching influence.
Ch 6: Functional Objects

The functional objects used by the Knights Templar, for their financial and trading empire helped to create and also to maintain their empire by creating the particular image of power and piety. The primary objects that accomplished this were seals (of both the Grand and Provincial Masters), items of war (such as shields, banners, and weapons), and finally relics (particularly that of the True Cross).

While the Knights Templar had vast trade and banking empires, they needed a way to grow and maintain the images of power and piety that they had carefully constructed as protectors of the Holy Land. One way this was achieved was through the use of seals, which were impressed using a matrix such as wax on important documents. Seals were not only used by the Knights Templar but by the nobility and clergy as well. Many “medieval scholars have considered them as authoritative means of documentary validation, as markers of identity and loci of artistic, spiritual, and ritual activities.”

This validation, or marker of identity was personal to the holder of the seal, whether that be an individual or a religious order as a whole. For the Knights Templar there are some standard iconographies that prevail regionally, however the majority of the iconographies draw from contemporary symbols.

The seal of a Grand Master of the Order of the Temple, seen in Figure 6.1, has a typical design for the Grand Master of the Order with two men on a horse on one side, and the Church of the Holy Sepulchre in Jerusalem on the reverse. The design of the seal of the Grand varied upon the theme seen in Figure 6.1 for each Grand Master. The

231 Ralls, Knights Templar Encyclopedia, 173.
words on the front of the seal (the side with the two men on a horse) are IFILLVM MILITVM which translates to ‘Military Seal.' The words on the reverse are DE TEMPLO CHRISTI, which translates to ‘Of The Temple Of Christ.' Altogether the words then read, ‘Military Seal Of The Temple Of Christ.’ This gives a clear and strong indication of what the Order was founded as, a military order to protect the Holy Land for all of Christendom. The power that the Templars would have needed to hold such an important site to so many religions is shown in their use of the image either the Church of the Holy Sepulchre or the Dome of the Rock on the reverse of the seal.

The seal of Renaud de Vivhiers (Grand Master from 1250-56) can be seen in Figure 6.2. Like Figure 6.1 this seal also shows a building with an onion shaped dome, and five columns holding up the dome. The writing surrounding the middle image of a building also employs the word TEMPLI meaning temple, identifying it as a seal of the Templars. Although scholars are unable to say with certainty that the building depicted on both Grand Masters’ seals is either the Dome of the Rock or the Holy Sepulchre, it is more likely the Dome of the Rock. Figure 6.3 is a modern exterior view of the Church of the Holy Sepulchre. The dome has been rebuilt since the twelfth century but, may have originally looked like the dome on the seal of the Grand Master however; the appearance of the dome on the Church of the Holy Sepulchre during the twelfth century cannot be confirmed. In addition to the dome on the Holy Sepulchre the exterior of the building is largely rectilinear, as seen in Figure 6.3. The multiple levels and rectangular shapes do not recall the circular and strongly vertical structure seen on the seals of the Grand Masters.
The Dome of the Rock in contrast to the Church of the Holy Sepulchre has two distinct attributes that make it the more likely candidate for the building depicted in the Grand Masters’ seal. The first is that the Templars, from their founding to the fall of Jerusalem, had their headquarters on Temple Mount where the Dome of the Rock is located. The second attribute is the Dome of the Rock’s physical structure in comparison to the building depicted on the seals of the Grand Master. Figure 6.4 shows a sixteenth century Italian print of the Temple of Solomon, which is now known as the Dome of the Rock. Figure 6.4 depicts the Temple of Solomon with an onion shaped dome with columns supporting it, like the structure on the seal. The historical evidence in addition to the visual references to the rounded onion shaped dome and fairly circular polygonal structure, implies that the Dome of the Rock is the structure represented on the seal of the Grand Master. The depiction of this sacred site served to show the power of the Order, having the strength to defend it from possible invaders, but also their piety, in protecting one of the holiest sites in Christendom. These images of power and piety helped the Templars to gain political capital for both their banking and trading empires.

While the image of The Dome of the Rock is fairly specific to the Templars, the image of a man on horseback is not. As can be seen in Figure 6.5, the seal of Robert Fitzwalter (ca.1230), and in Figure 6.6, the seal of Henry II Plantagenet (1139-1189), a figure of an armed horseman is not uncommon for this period. Especially “during the 12th century, the standard iconographic image of the armed warrior on horseback swiftly established itself as the norm from the sovereign down to the more humble knight,”232 a

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232 Ailes, "The Knight’s Alter Ego," 8-11.
program that the Knights Templar also adopted. While the men on horseback in Figure 6.5 and Figure 6.6 are armed with a sword and shield, the Templars are armed with lances, creating a distinction between the two, that may be related to fighting practices. Possibly the most visible difference between Figure 6.1 and Figures 6.5 and 6.6, is that on the seal of the Grand Master of the Order of the Temple two men are riding a horse as opposed to the one in Figures 6.5 and 6.6. This makes the seal and image particularly distinctive, acting as a visual brand for the Knights Templar.

There are several theories as to why two men may be depicted on the seal, even though that is not how they fought in a battle. The first is the vow of poverty; the second is that it is common imagery dating from Sumerian times, and the third is that it's a military buddy system.233 The most likely of these explanations is that the Templars are showing their vow of poverty as horses were expensive and valuable assets, especially to knights. This could imply to a ‘client’ how the Templars would be able to handle the ‘clients’ money and not be taken in by greed that may overtake secular bankers who was not sworn to poverty. The two figures on a horse as common imagery dating from Sumerian times is an unlikely explanation. Very few if any who saw the image of two men on horseback would be able to identify the image as an allusion to a common ancient type. And finally, if the two men on a horse is reflecting a military buddy system it relates back to the power that the Templars held as defenders of the Holy Land as a group of warriors.

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233 Ralls, The Knights Templar Encyclopedia, 173.
Seals were of great importance as they essentially bore the identity of its holder. The seal of the Grand Master was especially important which can be seen in its material and keeping. The seal was to be made of lead or silver and was locked by three keys, one held by the Grand Master and two held by high ranking officials. While it is not uncommon for a seal to be made of either lead or silver, lead was much less expensive and would have shown a greater sense of piety and restraint. Royal seals, on the other hand, were generally made of precious metals such as gold or silver, implying the power (and the ability to afford the precious metal) of the holder. In a lead seal, much less detail can be achieved than in one of silver or gold, which may account for the difference in detailing between the seal of the Grand Master of the Temple and those shown in Figures 6.5 and 6.6. With the ability to command troops and transfer vast sums of money the seal of the Grand Master was of the utmost importance to the Knights Templar. This can be seen in a passage from The Rule of the Templars where “if a brother breaks the Master’s seal he should not keep his habit. And some of our old men say that if any brother breaks the seal of the one who takes the place of the Master, his habit may be taken from him for the same reason, although the fault is not so serious, because of the harm that could come of it.” This harm from breaking the Master’s seal is so large that a knight would be disgraced or expelled from the Order (by having his habit taken away). Because the seal of the Grand Master held an enormous amount of power both among the

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235 The material for the seal of the Grand Master is unknown, however a difference in material between the royal seals may account for the variance in detail.
Order itself, those connected to it, and to lay people all over the Christian world especially in relation to financial documents, its safekeeping was vital.

In addition to the seals of the Grand Masters, each of the Provincial Masters (in addition to some other brothers) had seals that helped to create the images of power and piety necessary to build, grow, and maintain the Templar's empire. In England, one iconography particularly common for the seal of the Provincial Master was that of the Agnus Dei or Lamb of God. In Figure 6.7 is the seal of Roncelin de Foz, Provincial Master of England from 1250-1253. The words surrounding the Agnus Dei read S PRECEPTTORIS PROVINCIIE, which loosely translates to ‘Seal of the Province’s Preceptor,’ or the head of the Knights Templar in England (which included Scotland and Ireland). This plainly says that the owner of the seal has power over a lot of wealth that was held in England, which is encapsulated in this seal. While the writing implies this, the image of the Agnus Dei (Lamb of God) also supports the idea of not only power derived from the association but the Knight’s piety as well. In England,

distinct from individual houses are the seals used by several military orders and those of some regular chapters. Foremost in interest and power stand the Knights Templar whose device—a Agnus Dei—occurs not only upon the seal of the Temple itself, but upon those of its masters\(^\text{237}\).

Here unlike the seal of the Grand Master, there is an overt reference to Christ. In Figure 6.4 a stick with a cross atop it can be seen, and according to the Catholic Encyclopedia this is “associated with the lamb (and) suggests the idea of a

\(^{237}\text{Bloom, English seals, 200.}\)
victim offered in sacrifice.”238 This sacrifice is akin to those the Knights Templar fighting for Christendom in the Holy Land made. These sacrifices, just like that of Christ were made for everyone so that anyone may be saved, in the case of the Templar's by going on pilgrimage to the Holy Land. The Lamb then symbolizes the body of Christ, a constant reminder on the sealed document that the Knights Templar were men of God, and the sacrifices they were making, just as Jesus sacrificed Himself for the salvation of the faithful.

Luckily, the seal of the Provincial Master of England has surviving impressions, one of which can be seen in Figure 6.8. This particular seal is from the national archives of England and is an impression of the Agnus Dei seal in uncolored wax on a document. One can still vaguely make out the lance, some of the writing, and an outline of the lamb, despite the damage it has sustained over some 700 years. While the specific type of document is unknown, seals such as this one were used in many cases to seal and sign land charters, banking documents (possibly letters of credit), and other such legal documents. This impression with the Lamb of God facing right is similar to one described by Addison in *The Knights Templar History*, “one of the most interesting and best preserved,(is) in the Harleian charter in the British Museum, which is a grant of land made by William de la More The Martyr, the last Master of the Temple in England, to the Lord Milo de Stapelton.”239 This not only shows the power a seal can have in transferring land from an organization to an individual, but also how the piety of an individual and an organization can be overtly expressed and aid the Order it is associated with helping it to

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239 Addison, *The Knights Templar History*, 495.
be held in high esteem and to do business with the nobility. A nobility that eventually caused its failure.

While the Templars were known for their use of the Agnus Dei on their seal, they were by no means the only ones to do so particularly in the British Isles, although it was a favorite of many in the clergy. Several examples are, a less ornate Agnus Dei seal used in AD 1223 by Lambert the Sub-Dean of Wells, a seal with John the Baptist and an Agnus Dei used by a thirteenth century precentor of Wells, and "the seal of John, Dean of Exeter, (where) the saint is seen holding an Agnus Dei on a plaque. This is also the case in that of John de Aqua Blanca, Dean of Hereford." As a symbol of sacrifice, particularly sacrifice Christ made for the faithful, it is no wonder that the Agnus Dei was used with relative frequency among the clergy. A contemporary example of a seal’s impression can be seen in Figure 6.9. This is the seal of the Prior from Cartmel Priory, from a series dealing with estate deeds around Lancaster. In this case, as in that of the Templars’ a seal was affixed to a document to give power, and to legitimize the transaction the document represents. Not only was the Agnus Dei symbol used by the clergy, but also other monastic orders such as that of the Hospitalers. Whether used by a secular member of the aristocracy or religious order, the figure of an Agnus Dei on a seal would have imparted a particular message of sacrifice. The Templars in defense of the Holy Land sacrificed themselves for Christendom. Through the comparison of their sacrifice to that of Christ’s the piety of the Templars is demonstrated. This image of piety

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240 Bloom, English seals, 121-22.
241 Ibid.
242 Ibid., 209.
created through iconographies such as those seen in Figures 6.7 and 6.8 allowed the Templars to command their massive network.

Differing from the seal of the Provincial Master in England are the seals of the Provincial Masters of France. These seals commonly held the symbol of the fleur-de-lis. An example of this is Figure 6.10, which is the seal of Hugues de Rochefort from 1204. The writing around the edge of the seal reads S FRIS VD ROCA FORTI which loosely translates to ‘the seal of brother D’Rochfort the strong,’ while this may be a tad self-serving it does speak to the power that a seal could wield. By putting one's name on a seal, it was plainly visible to whom the seal belonged, publicly attributing both power to the holder of the seal and to the Knights Templar as a whole. In a world where achieving high social and political status was dependent on how one portrayed oneself, as it is today, this clear attribution of power would have aided the seal's holder in the authentication of a document. Seals were a product of a mostly illiterate society, where trust was not put in a signature but rather in the imagery and iconography of the seal. The fleur-de-lis on the lower left side of the seal was not only a commonly used on Templar seals in France but is a symbol of heraldry and the French crown. Thus, the fleur-de-lis was used on French royal and heraldic seals as well. Two examples of contemporary seals with fleur-de-lis can be seen in Figure 6.11 and Figure 6.12. Figure 6.11 is contemporary with the Order of the Temple and Figure 6.12 is roughly 300 years after their disillusionment. All three seals display the fleur-de-lis prominently, pushing its significance to the forefront.

The association between the Templars and French royalty would have created power through this association but also a level prestige that only came through being
associated with royalty. Symbols such as the fleur-de-lis, “generally speaking were considered as fictions holding a specific meaning for those educated to decipher them,” creating the association between the monastic bankers and royalty for those educated enough to decipher it, aided the Templar's in their banking practices. Especially as the Templar were extremely involved in the French Banking system. The secular symbol shows that while the Knights Templar were pious men of God they still had a connection to the mundane. This connection was particularly relevant for the Templar’s in France as they had their largest compound outside of the Holy Land in Paris and acted essentially as the Bank of France for many years. Thus, having a connection to the French crown would bolster their financial practices. While the fleur-de-lis symbol is significant in its connection to the mundane and the power of the aristocracy, it is balanced not only by the large cross that is centered on the seal but also by the star on the upper right portion of the seal. While there are many interpretations of the star in Catholic teachings one interpretation could be that the star represents the star that lead the Magi to the infant Christ and the Holy Land. The star leading to the Holy Land shows that while the Templars did have secular dealings their real calling was pious, the defense of the Holy Land. This can also be seen in the relatively small size of the secular fleur-de-lis to the cross. The reason for the creation, growth, and maintenance of the Order ultimately culminated through the association with royalty in an image of piety and power in Europe as well as in the Holy Land.

The final seal discussed here is one with the image of an eagle. This iconography is most commonly found be associated the Knights Templar in Germany, although an

245 Goetzmann, Money Changes Everything, 211.
image of an eagle is not uncommon on seals all over Europe. The seal that can be seen in Figure 6.13 is of a double-headed eagle. Unfortunately, the impression of the seal (and the image) is too degraded here to make out enough of the letters to get a full translation of the text. At the beginning of the text on the seal can be seen S. FR so it may, like the French Templar seal, be a reference to the specific name of a Brother of the Knights Templar. As such, a connection between the text and the Templars’ image cannot be established as above. But, the iconography of the seal can be examined. According to the Catholic Encyclopedia, an eagle symbolizes a few things, “Christ and His Divine nature, of regeneration by baptism; it is also an emblem of St. John the Evangelist.” While the double-headed eagle on the seal in Figure 6.13 may be associated with baptism, it is more likely that a seal with a single-headed eagle such as the one in figure 6.14 (a thirteenth century example of a silver seal found in Cornwall, England) would have had this association.

In contrast, the double-headed eagle is symbolic of the Holy Roman Emperor. In Figure 6.15 and Figure 6.16 (two later examples from the fifteenth and sixteenth centuries) the double-headed eagle that is emblematic of the Holy Roman Emperor can be seen. Similar to the fleur-de-lis the double headed eagle shows a connection between the Knights Templar and the aristocracy or regional sources of power. The eagle may serve as a connection to the non-religious power brokers, but also to God and the Templars purpose in the Holy Land through the eagle’s association with “Christ and His Divine nature.” This divine nature creates an image of piety that is amplified through

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247 Ibid.
the association with the pedigree of the line of the Holy Roman Emperors, who like kings in the eleventh, twelfth, and thirteenth centuries, ruled by divine right.

In cases such as those seen above, “seals were successful as objects denoting both identity and authority. They produced identity as a foundation for documentary authorship, authority, and, ultimately, authentication,”248 serving as both a means of identification and authority, seals such as those discussed above had great power. This is especially true for the upper class and the high-ranking officials in military orders such as the Knights Templar. This power not only allowed for the creation, growth, and maintenance of the Order of the Temple’s financial and trade empire but also created an image of piety allowing them to be held in high regard by laypeople, aristocracy, and clergymen alike.

While the seals used by the Knights Templar helped to cultivate an image of power and piety through the iconography used to authenticate documents, the banners, shields, and weapons they used enabled them to grow and maintain their empire by creating images of power and piety through force.

The banner, or standard of the Knights Templar is described as a black and white piebald banner. While unfortunately none of the banners survive today, depictions of it can be seen in two manuscripts by Matthew Paris, an English monk, from roughly 1250-1259. These depictions are roughly contemporary with the Order but, as with all representations they must be examined with the knowledge that they are a subjective representation, not the true artifact. Figure 6.17 depicts two banners, the red with white cross of the Hospitallers and the black and white piebald standard of the Knights

Templar. Figure 6.18 also depicts the piebald standard of the Templars, in addition to two men on horseback (the Templar brand) from the *Chronica Majora*. The importance of the banner to the Templars is seen in their rule. The Knights were not allowed to retreat while the standard was flying, and in case the standard-bearer was taken down the Under Marshall carried an extra banner to fly and for the knights to rally around. The banner also marched in the front of the army. The banner symbolized the pride of the Templars’ as it led leading them into battle. For Christendom as well, the banner reflected the power of the Order of the Temple and the crusades as a whole. The image of power reflected in the banner is amplified by its practicality and simple design, which also shown their piety and humility even in battle.

In Christendom, or at least in England, the impact of the Templars is evident as they are depicted several times in Matthew Paris’s *Chronica Majora*, his History of England. This implies their integration in society at the time; the Templars are referenced over ten times, with some references more descriptive than others. Matthew Paris describes a battle where "the distinguished Knights of the Temple, their standard-bearer decapitated were defeated in confusion."²⁴⁹ A scenario like this description can be seen in Figure 6.19, where the Templar carrying the piebald standard is fleeing in the opposite direction of the battle. This manuscript was created toward the end of the Templars empire and shows the changing opinions of the clergy toward the Templars, despite their branding as powerful and pious.

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While in Europe the piebald standard may have been associated with the power and piety that the Templar’s gained from the crusades, for the Islamic armies the standard was intended to strike fear. This fear was created through the Templars’ ferocity in battle. This ferocity is echoed in their rule, while there are no specific rules for armor, it likely would be plain as excess ornamentation was looked down upon because it went against the vows of poverty the Knights took when they entered the Order. This is seen in a passage from the rule discussing ornamented bridles where, “we utterly forbid any brother to have gold or silver on his bridle, nor on his stirrups nor on his spurs.”250 This restriction is somewhat to avoid jealousy within the Order, it is also so that the enemy does not look at the Templar’s as a way to acquire wealth through plunder.

The shields of the Crusaders have a similar design to that of the standard. Figure 6.17 is a margin drawing from Matthew Paris’s Chronica Majora that shows the piebald standard and two knights on a horse, like on the seal of the Grand Master. The shields in Figure 6.15 echo the design of the standard with the black top and the white lower portion. There was not one shield that the was standard to the Templars’ over their 200-year existence, a common design is shown in Figure 6.20, however other examples include large white shields with a cross on it, or the top third white with a red cross on it and the bottom two-thirds black.251 All of these depictions, like the standard, show a restraint in their lack of color (excluding that of the red cross). Relating back to the piety that the Templars aimed to express through the iconography of their functional objects, as paint and dies in vibrant colors were expensive and a show of wealth. The bicolor shield

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250 Upton-Ward, The Rule of the Templars, 32.  
251 Ralls, The Knights Templar Encyclopedia, 178.
showed restraint and the red cross showed the Templar's power in association with Christ.

In *Western Warfare in the Age of the Crusade, 1000-1300* John France describes weaponry, armor, and shields during the crusades. Many shields contemporary with the Templars’ were long kite-shaped but, in the 13th century, shields became flat-topped and only covered the chest. It is theorized that the flat top of the shield allowed for better visibility, and the shortened shield allowed for better maneuverability on horses. For mounted knights this would have been important so that the shield not catch during battle, with the improvement of armor, the shield did not need to protect as much of the mounted warrior. A shortened shield can be seen in Figure 6.21, that would only cover the knight's chest.\textsuperscript{252}

While the Knights Templar may have had shields the same size and shape as their secular contemporaries in battle their relative restraint in design, like that of the banner, shows their piety and truthfulness to their vow of poverty and monastic vows. Contemporary examples can be seen in Figures 6.21, 6.20, 6.21, and 6.22. These are all from different areas of Europe and are roughly contemporary with the Knights Templar and their shields. The shield of Edward the Black Prince, Figure 6.21, has the heraldic symbols of the fleur-de-lis and the lion, backed with blue and red respectively. Figure 6.22 shows the shield of Landgraf Heinrich I Von Hessen, which has a raised lion colored gold, red, and green. Figure 6.23 is an almond-shaped shield currently at the Victoria and Albert Museum in London with a partially raised black griffin on a gold background with

\textsuperscript{252} France, *Western Warfare in the Age of the Crusades.*
a red tongue. Finally, in Figure 6.24 a relatively simple shield is shown, when compared with Figures 6.21, 6.22, and 6.23. On a yellow or golden background, there are crème chevrons alternating in horizontal rows with deep blue fleur-de-lis. Compared to these representative contemporary shields, the Knights Templars show great restraint, relative to the expense of dyes and detailed surfaces. Templar shields would have been practical in battle allowing them to achieve an image of power as caretakers of the Holy Land and piety in their simple design. Templar shield would have also been relatively inexpensive to produce showing the Order’s poverty and adherence to the monastic way of life, despite the numerous conflicts they were involved with.

Similar to shields, swords were integral for the Knights Templar in capture and safe keeping of lands in both Europe and in the Holy Land by creating the image of power. John France, in *Warfare in the Age of the Crusades*, describes the general form for swords in this period. There were 14 types of swords but they were all basically broad, flat, light cutting, or hacking tools with relatively blunt points.\(^{253}\) Examples of swords are seen in the tomb effigies of the Knights Templar. These effigies will be discussed later for their cost and symbols of status; however, here knightly effigies in Temple Church in London (Figure 6.25) are discussed for their representations of weaponry. In Figure 25 a typical sword can be seen in addition to a longer thinner shield design than is shown in the Matthew Paris manuscripts. Another example of swords that the Knights Templar may have used can be seen on the Tomb of St. Thomas de Cantilupe (Figure 6.26). There are conflicting theories if Templars are depicted on this tomb. This is partially due to the attacks on the tomb during the protestant reformation. There is no

\(^{253}\) Ibid.
hard evidence proving that the armed figures on St. de Cantilupe’s tomb are Templars, but again there is no hard evidence that they are not. The rumor was that de Cantilupe had a greater involvement than the typical clergyman with Templar financial dealings and religious affiliation. That he was a part of the order and a high-ranking Templar official in England. The idea is if he wasn’t a Templar why would he have knights guarding his tomb and not religious figures such as saints or angels? If De Cantilupe was a Templar then through the weapons on his tomb in addition to those on the effigies in Temple Church, one sees that the Templars used typical weapons of their age. While this does not make them distinct from others of the period, it does show that they gained power through the use of the most up to date technology. This allowed the Templars to attain power in the Holy Land through defeating the Islamic armies. The depiction of their weapons on their tombs continues to show the power that the Templar’s attained through their military prowess, even in death.

While seals helped the Order of the Temple to create, expand, and maintain their empire showing the Templars as pious and powerful in a political and emblematic way, their banners, shields and weapons helped to do so in a physical way. These two groups do an admirable job creating the images of power and piety but, the relics that the Order held particularly that of the True Cross, completes the Templar’s ability to grow and sustain their empire while creating the particular images of power and piety.

The Order of the Temple claimed relics such as the True Cross, the Crown of Thorns, the head of St. Euphemia of Chalcedon (at Castle Pilgrim in the Holy Land), the head of one of St. Ursula’s maidens (in Paris), and the Blood of Christ. Despite this

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254 Kathryn Hurlock, *Wales and The Crusades* (Cardiff, University of Wales Press, 2011), 143-44.
multitude of relics the relic of the True Cross will chiefly be discussed here. All relics were of utmost importance in this period; a chronicler at Waltham Abbey said that relics were “far more valuable than gold or precious stones and sweeter than honey and the honeycomb.”\(^{256}\) This universally accepted importance had the ability to draw people to the Order, people that fought to reclaim and then to hold the Holy Land, with God by side. A relic, particularly the True Cross solidified the idea that God was on the side of the crusaders and specifically the Templars as guardians of a true cross relic they acquired the power that came with being victorious in battle.

Before discussing the relics of the True Cross held by the Templars the Templars’ interaction relating to relics with the Hospitallers and secular aristocracy merits a mention. In Matthew Paris’s *Chronica Majora* it is said that “the Masters of the Templars and the Hospitallers with the testimony of good many seals, namely those of the patriarch of Jerusalem and the archbishops and bishops, abbots and other prelates, and magnates of the Holy Land, had sent some of the blood of our Lord, which he shed on the cross for the salvation of the world, in a most beautiful crystal container, in the care of certain well-known brothers of the Templars.”\(^{257}\) The crystal reliquary and the relic of Christ’s blood was sent to the English King, showing that not only did the Templars’ hold relics of the True Cross, but other relics of Christ’s passion. This gifting of an important relic (even in conjunction with the Hospitallers) was used to garner favor or power and to grow the pious reputation of the Order of the Temple in England.

\(^{256}\) Smith, "Portable Christianity: Relics in the Medieval West (c. 700-1200)," 151.

The image of power the Templars gained from the True Cross wasn’t formed from the relic being stationary. Several True Cross reliquaries were said to have accompanied the Templars’ into battle. Smith argues that one of a relic’s key components is its portability, its ability to be brought into battle, traded, counted, and used as a recruiting tool. As a recruiting tool the reliquaries of the True Cross fulfilled the dual images of power and piety, as “the cross has in the first place a symbolic meaning as the wood of life, as a talisman and a symbol of triumph in battle.”

The meaning of “the wood of life” helped to recruit the faithful to the cause and show the piety of the Knights even as they charged into battle killing for Christ. Having the wood of life with them charging into battle showed that the Templars had the power of Christ with them when they were giving up their lives as Jesus did for the salvation of the faithful. Although in the case of the Templars’ this is more so that the pilgrims can themselves go to Jerusalem and save their souls through this act of devotion.

When the True Cross was marched into battle and used as a recruiting tool, its protection was of the utmost importance. This need to protect the relic can be seen in the Rule of the Templars in section 122 for, “when the True Cross is transported by horse, the Commander of Jerusalem and the ten knights should guard it day and night, and should camp as near the True Cross as they can for as long as the journey lasts; and each night two brothers should keep watch over the True Cross; and if it happens that camp is established, everyone should lodge with the convent.”

The protection afforded to the True Cross had to be large for it not to be captured in battle or lost while it was being

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258 Julia Smith MH. "Portable Christianity: Relics in the Medieval West (c. 700-1200)."
transported. This protection was so important to their reputation, for when several of the relics were lost to Islamic armies as the Holy Land was reconquered by the Muslims the reputation of power and might of the Templars was permanently damaged. The loss of the True Cross at Hattin in 1187 caused the Templars to be seen as incompetent.261 The damage that was caused by the loss of the relic of the True Cross in contemporary thought showed that the Templars were no longer deserving of its protection and aid in battle.262

While relics were protected and brought into battle, they still served the purpose of being a focal point for devotion in a church or monastic compound. The Templar's had many reliquaries of the True Cross, just how many is discussed later. While many were in Jerusalem, they were also held by chapters of the Order all over Europe. These reliquaries would have become “a focal point for devotional attention (which) becomes even clearer if one considers the important function of chapels and churches, where these reliquaries were put on display, as arenas for religious and social intercourse, as places, in other words, where agreements of confraternity were contracted, benefactions delivered and accepted, and business transactions conducted.”263 Having such an important reliquary as True Cross would have helped to legitimize any financial transactions being done. A financial transaction occurring in the shadow of a relic of the True Cross demonstrated that the transaction was blessed by God and therefore more binding. This allowed the

261 Sanello, The Knights Templars, 51-52.
262 Ibid.
Templars to exert the full force of their power with their piety staring at the visitor to the church in the shape of a cross.

Just how many reliquaries of the True Cross the Templar’s had is lost to history. Schenk however has made a prodigious effort in gathering records of how many reliquaries of the True Cross different Templar sites had and how many shards of the true cross they are said to contain. (Figure 6.27) There are so many listed that one begins to doubt the authenticity of all of them; however, during the twelfth and thirteenth centuries each of these was accepted as a relic of the True Cross. Few of the reliquaries listed survive but, many descriptions of them survive, some were small and relatively simple made of gold, silver, or ivory, and some were opulent. The reliquary from Peñíscola was described as being made of gilded silver, decorated with a figure of the crucified Christ and forty-eight large pearls, four stones the color of emeralds, eight stones the color of sapphires, and four stones the color of rubies, another was said to be a single shard of the True Cross that had been encased in a crystal cross.

As can also be seen in the chart in Figure 6.27 at some Templar churches and compounds there were multiple relics of the True Cross. At places such as London, Peñíscola (III), and Catalonia, “the multiplicity of True-Cross relics gleaming from every gilded surface, paired with the multiple enclosed inner reliquary which itself hides another relic, is an object whose explicit intention is to induce true stupor and wonder on its beholder.” This wonder and stupor are what reinforced the Templar's empire

264 Ibid.
265 Ibid.
266 Salvadó, "Icons, Crosses and the Liturgical Objects” 189.
through their images of power and piety. The power was demonstrated through their ability to acquire so many shards of such an important relic, and their piety was demonstrated through the relic and the cross itself. The brand of piety proliferated not only through the sheer number of relics, but also through their adoration which can be seen in the intricate and opulent descriptions of the True Cross reliquaries. This opulence despite the pious image it fostered in the end did not aid the Templars; rather, decadence and opulence were a chief complaint against the Templars.

The Templars had many reliquaries of the True Cross, however with their dissolution and some 700 hundred years, few of the True Cross relics that exist today can be solidly attributed to the Templars. One that is attributed to the Templars is currently located at the Cathedral of Astorga. As can be seen in Figure 6.28 it is an opulent cross with many gemstones and intricately detailed gold. When a pilgrim, a crusader, the aristocracy, or clergy looked at a True Cross relic as intricately encased as the one in Astorga, it is simple to imagine how this type of relic, and reliquary, could be used as not only as a recruiting tool, aiding in the creation of their empire but also as a tool to command and to demand power for the Order that held it. The True Cross reliquary at Astorga may be representative of the level of intricacy of many of the crosses that the Templars held, but by no means all of them. These crosses are beautiful and intended to show the wealth and power of the Templars but, some of them would have been simpler such as those carried into battle. Nonetheless, every relic of the True Cross was of the utmost importance as they were used for liturgical purposes as well. Specifically, on Good Friday, according to the Rule the “brothers should pray at the (true) cross with
great devotion; and when they go to the cross they should be barefoot." This again shows not only the piety that the Knights had, but also their devotion to the cross. If a reliquary of the True Cross was not carried into battle, the reliquary was stored at Templar churches and used for liturgical practices.

An unexpected feature of this cross, and others crusader True Cross reliquaries such as that seen in Figure 6.29, are the four arms that are most common in Byzantine crosses. Salvado offers an explanation for this,

the popularity of the four-armed shape spread within Europe as a result of Venice’s large acquisition of Byzantine spolia, its distinctive shape continued to signify throughout the thirteenth, fourteenth and later centuries a vivid association with the Holy Land.

During the thirteenth century when the Knights Templar were particularly active, the four-armed cross was already beginning to be popularized in Europe where the Astorga True Cross was during the lifetime of the Templars and is today. However, there may be a stronger association with the crusades than Salvado acknowledges. In 1204 crusaders sacked Constantinople, the capital of the Byzantine Empire, which could have caused the influence of the Byzantine style on the crusades and the crusading orders. The Templars were not directly involved in the Fourth Crusade, however the spolia taken by the European crusaders likely influenced Templar cross designs. This adoption may have led to crosses such as that in Astorga taking the form of the Byzantine cross. The association with the Holy Land that Salvado implies primarily aided in the Templars’ formation of an image of piety through the connection to Christ’s martyrdom, and again the power to

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protect not only the implement of His death, but where He died so that the faithful may have salvation. The True Cross among all the relics that have been said to be held by the Knights Templar is by far the most potent example of how a functional object can be used to not only maintain an empire that could be associated with sinfulness (through usury), but also to illustrate and create the image of power over the laity and exemplify their piety.

When the Order of the Temple was dissolved by the Pope, in theory, the majority of the Templars’ relics (including those of the True Cross), and other assets were transferred to the Templars’ rival order the Knights Hospitallers. After over two centuries of carefully building images of power and piety through their functional objects the common opinion of the Knights Templar was so sullied that no matter how many relics they had, how many battles they won with their piebald standard leading the way, or how many images of religious and secular iconography were on their seals the once highly regarded Templars were demonized and seen by many as heretics despite their sacrifices.

The functional objects of the Knights Templar, particularly their seals, items of war, and relics aided in the creation, growth, and maintenance of their financial and trade empire ultimately creating the particular images of power and piety. Unfortunately, few of these objects are available for study today in comparison to what must have once existed, limiting the conclusions that can be made. Despite this limitation these functional objects played a vital role in one’s understanding of the creation of the Templars’ image.
Ch 7: Tombs and Burials

Through the burials and tombs of brothers of the Order of the Temple and the Order’s patrons, the Templars created memorable images of power and piety. These images and the reputation they reinforced allowed for the creation and maintenance of the Templar trade and financial empire. In particular, the images relating to the burials and tombs exist(ed) in cemeteries connected to their many preceptories and churches, in the form of effigies and tomb slabs.269 Here, only European Templar burials will be discussed as those in the Holy Land are no longer extant. These effigies and tomb slabs demonstrate the power and piety of the Order through their respective dynamism and connection to the aristocracy and through their restraint.

In general, by the end of the Middle Ages about half of the people with means sought burial within the church building, but originally only the clergy and eventually the aristocracy were allowed to be buried within the church.270 This occurred partly, because by the late 13th century, the belief in the concept of Purgatory had grown widely and tombs acted on behalf of the dead, offering remission from time in Purgatory in exchange for prayers for the dead.271 Medieval tombs were a product of this belief in combination with the relatively recent advent of burial within the church itself, as opposed to outside the church in a cemetery. Tombs were a part of the public realm, and while most people continued to be buried in the churchyard, the eliet were buried within the church,

269 Templar Tombs, like their records, architecture, and other art forms have been widely destroyed or damaged. Here a large portion of the remaining effigies, graves, and tomb slabs will be discussed.
271 Ibid., 71.
elevating them and their families socially.\textsuperscript{272} Tombs within the church had to fit into a predetermined space, which accounts for the diversity of tomb designs in each church and regionally. The structure of a tomb had many influences. In England, tombs were influenced by both Roman and French designs, which is seen in the sarcophagus-like appearance of many structures used by royalty and clergy\textsuperscript{273} (An example can be seen in Figure 7.1).

The Papal bull \textit{Omne Datum Optimum} issued in 1139, gave the Templars, among other things, the right to build their own churches and cemeteries. This no longer made the Templars reliant on local churches to bury their dead. This privilege was reaffirmed by Popes such as Celestine II and Eugenius III. Eugenius III gave the Templars permission to take tithes, obligations, and burial fees where they had oratories. In addition, Templars could bury members of their \textit{familia} (family).\textsuperscript{274} Pope Innocent III also protected Templar rights, reminding the local clergy of the Templars' rights to their own burial grounds.\textsuperscript{275} The Templars held the privilege to build churches, houses, and cemeteries on any wasteland as long as they did not interfere with extant neighboring abbeys or religious societies.\textsuperscript{276}

Despite the privileges that the Templar held, in some areas such as in Occitania (at Saint-Gilles) and in Tortosa there were limitations on who could be buried in Templar cemeteries. The main restriction was that members of Templar families did not

\textsuperscript{272} Ibid., 77.  
\textsuperscript{273} Ibid., 81.  
\textsuperscript{274} Barber, \textit{The New Knighthood}, 58.  
\textsuperscript{275} Ibid., 125.  
automatically qualify for burial in their cemeteries.277 Meaning that while the Templars had many privileges and a great deal of power the local clergy still held a controlling interest in some activities. Because of their privileges and restrictions tensions sometimes occurred between the local clergy and the Templars, but this was not so everywhere. For example, the Bishop of Soissons and Angers granted the Templars burial privileges in 1133 allowing the Templars to have free burial in the front of the church at Cerches, without parish jurisdiction, in the consecrated atrium.278 The ability to bury brothers of the Order in a Templar cemetery, exempt from parish jurisdiction, gave the Templars power over the local clergy as the Templars had options for their burial and were not restrained by the same mandates as the local clergy. In addition, it showed the power of the Order to their patrons by providing them with another burial option, one that would almost guarantee burial on consecrated ground aiding in their soul's salvation.

Templar cemeteries and churches were not only for the burial of brothers of the Order. Lay people were buried in Templar cemeteries, including patrons, servants, and servant’s children. In May 1199 Bartholomew of Milagro and his wife Ines gave themselves after death to the Templar House of Huesca in northern Aragon. They brought with them houses and fields in Huesca and 100 solidi to pay for their burial in the Templar house’s cemetery.279 Templar funerary services were sought after because after becoming associated with the Order one would be buried in consecrated ground. In addition to the guarantee of burial in consecrated ground, the Templars had a reputation

277 Ibid., 94.
278 Barber, The New Knighthood, 23.
279 Ibid., 261-2.
for burying people well;\textsuperscript{280} this served to increase their reputation of piety through the execution of an activity usually dominated by the local clergy. Allowing people to give themselves over to the Order, whether they held property or not, had two advantages for the Templars. First, it allowed them to create a powerful local web of influence which expanded the overall wealth and political security of the Order. Secondly, the financial benefit is clear, the patrons or people being buried by the Templars brought with them goods, land, and at a minimum a burial fee. The influence and wealth gained then allowed the local Templar house to function better within the larger Templar network, upon which the warriors in the East depended.\textsuperscript{281} Activities such as burials in Europe helped to finance the Templars primary mission in the Holy Land.

Many of the effigies and tombs discussed are of Templar patrons; however, brothers of the Order were also buried in their churches and cemeteries. Where Templar graves are identifiable, the brothers were buried following normal Christian procedure at the time.\textsuperscript{282} The Templars buried by the Order were prepared for burial by being washed and dressed in clean linen. Evidence from the trials of the Templar also indicates that Templars received the sacrament and their funerals were public. The funerals were attended by both the general public and brothers of the Order, but the ratio of lay to religious men depended on the location of the Templar house.\textsuperscript{283}

Marking the graves of prominent members of society buried by the Order are tomb effigies. On tomb effigies in general and in Templar churches, there is not a real


\textsuperscript{281} Barber, \textit{The New Knighthood}, 262.

\textsuperscript{282} Nicholson, \textit{The Everyday Life of the Templars}, 115.

\textsuperscript{283} Ibid., 114.
attempt at portraiture of the deceased, rather throughout the Middle Ages there is an emphasis on a type rather than individual characteristics of the depicted person. The effigies from Temple Church in London (Figures 7.2 through 7.11) all share the same type. Each effigy has a relatively linear pose (the cross-legged pose of some of the effigies will be discussed later) and fairly standard features. All of the Templar effigies are in relief, the earlier being in low relief. The standardized type used by the Templars demonstrates their use of contemporary art forms and styles to create an individual image. Sadly, the Templar effigies at Temple Church have been greatly damaged by fires and bombings and have been moved from their original location within the church, making identifying who the effigies depict nearly impossible.

As far as we can tell, the majority of the effigies seen at Temple Church in London, rather than being brothers of the Order are patrons and donors. This is not uncommon in Templar churches, where patrons hold the most prestigious places inside the church building, and the less elite brothers of the Order were buried in the cemetery outside. Some of the Templar effigies restored by Richardson in 1842 were destroyed by the blitz in 1939-45, but his description of a few remain. The earliest effigy at Temple Church was a low relief sculpture with no cushion under his head and straight legs. The figure was covered in chain mail, including a mail coif (an image of which can be seen in Figure 7.14 on the head of the kneeling knight) over his head and a linen surcoat, both of which were introduced during the crusades to keep the sun off one’s person. The next effigy in date has been assigned to William Marshall, Earl of Pembroke, d.1219 (Figure 7.6 and 7.7). This effigy has straight legs but has some foliage on the slab and a flat

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cushion under the head giving the figure a slight recumbent pose. The next two knightly effigies date from around 1245. The legs of these are crossed high up which became a standard pose in English knightly effigies for the next hundred years. These two also show armorial elements consistent with contemporary armor.\textsuperscript{285} An early fourteenth-century example of a cross-legged knight can be seen in Figure 7.15, and thirteenth-century examples can be seen in Figures 7.16 and 7.17. In Figures 7.15 through 7.17, like many of the effigies at Temple Church the depicted knight dynamically grasps his sword, this in addition to their crossed legs serves to emphasize the male body in addition to the athleticism of the knight.\textsuperscript{286} While the knights recombinant position could be associated with passivity, the knights actions of drawing a sword and crossing his legs acts to counter any perceived vulnerability. In addition, the knight’s bodies are well defined, robust, and well-muscled demonstrating their power and athleticism. \textsuperscript{287} This athleticism is another reminder of the Templar mission to reclaim and protect the Holy Land. Thus, the demonstration of power, even in death reminds the viewer of the military might of the Order of the Temple with the ability to keep both one’s money and land safe.

Cross-legged effigies are common in England, but this style can also be seen in continental Europe. One such example is the cross-legged effigy of Don Felipe, the Spanish Prince, who died in 1274. This effigy lies in the former Templar Church of Santa Maria Blanca at Villalcazar de Sirga in the province of Palencia, Castile\textsuperscript{288} (Figure 7.20). Similarly to the Templar effigies at New Temple, this tomb is not of a brother of the

\begin{footnotesize}\begin{enumerate}
\item Ibid., 159-60.
\item Ibid., 102.
\item Ibid., 82.
\end{enumerate}\end{footnotesize}
Order, but rather a patron. This particular patron being the Spanish Prince and not just a prominent member of society further demonstrated the powerful patrons and connections the Order of the Temple held. In addition, this burial demonstrates the contemporary view of the Order as pious, being entrusted with the burial of a Spanish prince. This example may reflect the original aspects of many of the other Knights Templar effigies. The Temple Church effigies may have once stood on top of sarcophagi and been lavishly decorated like the effigy of Don Filipe, but due to numerous changes and disasters the structure has withstood these details now are lost.

The beautiful effigies of Don Felipe and the knights at Temple Church primarily depicted patrons rather than brothers of the Order. This shows a priority for the display of a patron’s tomb rather than one of a brother of the Order. The majority of deceased brothers did not receive personalized tombs or memorials. Brothers’ tombs were frequently engraved with a cross, although some slabs do depict an effigy of the deceased brother. Many burials at this time, including those of the Templar, were often marked by flat stone slabs lain across the top of the grave. Flat tombs, in contrast to canopied tombs constructed for some royals and even clergy (Figure 7.21), were symbols of humility. This symbol could be used to thwart critics of a religious order or an individual, who disputed their piety. For example, in 1237 the Cistercian Order insisted that tombs in the cloister be flat, and in the Dominican Order Cardinals could will that

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290 Napier, A to Z of the Knights Templar, 159.
291 Binski, Medieval Death, 89-90.
their tombs be raised, but without excessive pinnacles or images, as to not overshadow either the altar or a saint's tomb.  

Grave slabs widely attributed to the Knights Templar can be found across Britain and mainland Europe both ornament and plain. The carved slabs rarely carry effigies but instead carry an elongated cross with a steeped base. Two examples of Templar tomb slabs with effigies are seen for the master of the Temple in Sicily (died June 7, 1307) and Simone di Quincy (died June 7, 1307) (Figure 7.22), now at the museum of Barletta. Another tomb slab that depicts a brother of the Temple is the funerary slab of Templar Gerard de Villers (1273) at Villers-le-Temple in Flanders. These Templar tomb slabs are made of stone. While depicting an effigy of a brother of the Order, in contrast to the effigies of Don Felipe or those of the Templar patrons at Temple church, simpler engravings and designs are used demonstrating the brother’s and the Order’s humility. The fairly plain stone slabs contain some decorative quasi-architectural elements surrounding the figure. In comparison to the bright colors on the tomb of Don Felipe and the detailed chain mail on the effigies at Temple Church, it is easy to see how the Templars’ restraint and piety are developed in contrast. The more common simply adorned tomb slab allowed the piety of the Order to be shown. This piety branded the Templars as trustworthy and able handle the money of the aristocracy that are depicted in the grander effigies. While displaying their piety through the restrained depictions of the

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292 Ibid.
293 Napier, A to Z of the Knights Templar, 159.
295 Ibid.
deceased, it also gave an opportunity to show their religious devotion through Christian iconography.

In Garway, Herefordshire, England there are tomb markers with a cross at the Former Templar Church. These are assumed locally to be Templar but are more likely from the Knights Hospitaller as they held the church for much longer than the Templars. Other possible Templar grave slabs can be seen at Kilmartin (Figure 7.24 through 7.25) and Kilmory (Figure 7.26) in Scotland. These grave slabs are not confirmed as Templar, and some are much later than the Templars’ (going into the sixteenth century or were reused during the eighteenth century). Nonetheless, these contemporary grave slabs provide an idea what a Templar grave slab may have looked like, if not showing an effigy. They are carved with various Celtic designs, knights, weapons, hammers, anvils, and even ships, which are rarely seen on other imagery of the Knights Templar. The weapons and even the ships reflect the power of the one buried under the slab, and a relationship with Scottish ports. These ports were where the Templars and others traded gaining more wealth and power. On some slabs, there is a blurring between the secular and the religious, the powerful the pious with the addition of crosses to the secular objects.

While the grave slabs at Kilmartin and Kilmory are restrained in comparison to other medieval tombs, they are not as plain as some. Figure 7.27 shows two crusader grave slabs, one with a simple sword, and the other with writing and engraved symbols. If a Templar brother was buried under a comparatively plain grave slab such as these, it would truly reflect the piety of the Order. This piety would be shown not only through the religious iconography but also through the consideration of how little money was
spent on graves. These restrained grave slabs may also reflect the relative poverty of the Scottish Templars in comparison to those in London. The restraint shown on the Order of the Temple’s grave slabs showed them as trustworthy keepers of money, who would not spend frivolously.

The power and piety of the Knights Templar are reflected and magnified by their depictions of both brothers of the Order and the Order’s patron’s tombs. While a minimally carved grave slab may reflect the piety and restraint of the Order, the grand and detailed effigies that can be seen in Santa Maria Blanca and at Temple Church in London reflect the power of the Order. The combination of these two attributes shows the Templars as trustworthy men of God like other monastic orders of the time. But it also creates an image of the Templars as powerful warriors who could keep money and goods safe in their preceptories, or in transit. These attributes allowed for the Templar to solidify and continue their banking operations with security for centuries.
Ch 8: Architecture

Architecture, unlike any other art form used by the Templars to create an image of power and piety, is distinct in that it acts as a physical reminder of the once great Order. Unlike a seal, weapon, relic, or even tomb that could be easily destroyed or removed, structures such as castles or churches survive with relative frequency. The financial empire of the Knights Templar was founded and maintained through the use of a structural network of castles, churches, and preceptories (which often contained a church). The solid masonry and defensive capabilities of a castle reflect the Order's power, and the Order's churches complement this power through branding the Templars as pious.

The Templars built on a massive scale during the thirteenth century. As the Holy Land was reclaimed and crusaders returned to Europe one of the few ways crusaders such as the Templars had to maintain these newly conquered lands was to fortify the landscape by constructing castles. Unfortunately, few of these structures survive. It is a matter of accidental survival that other castles (such as those of the Hospitallers) in the Holy Land survived. Templar castles now stand mostly in ruins, due to two factors. The first is the nearly complete eradication of the Templars from much of Europe and the Middle East after their fall. The second is chance; castles were destroyed not only by invaders but also by earthquakes and other natural disasters. The remains of Pilgrims’ Castle (Figure 8.1), Tortosa, and descriptions of Saphet (Figure 8.2) that remain indicate that while now in

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296 Fedden, Crusader Castle, 13.
ruins, these structures would have once been as powerful, large, and impressive as remaining castles.297

A castle demonstrated the power of its holder through its defensive capabilities, which was particularly relevant as the Templars were not only warrior monks but also defenders of the crusader states. One of the simplest, yet most effective defenses a castle or fortress could have is being on a hilltop, or on the coast.298 The feature of being on a coast can be seen at both Pilgrims’ Castle and Peñíscola Castle (Figure 8.3). Using the landscape as a defensive strategy was not only utilized in the Holy Land, or in Spain (where the Templars were taking part in the Reconquista), but also in contemporary European structures. For example, at Dover Castle, an aerial view of which can be seen in Figure 8.4, the structure is on top of an enormous hill, but also close to the sea. Being on the sea allowed for the transportation of goods, created an escape route and an area from which invaders on foot could not attack. Having the ability to move and transport goods both to and from these castles was vital as a castle had defenses, but they were also homes, places for hunting and leisure, as well as farming and estate hubs. Castles were symbols of power and of protection for the people who lived and worked in and around them.299 European castles unlike those in the Holy Land generally had more arable land and therefore less need to import food and other goods.

Because of the number of people needed to construct and then maintain a castle, they tended to act like a compact town. Castles usually had a rounded, curved, or irregular shape with buildings and structures within their walls serving a variety of

297 Kennedy, Crusader Castles, 124.
299 Ibid., 27.
purposes. The castle typically also had a tower as a focal point, such as Dover Castle’s Great Tower. A great tower or keep can also be seen in many Templar fortresses particularly in the remains of the Templar fortress of Castle Blanc (Figure 8.5 and 8.6). These towers were not only central within the castle but used for defense, allowing for a higher vantage point to gauge an opposing army’s progress. For European crusaders, these looming central structures served as a symbol of power, authority, justice, and military might.

The central keep was by no means the only defensive aspect of any castle. Many castles demonstrated their strength through employing multiple thick masonry walls as protection. These concentric (although rarely round) castles provided much-needed protection from an invading army's siege weapons. Because the Templar castle at Gastun (Bagras)(the ruins of which can be seen in Figure 8.7) sat on a rocky hill, it required both lower and upper walls for protection. At Dover Castle, a similar method is employed with a tall outer wall, and a second interior wall surrounding the keep. Other crusading orders such as the Knights Hospitallers at Crac des Chevaliers (Figure 8.8) employed this technique. The frequency of concentric walled castles demonstrates their effectiveness as a defensive element. A castle that would not fall to siege weapons or other attacks showed the strength of the Order who built it. The strength of the walled castle is associated with the order who held that castle, for they could withstand an attack from invading forces, keeping not only pilgrims, but also their money safe from the invaders.

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300 Ibid., 27-29.
301 Ibid., 83-84.
Another common defensive feature at nearly all castles are towers. Many Templar castles, such as Pilgrims’ Castle, show their preference for rectangular towers. One tower remains standing at Pilgrims Castle, which can be seen in Figure 8.1. It is unknown why the Templars seem to have favored rectangular towers with the longer sides of the rectangle attached to the curtain wall, as opposed to rounded towers. Round towers were better for defense, as they did not have blind spots where enemy soldiers could hide. The still largely intact Crac des Chevaliers has multiple round towers attached to its curtain walls, demonstrating that round towers were used in the Holy Land for defense. One disadvantage to a round tower, that may explain the Templars' preference for rectangular towers, is that they were more difficult and time-consuming to construct.

Templar castles were often constructed quickly, which can be seen in the example of Pilgrims’ Castle. It “rose almost from the waves in 1218,” with no attempt at concentric fortifications as it sits on a peninsula and was therefore partially protected by the sea. Pilgrims’ Castle, however, does show the Templars preference for rectangular towers, as many were constructed for the castle's defense. Pilgrims’ Castle was said to be almost impenetrable. Any invader would first encounter solid masonry glacis (a sloping wall), then an eighty foot wide by a twenty-foot deep moat which could be flooded with sea water. The invader would then encounter the first curtain wall which was fifty feet high and twenty feet thick and strengthened by three rectangular towers. Each of these towers was ninety feet broad and thirty feet thick. Beyond the first curtain walls,

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302 Kennedy, Crusader Castles, 114.
303 Fedden, Crusader Castles, 16.
304 Ibid., 57.
wall was a second wall that had two more rectangular towers, with one still standing at one hundred feet tall.\textsuperscript{305}

All of these fortifications, from central keeps, concentric walls, looming towers, and moats would have not only acted as a form of physical defense but as a way to intimidate and demonstrate the power of the castle's holder. In an otherwise flat landscape, an over one-hundred-foot-tall tower or wall would dominate the area. This was done to intimidate their enemies, who upon arriving on foot or horseback would have to approach a solid masonry structure with few hopes of destroying it. Castles only fell for a few reasons: lack of man power to defend it; castle mentality where the inhabitants are lulled into a false sense of security due to the castle’s defenses; famine; and siege weapons.\textsuperscript{306} Castles were constructed to combat many of these things. While nothing could be done about having too few troops stationed when an army invaded, or a false sense of security, castles had stockpiles of food and defensive architecture to combat the invading army’s techniques. The defensive capabilities was used to demonstrate the Order's power to invaders and to pilgrims traveling through the Holy Land.

The Templars’ primary purpose was to defend pilgrims to and from the Holy Land, which they accomplished with the use of their many castles. Originally feudal lords built castles in the Holy Land on crusade. Many of these were given to the Templars to aid their mission, but also expanding the Templars’ network of castles\textsuperscript{307} and churches that acted as a bank branch for pilgrims. Seven strongpoints were built between Jaffa and Jerusalem for the purpose of ensuring the safety of pilgrims. After the Templars’

\textsuperscript{305} Ibid., 59-60.
\textsuperscript{306} Ibid., 34-40.
\textsuperscript{307} Ibid., 33.
founding in 1118 these seven strongpoints were given to Templars for the defense of pilgrims in route to Jerusalem.\textsuperscript{308} The Templars’ castles, not only provided protection for these pilgrims but also demonstrated the power of the Order, defending so many structures along the main route to Jerusalem. They showed the pilgrim, whether noble or common that the Templars could protect their money and valuables keeping them safe from bandits and thieves that riddled the pilgrimage routes.

The Templars’ strength is also shown through pilgrims’ desire to spend nights at many Templar castles including at Pilgrims’ Castle and Saphet. Close to Saphet is the holy site at Lake Tiberias, which was dangerous to visit before the castle's reconstruction in the early 1240's. As the Templars, other crusading orders, and other crusaders continued to fortify the landscape pilgrims found it safer to journey to some of the holiest sites in Christendom.\textsuperscript{309} These fortifications demonstrated for decades that the Templars had the power to protect vast areas from invasion and bandits while also protecting the pilgrims who journeyed through these lands.

The Knights Templar were not only attempting to demonstrate their power to the common pilgrim, but also the nobility on pilgrimage or crusade. Within the rough and militaristic structure of the castle, masons often erected buildings and rooms with fine decorative qualities, adorned with standards, trophies, tapestries, sometimes fine carvings and frescos, mosaics and marbles.\textsuperscript{310} These rooms were intended to impress and inspire awe in the viewer. At Pilgrims’ Castle, there were also vegetable and herb gardens.

\textsuperscript{308} Ibid., 16.
\textsuperscript{309} Molin, “The Non-military Functions of Crusader Fortifications,” 385.
\textsuperscript{310} Fedden, \textit{Crusader Castles}, 41.
intended to make it ‘comfortable.’ These displays (that unfortunately no longer exist) were created not for the defense of the castle, but rather to impress royal guests. For example, when Louis IX went on crusade in Egypt from 1249-50, his wife Queen Margaret spent most of her time at Pilgrims’ Castle. During her stay, the castle was described as being like a palace. The power of the Templars was not as overtly shown in the fine decoration as it is in the brutal strength of the castle. The decorations served to show that they had conquered the land and were able to hold them for long enough to create defenses and luxury. Luxuriously decorated rooms or buildings within a defensive castle showed the nobility that the Templars could be trusted with their money, for they already had riches enough of to create their splendid structures, without taking the nobility's money to do so.

The trustworthy image of the Templars that was created through the show of fine quality decorations and expensive materials in their castles was primarily crafted from the inclusion of a church or chapel within the castle. Figure 8.9 depicts the ground plan of Pilgrims’ Castle. The church is marked with the letter H. This church was said to be tensided and in a gothic style. The shape of the church may be in reference to either the Church of the Holy Sepulchre or the Dome of the Rock (but more likely the Dome of the Rock as discussed in Chapter 6). Other Templar castles have churches, or chapels as well (One of these chapels can still be seen in Peñíscola Castle, this chapel can be seen in Figure 8.10.) Having a chapel or church with a castle is not confined to the Holy Land or Spain where most Templar castles were. Inside most of the major castles in Europe, there

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312 Ibid., 374.
313 Fedden, Crusader Castles, 60.
are churches or chapels, such as at Dover Castle where there is St. Mary’s Church (Figure 8.11). These castle chapels served a spiritual purpose, allowing for the occupants' spiritual needs to be met without leaving the safety of the castle.\textsuperscript{314} The piety demonstrated by constructing a non-defensive structure within a military compound showed pilgrims that while the Templars held immense power, they were trustworthy men of God who could handle their money without being consumed by greed, taking the money for themselves.

In 1139 the Pope issued a Papal Bull \textit{Omne Datum Optimum}, which essentially made the Templars only answerable to the Pope while giving them other privileges such as the right to build their own churches and cemeteries.\textsuperscript{315} Because of this “the Templars could build churches which were to be subject only to Rome and in which the diocesan was to have no rights.”\textsuperscript{316} Because the Bishop had no rights in Templar churches there was friction between the local clergy and the Templars, as what occurred in Templar churches could not be closely monitored. Maintaining an image of piety through the construction of churches was vitally important so that the Templars were not seen as engaging in heretical practices in their largely unsupervised churches. The Templars after gaining the right to build their own churches in 1139, constructed and were given churches in many different shapes including oblong, cruciform, octagonal, polygonal, and, most famously, round.\textsuperscript{317}

\begin{footnotesize}
\begin{enumerate}
\item[315] Ralls, \textit{The Knights Templar Encyclopedia}, 131.
\item[316] Forey, \textit{The Templars in the Corona de Aragon}, 159.
\item[317] Napier, \textit{A to Z Knights Templar}, 89.
\end{enumerate}
\end{footnotesize}
Templar Churches built in a circular plan, such as Temple Church in London (Figure 8.12) and Holy Sepulchre Church in Cambridge (Figure 8.13) were built after the model of the Church of the Holy Sepulchre in Jerusalem.\textsuperscript{318} The round shape may also be in reference to the Dome of the Rock on Temple Mount in Jerusalem, where the Templars originally had their headquarters. The association with the Church of the Holy Sepulchre or the Dome of the Rock in Jerusalem showed the piety of the Order through directly relating the reclaiming of the Holy Land for all of Christianity to the Order of the Temple. The reference to the relationship between the Holy Land and the Order’s purpose to keep pilgrims safe simultaneously established both their power and piety. The image of power was formed in the Templars maintaining the Holy Land through their military strength. The image of piety was created in the Templars relationship to protecting these sites for the benefit of all of Christendom. Through the association with and replication of some of the holiest sites, the Order of the Temple again represented themselves as being able to defend money and valuables while being trustworthy enough not to claim it as their own, aiding the growth of their financial empire.

As with Templar Castles, few of their Churches remain, and those that do are often in ruins or have been subject to later modifications. One of the most iconic and prominent of a still extant Templar round churches is the Temple Church in London, which can be seen in Figure 8.12. The Templars were first given a sight in Holborn where they constructed a house and a church with a circular nave. In 1161 the Templars moved from Holborn to the site that can be seen today called ‘New Temple.’ At New Temple,

\textsuperscript{318} Margeret Deansly, \textit{A History of the Medieval Church: 590-1500} (London: Routledge, 1969), 104.
another circular church was constructed, which remains today despite the many disasters (fires, bombing, etc.) and Victorian alterations that befell it.\textsuperscript{319} This round church for the people of London was not only a reminder of the Holy Land showing the Templars piety but was a functional place where people came to hear mass.\textsuperscript{320} Allowing the medieval population into the church furthered their image of piety through showcasing a magnificent structure which venerating God to the public. Not only was it important for the Templars to stay in the good graces of the general public but, also of the nobility. Creating churches within their preceptories and strongholds allowed for the Templars to show the nobility that they were still trustworthy and honorable men of God, along with their knightly status. The combination of these images allowed for the Templars to conduct business with the nobility, even in a holy setting.

In Cambridge, in 1130 The Church of the Holy Sepulchre (Figure 8.13) was constructed. Although sometimes associated with the Templars, this church may also have been constructed by the Austin Friars from the nearby Hospital of St. John.\textsuperscript{321} The Church of the Holy Sepulchre in Cambridge is one of few round churches standing in England from this period. Many more Templar round churches sit in ruin, such as the small round church associated with the Templars in Dover (Figure 8.14). This like all of the churches built by the Templars has the key feature of being centrally planned, focusing the eye on the most important part of the church, the altar. A floor plan of the church of the contemporary Church of the Holy Sepulchre in Cambridge can be seen in

\begin{footnotesize}
\begin{itemize}
\item[] \textsuperscript{319} Nicholson, “At the Heart of Medieval London,” 2.
\item[] \textsuperscript{320} Ibid., 18.
\end{itemize}
\end{footnotesize
Figure 8.15. The Nave is the round portion of the church most closely relating where the mass occurs with the Holy Land.

At Temple Bruer, a preceptory of the Knights Templar, in the thirteenth century a church with a round nave was also constructed (the floor plan of which can be seen in Figure 8.16). From data collected during archeological excavations in 1833 and 1907 renderings of both the preceptory (Figure 8.17) and the interior of the church’s nave (Figure 8.18) have been made for Heritage Lincolnshire by members of the Navenby Archeology Group.322 Today like most Templar sites the preceptory is in ruins with only one tower still standing (Figure 8.19) that formed part of the original church. In Figure 8.18 the nave is depicted as circular with hallways leading off of it, as can be seen in the church’s plan. The structure of the church places the circular nave in center of the building. Within the preceptory, as seen in Figure 8.17, the church stands in the center of the compound, with two towers at its entrance. The central location of the building demonstrates its importance to the Templars, as likely the tallest structure in the area it was seen from the entire compound and the surrounding area.

Constructing churches such as those discussed here, and many more that are now in ruins or no longer in existence, was one of the most powerful ways that the Order of the Temple had to brand itself as pious. Creating a distinct image of themselves as not only warriors, but also as men of God through the replication of the Church of the Holy Sepulchre or the Dome of the Rock, in Europe, allowed for the Templars to grow their financial empire. Storing valuables at a church, including Temple Church in London

acting as a medieval safety deposit box, made the goods held there less likely to be
stolen, for fear of heavenly retribution as the Templars were monks with God by their
side.

The Knights Templar created churches in Europe to show their piety to both the
nobility and commoners allowing for the creation, growth and maintenance of their
financial empire. For the same purpose, the Templars built castles to not only defend the
Holy Land from invaders but also to demonstrate their strength and power. The
Templars constructed and maintained castles and churches to demonstrate the power and
piety of the Order. This brand was used across the vast Templar network to build and
maintain a financial empire.
Ch 9: Conclusion

In their financial network the Templars handled vast sums of money across continents. From their original purpose of protecting pilgrims traveling to and from the Holy Land, the Order of the Temple first began to take on many of the responsibilities of a modern bank, or depository institution. As a depository institution, the Templars accepted deposits across their many locations: from those in Europe (such as in London or Paris) to those in the Middle East (such as in Cyprus or Jerusalem). These deposits were made by common pilgrims and by the aristocracy such as Blanche of Castile, the Queen of France. They also loaned money to some of the most prominent members of society at the time, including the kings and emperors. The nobility also used Templar strongholds as a sort of medieval safety deposit box for documents and precious objects. Staying in the good graces of the nobility with whom they did business allowed the Templars to not only survive but thrive, for a time. The Templars grew into one of the most powerful institutions in the medieval economy, relying on their brand of power and piety to protect their ever-expanding interests.

Templar interests and activities expanded far beyond any other monastic or crusading order of their time. Not only did they gain power, privilege, and prestige from their banking activities among the nobility and other classes, but also through their trading activities. The use of Templar shipping fleets to transport both goods and pilgrims around Europe and to the Holy Land made the Templars nearly indispensable to the pilgrimage industry. Their shipping business capitalized on the reputation of power and piety of the Templars, in that they were perceived as being able to keep goods and pilgrims safe for lengthy journeys at sea. Being involved in multiple industries such as
shipping, loaning money, and the production of wool (one of the largest industries in the Middle Ages) allowed the Templars to diversify their risk, keeping their financial network strong despite losses in the Holy Land and money lent to the nobility.

As a part of maintaining their banking and trading empires, the Templars used seals to validate their documents. The imagery on seals was emblematic of the Order or the individual that it represented. The imagery the Templars used on the seals of the Grand and Provincial Masters enabled them to connect to the nobility while still referencing their power and piety. The connection to the power brokers of the time was crafted through the use of the fleur-de-lis (associated with heraldry and the French crown) and the double-headed eagle (associated with the Holy Roman Emperor). An image of piety was created using seals through the depiction of the Agnus Dei (Lamb of God), crosses, stars, and the Dome of the Rock on Temple Mount in Jerusalem. In the empire that the images of power and piety were used to build a seal held immense power, as a seal could verify a loan, transfer money, or sign a land deed or charter.

Templar castles and items of war also expended the power wielded by Templar seals. Templar castles and items of war allowed the Templars to physically create and then to defend the empire they created. The defensive capabilities of Templar castles (such as their masonry walls and towers) allowed for their castles to resist invading armies demonstrating the strength of the Templars. Like castles Templar items of war were essential in the protection and expansion of the Holy Land and therefore the Templar network. Swords and shields protected and allowed the Templars to physically claim lands; but, their piebald battle standard created a recognizable image of the Templars in battle as warriors. Their standard became emblematic of the power and
strength that the Templars demonstrated in battle. This power and strength demonstrated to those who entrusted their money and valuables to the Templars that these goods and funds were safe with the warrior monks.

The tomb effigies created by the Templars often depict warriors. Nonetheless, benefactors of the Templars were the ones frequently buried in Templar churches, not brothers of the Order, such as at Temple Church in London. The association between the Templars and the nobility allowed the nobility to be seen as pious by supporting a religious order. For the Templars the association with the aristocracy and wealthy merchants meant, similar to the representations of heraldic imagery on their seals, the favor of power brokers. Deceased Templar Brothers were rarely given tombs of the same status as the Order’s donors and benefactors. Rather, Templar Knights were often buried under stone or metal slabs with little to no engraving, demonstrating the restraint and piety of the Order in these comparatively humble burials.

The Templars’ piety is more clearly represented in their construction of round churches referencing the Church of the Holy Sepulchre in Jerusalem or more likely the Dome of the Rock on Temple Mount in Jerusalem. Piety as a Templar brand is also prominently represented in the numerous relics that the Order held, particularly those of the True Cross. Churches and relics served a similar purpose in that they showed the power of the Order to construct and run their own churches and to hold so many relics associated with Christ's passion. The massive number of relics and churches under the Templars’ control served to demonstrate that the pious Order was favored by God and therefore trustworthy.
The carefully crafted images of power and piety that enabled the Templars to be seen as both trustworthy and strong enough to defend and hold massive amounts of wealth, in the end, could not save them from destruction. Unlike modern "too big to fail" banks the Templars were forced to fail. When the Templars were forced to fail by Philipe IV of France, they were not insolvent, like the modern financial institutions that were saved from collapse in 2008. The Templars had simply fallen out of favor and were seen as having too much power and privilege. Their failure, however, did make way for a new era of secular banks such as the Bank of the Medici, who themselves acted as precursors to modern bankers.

Through the images of power and piety that the Order of the Temple created, their banking empire became a pioneer in both its scale and broad range of services. For the history of banking the Templars played an essential role in the transition from small local ‘banks’ to the multinational companies that drive the financial system today. Like today’s banks the Templars reliance on an image created through the use of contemporary art forms should not be underestimated. For example, without churches and relics demonstrating the piety of the Order the Templars pilgrims would not have trusted the Templars with their money. Without the Templars foundation in the trust pilgrims put in them, allowing the Templars to transport their money, the Templars would then not have established connections to the aristocracy and would not have established their banking and trading empires. In addition, without the image of power established by Templar castles and items of war, pilgrims would not have believed the Templars to be capable of defending their money. This again demonstrates the Templars reliance on the images of power and piety for the creation and maintenance of their empire. The connection
between the art created by the Templars and the creation of their banking and trading empires sheds a greater light historically on how the creation of an image determines an institution’s success or failure.

Throughout my research, topics emerged that unfortunately I did not have time to develop and incorporate into this thesis. One of which is that while the Templars branded themselves a powerful and pious, this is not how they have always been seen. I would have liked to have explored how public opinion and perception of the Templars has changed over time, from their fall to contemporary depictions of them. Depictions in written descriptions (from histories of the Templars to their place in fiction writing), art (such as in manuscripts and stained glass), and their incorporation into popular culture. Also given more time and documentary evidence, I would like to explore the Templar network further outside of England and France, into areas such as Germany, Poland, Italy, and Spain. In addition, I would like to explore other forms of architecture besides castles and churches. The Templars also built mills, warehouses, barns, and housing for brothers of the Order. In conjunction with the other forms of architecture that the Templars built I would be very interested in investigating the planned Templar villages that are briefly mentioned in Evelyn Lord's *The Knights Templar in Britain*. These avenues of investigation are frequently left unexplored for the Templars due to the lack of extant records, leaving major voids in the scholarship.

Possibly because of the voids in both scholarship and records of the Knights Templar today they occupy a place somewhere between legend, conspiracy, and an artifact of the past. Over time, the Templars, grew from nine French knights to hundreds of knights spread across two continents. Their massive network fell in less than a decade
leaving only traces in its wake. Only further research and discussion following these traces can shape how the Order of the Temple will be seen in the future.
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Appendix 1: List of Figures

Figure

3.1 Map of Templar Houses in late 13th Century Europe
3.2 Distribution of J.P.Morgan Chase branches in the United States as of 4/15/2018
6.1 Seal of the Grand master of the Order of the temple, 12th-13th century
6.2 Seal of Renaud de Vichiers, Grand Master of the Knights Templar, 1250-56
6.3 The Church of the Holy Sepulchre, Jerusalem, Israel
6.4 Print of The Temple of Solomon, Salvatore & Giandomenico Marescandoli, Lucca, Italy, c.1600
6.5 Seal of Robert Fitzwalter c.1235
6.6 Seal of Henry II Plantagenet Reverse side, cast, (1139-1189)
6.7 Seal of Roncelin de Foz, late 13th century, Departmental Archives of Marseilles
6.10 Seal of Hugues de Rochefort, France, c.1204
6.11 Seal of Phillip II of France, c.1180
6.12 Counter seal of King Louis XIV of France, c.1643
6.13 Seal of a brother of the Order of the Temple, Germany, 13th century
6.15 Seal of Frederick III Holy Roman Emperor, 15th Century
6.16 Seal of Charles V, Holy Roman Emperor 16th century
6.17 Matthew Paris, Banners of the Hospitallers and the Templars, In Chronica Majora and Historia Anglorum, c. 1250
6.18 Matthew Paris, Margin Drawing from Chronica Majora Depicting Templar Knights, c.1259
6.19 Matthew Paris, Margin Drawing from Chronica Majora Depicting Templar Knights fleeing, c. 1259
6.20 Matthew Paris, Margin Drawing from Chronica Majora Depicting Templar Knights, c.1259
6.21 Shield of Edward the Black Prince, Canterbury Cathedral, 12th century
6.22 Shield of Schild con Landgaf Herinrich I Von Hessen, 1292-1308
6.23 Almond Shaped Shield, Florence, c.1390
6.26 Tomb of St. Thomas de Cantilupe, Hereford Cathedral, Herefordshire, England, c.1394
6.27 Number of True Cross Reliquaries in Templar Locations, From Schenk, "The Cult of the Cross in the Order of the Temple."

6.28 Lignum Crucis, Attributed to the Templars of Ponferrada, Astorga Cathedral, Spain, 12th-13th century

6.29 Crusader reliquary of the True Cross, Met Museum of Art, 11th-13th century

7.1 Tomb of Bishop Marshall, Exeter Cathedral, England, 1206

7.2 Effigy of Geoffrey de Mandeville, Temple Church, London, England, 1144

7.3 Effigy, Purbeck marble in low relief, Temple Church, London, England, c. 12th century

7.4 Effigy, Purbeck marble, Temple Church, London, England, c. 12th century

7.5 Grave Cover, Purbeck marble, Said to be of Richard of Hastings, Temple Church, London, England, c. 1185

7.6 Effigy, Purbeck marble, Said to be William Marshall earl of Pembroke, Temple Church, London, England, c. 1219

7.7 Effigy, Purbeck marble, Said to be of William Marshall earl of Pembroke, Temple Church, London, England, c. 1219

7.8 Effigy, Said to by Gilbert Marshall, Temple Church, London, England, c.1214

7.9 Effigy, Said to by Gilbert Marshall, Temple Church, London, England, c.1214

7.10 Effigy, Said to be William Marshall II, Temple Church, London, England, c.1231


7.12 Effigy, Unknown, Purbeck marble, Temple Church, London, England, 12th century

7.13 Effigy, Unknown, Purbeck marble, Temple Church, London, England, 12th century

7.14 Matthew Paris, Westminster Psalter, Illustration of a Knight Kneeling, c.1200

7.15 Effigy of Sir Richard Stapelton, Exeter Cathedral, Exeter, England, early 14th century

7.16 Effigy of a Knight, Dorchester Abbey, Dorchester, Wallingford, England, early 14th century

7.17 Effigy of Robert, Duke of Normandy, Gloucester Cathedral, Gloucester, UK, c. 1260

7.18 Effigy of Don Filipe, Santa Maria Blanca at Villalcazar de Sirga in the province of Palencia, Castile, Spain, c.1274

7.19 Tomb of Walter De Gray, York Minster, York, England, 1255

7.20 Tomb Slab of the Templar Brother Simone di Quincy, Master of the Temple in Sicily, Commune di Barletta: Museum of Barletta, Sicily, 1307

7.21 Tomb slab of the Templar Brother Gerard de Villers, Villers-le-Temple, Flanders, 1273

7.22 Possible Templar Grave Slabs, Kilmartin, Scotland, 13th-16th century

7.23 Possible Templar Grave Slabs, Kilmartin, Scotland, 13th-16th century

7.24 Possible Templar Burial Slabs at Kilmory Knap Chapel, Scotland, 13th century

7.25 Two Crusader Graves, Pitlochry, Scotland, 12th century

8.1 Ruins of Pilgrims’ Castle, Atlit, Israel
8.2 Ruins of the Fortress at Saphet, Israel
8.3 Peñíscola Castle, Peñíscola, Castellón, Spain
8.4 Aerial View of Dover Castle, Dover, Kent, England
8.5 Aerial View of the Ruins of Chastel Blanc, Safita, Syria
8.6 Keep of Chastel Blanc, Safita, Syria
8.7 Gastun (Baghras) Castle, Hatay, Turkey
8.8 Crac des Chivalers, Syria
8.9 Ground Plan of Pilgrims’ Castle
8.10 Chapel at Peñíscola Castle, Peñíscola, Castellón, Spain
8.11 The church of St Mary in Castro, Dover Castle, Dover, Kent, England, 10th-early 11th century
8.12 Exterior View of Temple Church, London, England
8.13 Holy Sepulchre Church, Cambridge, England, 1130
8.14 Ruins of a Round Church Associated with the Templars, Dover, Kent, England, c.12th century
8.15 Plan of the Church of the Holy Sepulchre, Cambridge, England
8.16 Plan of the Church at Temple Bruer, North Kesteven, Lincolnshire, England, 13th Century
8.17 Temple Bruer, Rendering of Preceptory, North Kesteven, Lincolnshire, England
8.18 Temple Bruer, Rendered View of Inside the Nave at a High View, North Kesteven, Lincolnshire, England
8.19 Tower at Temple Bruer, North Kesteven, Lincolnshire, England, 13th Century
Appendix 2: Figures

Figure 3.1

Map of Templar Houses in late 13th Century Europe

Source: Barber, The New Knighthood, 252-253
Figure 3.2

Distribution of J.P.Morgan Chase branches in the United States as of 4/15/2018


Figure 6.1

Seal of the Grand master of the Order of the temple, 12th-13th century
Figure 6.2

Seal of Renaud de Vichiers, Grand Master of the Order of the Temple from 1250-56

Figure 6.3

The Church of The Holy Sepulchre, Jerusalem, Israel, Construction began 326 AD, Rebuilt in the 11th century with later modifications

Figure 6.4

Print of The Temple of Solomon, Salvatore & Giandomenico Marescandoli, Lucca, Italy, c.1600
Figure 6.5

Seal of Robert Fitzwalter c.1235

Figure 6.6

Seal of Henry II Plantagenet Reverse side, cast, (1139-1189)

Figure 6.7

Seal of Roncelin de Foz, late 13\textsuperscript{th} century, Departmental Archives of Marseilles
Figure 6.8

Agnus Dei Seal Impression, The National Archives, England, DL 25/2348/2036

Figure 6.9

Agnus Dei seal impression, The National Archives, England, DL-25-282-226_1

Figure 6.10

Seal of Hugues de Rochefort, France, c.1204
Figure 6.11

Seal of Phillip II of France, c.1180

Figure 6.12

Counter seal of King Louis XIV of France, c.1643

Figure 6.13

Seal of a brother of the Order of the Temple, Germany, 13th century
Figure 6.14

Seal, Image of an Eagle, Cornwall, England, 13th Century, Silver

Figure 6.15

Seal of Frederick III Holy Roman Emperor, 15th Century

Figure 6.16

Seal of Charles V, Holy Roman Emperor 16th century
Matthew Paris, Banners of the Hospitallers and the Templars, In *Chronica Majora* and *Historia Anglorum*, c. 1250

Matthew Paris, Margin Drawing from *Chronica Majora* Depicting Templar Knights, c. 1259
Matthew Paris, Margin Drawing from *Chronica Majora* Depicting Templar Knights fleeing, c. 1259

Matthew Paris, Margin Drawing from *Chronica Majora* Depicting Templar Knights, c.1259
Figure 6.21

Shield of Edward the Black Prince, Canterbury Cathedral, 12th century

Figure 6.22

Shield of Schild con Landgaf Herinrich I Von Hessen, 1292-1308
Figure 6.23

Almond Shaped Shield, Florence, c.1390

Figure 6.24

Effigies of Knights Templar, Temple Church London, London, c.12th century

Tomb of St. Thomas de Cantelupe, Hereford Cathedral, Herefordshire, England, c.1394
Figure 6.27

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<td>BOURJ, Ordre de Malte, no 22, pp. xxvii</td>
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Figure 6.28

Lignum Crucis, Attributed to the Templars of Ponferrada, Astorga Cathedral, Spain, 12th-13th century

Figure 6.29

Crusader reliquary of the True Cross, Met Museum of Art, 11th-13th century
Figure 7.1

Tomb of Bishop Marshall, Exeter Cathedral, England, 1206

Figure 7.2

Effigy of Geoffrey de Mandeville, Temple Church, London, England, 1144

Figure 7.3

Effigy, Purbeck marble in low relief, Temple Church, London, England, c. 12th century
Figure 7.4

Effigy, Prubeck marble, Temple Church, London, England, c. 12th century

Figure 7.5

Grave Cover, Purbeck marble, Said to be of Richard of Hastings, Temple Church, London, England, c. 1185

Figure 7.6

Effigy, Purbeck marble, Said to be William Marshall earl of Pembroke, Temple Church, London, England, c. 1219
Figure 7.7
Effigy, Purbeck marble, Said to be of William Marshall earl of Pembroke, Temple Church, London, England, c. 1219

Figure 7.8
Figure 7.9
Effigy, Said to be Gilbert Marshall, Temple Church, London, England, c.1214

Figure 7.10

Figure 7.11
Figure 7.12
Effigy, Unknown, Purbeck marble, Temple Church, London, England, 12th century

Figure 7.13
Effigy, Unknown, Purbeck marble, Temple Church, London, England, 12th century
Figure 7.14

Figure 7.15
Effigy of Sir Richard Stapelton, Exeter Cathedral, Exeter, England, early 14th century
Figure 7.16
Effigy of a Knight, Dorchester Abbey, Dorchester, Wallingford, England, early 14th century

Figure 7.17
Effigy of Robert, Duke of Normandy, Gloucester Cathedral, Gloucester, UK, c. 1260

Figure 7.18
Effigy of Don Filipe, Santa Maria Blanca at Villalcazar de Sirga in the province of Palencia, Castile, Spain, c. 1274
Figure 7.19

Tomb of Walter De Gray, York Minster, York, England, 1255

Figure 7.20

Tomb Slab of the Templar Brother Simone di Quincy, Master of the Temple in Sicily, Commune di Barletta: Museum of Barletta, Sicily, 1307
Figure 7.21

Tomb slab of the Templar Brother Gerard de Villers, Villers-le-Temple, Flanders, 1273

Figure 7.22

Possible Templar Grave Slabs, Kilmartin, Scotland, 13th-16th century
Figure 7.23
Possible Templar Grave Slabs, Kilmartin, Scotland, 13th-16th century

Figure 7.24
Possible Templar Burial Slabs at Kilmore Knap Chapel, Scotland, 13th century
Figure 7.25
Two Crusader Graves, Pitlochry, Scotland, 12th century

Figure 8.1
Ruins of Pilgrims’ Castle, Atlit, Israel
Figure 8.2
Ruins of the Fortress at Saphet, Israel

Figure 8.3
Peñiscola Castle, Peñíscola, Castellón, Spain

Figure 8.4
Areal View of Dover Castle, Dover, Kent, England
Figure 8.5

Aerial View of the Ruins of Chastel Blanc, Safita, Syria

8.6

Keep of Chastle Blanc, Safita, Syria

Figure 8.7

Gastun (Baghras) Castle, Hatay, Turkey
Figure 8.8

Crac des Chivalers, Syria

Figure 8.9

Ground Plan of Pilgrims’ Castle,
Source: Fedden, *Crusader Castles*, 60.
Figure 8.10

Chapel at Peñíscola Castle, Peñíscola, Castellón, Spain

Figure 8.11

The church of St Mary in Castro, Dover Castle, Dover, Kent, England, 10th-early 11th century
Figure 8.14

Ruins of a Round Church Associated with the Templars, Dover, Kent, England, c.12th century

Figure 8.15

Plan of the Church of the Holy Sepulchre, Cambridge, England

Figure 8.16

Plan of the Church at Temple Bruer, 13th Century, North Kesteven, Lincolnshire, England, 13th Century

Figure 8.17

Temple Bruer, Rendering of preceptory, North Kesteven, Lincolnshire, England
Figure 8.1

Temple Bruer, rendered view of inside the nave at a high view, North Kesteven, Lincolnshire, England

Figure 8.19

Tower at Temple Bruer, North Kesteven, Lincolnshire, England