

The Crusader's Property: The Crusaders' Rights and Protections while Fighting the Holy Wars

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In the New Testament, Jesus preaches that his followers should abandon all worldly desires and possessions in order to serve God more effectively.¹ Although the life of poverty was the ideal for monastic communities and ascetics during the Middle Ages (albeit with mixed amounts of success), members of the Roman Catholic secular clergy and laity as a rule were far less concerned with this teaching. Therefore, when Pope Urban II called the nobles to take up the cross and reclaim Jerusalem from the Muslims at the Council of Clermont in 1095, he offered them a plenary indulgence: "Accordingly undertake this journey for the remission of your sins, with the assurance of the imperishable glory of the kingdom of heaven," the pontiff concluded, according to Robert the Monk.² Additionally, however, Urban knew that nobles might otherwise be reluctant to journey to the Holy Land to reclaim Jerusalem because of the need to protect their lands and material possessions at home while they were away, perhaps for several years, as well as to insure the safety of their wives and children.³ Ideally, then, Urban II's sermon at the Council of Clermont should have provided sufficient motivation for the Catholic nobles to fight the Muslims over control of Jerusalem; nevertheless, Pope Urban II recognized that they would need a more practical guarantee than merely the promise of an afterlife in heaven.⁴ This helps explain why, when the pope addressed those attending the Council of Clermont, he encouraged them not to allow their earthly possessions and other concerns to prevent them from embarking on their pious mission. Indeed, one eyewitness reported that Pope Urban II admonished those in attendance, "Let neither property nor the alluring charms of your wives entice you from going; nor let the trails that are to be borne so deter you that you remain here."⁵

In so doing, Pope Urban, arguably made a wise concession. As James A. Brundage has observed, "The crusader required some assurance that further legal claims might not be raised against him during his absence and that he might not lose property, rights, and possessions by default while engaged in his pious purpose."⁶ Urban thus declared that all Crusaders would have

¹ Cf. Matthew 19:16-30 (cf. Mark 10:17-23 and Luke 18:18-30); also, Luke 9:1-6 and 10:1-17.

² See Robert the Monk's version of Urban II's sermon, "Urban II (1088-1099): Speech at Council of Clermont, 1095, Five versions of the Speech," *Internet Medieval History Sourcebook*, <http://legacy.fordham.edu/Halsall/source/urban2-5vers.asp> (accessed April 2, 2019).

³ Theodore Evergates, "The Crusade," in *Feudal Society in Medieval France: Documents from the County of Champagne* (Philadelphia: University of Pennsylvania Press, 1993), 96-122 at 96.

⁴ Munro, "The Popes and the Crusades," *Proceedings of the American Philosophical Society*, 348.

⁵ Baldric of Dol, Sermon of Urban II at Clermont, in *The Crusades: A Reader*, ed. S. J. Allen and Emilie Amt, 2nd ed. (Toronto: University of Toronto Press, 2014), 37-40 at 40.

⁶ James A. Brundage, *Medieval Canon Law and the Crusader* (Madison, WI: The University of Wisconsin Press, 1969), 159.

their families and possessions protected by the Church while they were away. This, of course, would have included tithes paid to local parishes. Payments of any outstanding debts would be paused, meanwhile, and no properties could be forfeited for debt during the months while the Crusaders were away on their holy journey. This safety net first devised by Urban II and repeatedly confirmed by his successors provided the necessary final push that many devout and non-devout alike needed to venture across the known world, from Europe to the holy city of Jerusalem. Despite these bold promises and the ideal that they represented, however, modern historians have wondered whether or not these protections were upheld by Church prelates. Overall, the surviving evidence suggests that the Roman Catholic Church leaders did endeavor to keep their promises of protection to their Christian soldiers; however, that same surviving evidence also makes it clear that such promises occasionally went unfulfilled. All of this is complicated by the fact that, despite the increasing availability of published texts from the heyday of Crusading history, many Crusader sources still lie unpublished in European archives. Therefore, the possibility remains that the Roman Catholic Church may very well have broken their promises to dozens or even hundreds of Crusaders. Still, whenever possible, it appears that Church leaders endeavored to protect the property and families of Crusaders while they were away in the East. The enforcement of protections extending to Crusaders' property at home, however, also required the support and cooperation of secular authorities, some of whom were rivals of the Crusaders with their own agendas.

Enforcing the privileges claimed by individual crusaders required the collaboration and interaction of multiple ecclesiastical and secular authorities during a period marked by crucial developments in governmental apparatuses, law, and church-state relations. Often presented as an exceptional and urgent project that ought to have enabled secular and ecclesiastical authorities to put aside traditional rivalries and long-simmering conflicts to cooperate in defending Christendom, the organization of the crusade tested the effectiveness of governance and the parameters and conditions of church-state relations, creating precedents and habit patterns that influenced quotidian interactions on crucial matters such as taxation, keeping the peace, and law enforcement.⁷

In his sermon at Clermont in 1095, Pope Urban II apparently promised would-be Crusaders, in rather general terms, that their lands, possessions, and families would be safe for the duration of their pilgrimage to the Holy Land, assuring them that the Church would place this property under its protection until the Crusaders returned. As an additional incentive, the Bishop of Rome declared that all outstanding debts owed by a Crusader would not only be put on hold while he was away fighting for God, but in addition, would draw no interest during the interim.

⁷ Jessalyn Bird, "Crusaders' Rights Revisited: The Use and Abuse of Crusader Privileges in Early Thirteenth-Century France," in *Law and the Illicit in Medieval Europe*, ed. Ruth Mazo Karras, Joel Kaye, and E. Ann Matter (Philadelphia: University of Pennsylvania Press, 2008), 133-148 at 133.

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One eyewitness, Guibert, abbot of Nogent, reports that Pope Urban II himself concluded his sermon at the Council of Clermont by pronouncing “a fearful anathema [on] all those who dared to molest the wives, children, and possessions of these who were going on this journey for God.”⁸ In December 1099, Urban’s successor, Pope Paschal II, ordered that any confiscated or forfeited properties be restored to the crusaders “as was ordained, you may recall, by our predecessor, Urban of blessed memory, in a synodal decree.”⁹ An actual legal case dated ca. 1106 or 1107 is recorded in the correspondence of the canonist Ivo of Chartres involving the possessions of a crusader named Hugh, who was Viscount of Chartres. It seems that another count had taken advantage of Hugh’s absence to build a castle upon a site that legally belonged to Hugh. Hugh’s representative lost the initial fight in the court of the countess of Chartres, but appealed to the pope, who appointed judges to investigate the affair. The question revolved around guarantees that protected the actual property of the crusader versus property for which the nobleman was obligated to provide defense as its lord. The judges were unable to come to an agreement in adjudicating this case, but as James Brundage has observed, it shows that crusaders were invoking their right to protection of their property very early.¹⁰ As Edith Clementine Bramhall observed, however, “The crusaders’ privilege of exemption from secular jurisdiction in cases involving their property was not embodied in a decree until the time of the proclamation of the second crusade”¹¹

These protections were expanded upon in 1145 in the bull *Quantum praedecessores*, issued by Pope Eugenius III.

We have likewise ordered that their wives and their children, their worldly goods, and their possessions, should be placed under the safeguard of the church, of the archbishops, the bishops, and the other prelates. We order, by our apostolic authority, that those who shall have taken the cross shall be exempt from all kinds of pursuit on account of their property, until their return, or until certain news be received of their death.¹²

With this proclamation, the Pope enjoined the Church to fulfill the promises that he had made to the Crusaders. Typically the pontiff addressed personal letters, known as *littere executorie*, to the local bishop in advance of a crusader’s departure for the East guaranteeing protection of his

⁸ See Guibert of Nogent’s version of Urban II’s sermon, “Urban II (1088-1099): Speech at Council of Clermont, 1095, Five versions of the Speech,” *Internet Medieval History Sourcebook*, <http://legacy.fordham.edu/Halsall/source/urban2-5vers.asp> (accessed April 2, 2019).

⁹ Quoted in Brundage, *Medieval Canon Law and the Crusader*, 165.

¹⁰ Brundage, *Medieval Canon Law and the Crusader*, 165-166.

¹¹ Edith Clementine Bramhall, “The Origin of the Temporal Privileges of Crusaders,” *The American Journal of Theology* vol.5, no. 2 (1901): 279-292 at 283.

¹² Eugenius III, *Quantum praedecessores*, trans. in *The Crusades: A Reader*, ed. S. J. Allen and Emilie Amt, 2nd ed. (Toronto: University of Toronto Press, 2014), 183-184 at 184.

property and possessions from attack during his absence. This brought them directly under papal protection.¹³ Likewise, the enforcement of Eugenius III's bull, *Quantum praedecessores*, which stipulated protection of crusaders' property, was left to the bishops. But at the same time, crusaders often contracted with a "conservator," often a Church prelate trained in canon law, or a secular lawyer who would then serve as a guardian over the crusader's property and possessions during his absence.¹⁴ This suggests that bishops, intentionally or not, were either too busy or for other reasons unwilling to invest much time and energy into enforcing the papal decrees.

Likewise, the protections and privileges extended to crusaders included moratoriums on the repayment of debts and the payment of interest. This was important not only because of the crusaders' existing debts, but also because of the necessity of incurring new ones in order to finance their time on crusade. Again, the bull *Quantum praedecessores* provided: "Those who are laden with debt to another and who shall, with pure heart, begin the holy journey, shall not pay interest for time past. If they, or others for them, are bound by their word or by an oath for the payment of interest, we absolve them by the apostolic authority."¹⁵

In 1215, these Crusader protections became enshrined in canon law with the proclamations of the Fourth Lateran Council, convened by Pope Innocent III in Rome at the Lateran Palace, adjacent to the Cathedral of the Most Holy Savior and of Saints John the Baptist and the Evangelists in the Lateran, which serves as the cathedral church at Rome. As church historian Henry Joseph Schroeder observed, "The Fourth Lateran Council was by far the most important ecclesiastical assembly of the Middle Ages and marks the zenith of ecclesiastical life and papal power."¹⁶ It was at Lateran IV that the church prelates determined the canon outlining the specific promises and protection granted to the Crusaders.

It is only right that those who are associated with a good cause should enjoy a special privilege, we exempt the crusaders from collections, taxes, and other assessments. Their persons and possessions, after they have taken the cross, we take under the protection of Blessed Peter and our own, decreeing that they stand under the protection of the archbishops, bishops, and all the prelates of the Church. Besides, special protectors will be appointed, and, till their return or till their death shall have been certified, they shall remain unmolested, and if anyone shall presume the contrary, let him be restrained by ecclesiastical censure In the case of crusaders who are bound under oath to pay interest, we command that their credits be compelled to cancel the

¹³ Brundage, *Medieval Canon Law and the Crusader*, 166-167.

¹⁴ Brundage, *Medieval Canon Law and the Crusader*, 169.

¹⁵ Quoted in Brundage, *Medieval Canon Law and the Crusader*, 180.

¹⁶ Henry Joseph Schroeder, *Disciplinary Decrees of the General Councils: Text, Translation, and Commentary* (St. Louis, MO: B. Herder Book Co., 1937), 136.

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oath given to cease exacting interest. Should any creditor force the payment of interest, we command that he be similarly forced to make restitution.¹⁷

This mandate was significant because the Pope appointed all Church leaders as ‘special protectors’ of the Crusaders’ property. This demonstrates that there was a concerted effort on the Pope’s part to protect the Crusaders’ property while they fought a holy war. This shows that the Roman Catholic Church did not take lightly the promises made to their Christian soldiers and determined it was necessary to address it legally in an official and important council. At the same time, these repeated pronouncements and, now, enactment in canon law suggest that both the need for protection remained ongoing and also that the enforcement sometimes lagged or was non-existent.

By mandating that all Church leaders act as special protectors of the Crusaders’ property, the Pope also effectively protected himself. The Pope was not the only Church official who had taken on the responsibility of protecting the Crusaders’ property. Instead, all of the Church leaders would be responsible for the failures and successes of this policy. Though it is impossible to determine whether the Pope implemented this policy because of bureaucratic concerns or a desire to protect himself against charges of negligence, the policy was effective in giving Crusaders confidence that their property would be safe in their absence.

In addition, during the Fourth Lateran Council, Thomas F. Madden observed, “*Quia maior* and the subsequent decrees of the council expanded and regularized the rights and privileges of the crusader. Clergy who crusaded could continue to receive their benefices while absent for up to three years. Also, it was decreed that those who paid to outfit and supply a crusader could share in the crusading indulgence.”¹⁸ Not only was the noble Christian warrior who journeyed to the Holy Land to wage war against the Muslim awarded crusader benefits, but also those members of the clergy who made the journey using the incomes of their benefices and even the wealthy who remained at home while helping to finance the service of others.

At least based upon the canon of Lateran IV which, it must be cautioned, postdated the first four crusades, it would seem that the Roman Catholic Church officials intended, at least on paper, to keep their promises to their Christian warriors. The fact that the Lateran Council addressed this critical issue provides evidence of the fact that the Church thought that it necessary to make official provisions for the care of the Crusaders’ property. Moreover, it would seem unlikely that the Church hierarchy would engage in so much discussion about the matter if they never intended to uphold their promises to the Crusader. At the same time, while there can be little doubt that the decree was issued to persuade the Crusaders to fight, it also served as a list of instructions for the Church prelates. As for the intent here, although there is no evidence to support the idea that the

¹⁷Schroeder, *Disciplinary Decrees of the General Councils*, Fourth Lateran Council, 236-296, Holy Land Decrees, available online at the *Internet History Sourcebooks*, ed. Paul Halsall, <https://sourcebooks.fordham.edu/basis/lateran4.asp> (accessed April 4, 2019).

¹⁸ Thomas F. Madden, *The Concise History of the Crusades*, Third Student Edition (Lanham, MD: Rowman & Littlefield Publishes, 2014), 136.

Church did not intend to honor its commitments to the Crusaders, it is possible that certain individuals succeeded in hiding their own malicious intentions.

In terms of the Holy Fathers' intentions, these were no doubt mixed and more complex than we might otherwise assume. Thomas Asbridge thus concluded that the pope's motives in 1095 were proactive rather than reactive, and that they were designed to serve his own ends, rather than those of the Byzantine Emperor Alexius. In short, he has argued, they must be seen "as an attempt to consolidate papal empowerment and expand Rome's sphere of influence."¹⁹ Urban II also faced a rival for the papacy in the form of anti-pope Clement III and thus needed to shore up his power base. Moreover, the papacy had long sought to extend firmer control over the kingdom of France, so this helps explain Urban's choice of location for his tour and sermon in the autumn of 1095. At the same time, it seems quite likely that Urban genuinely wished to aid the Byzantines, whom he recognized as fellow Christians. Urban saw a unique opportunity to purify the Latin West, in particular the nobility, who were plagued with guilt and obligations. Urban, after all, held care of souls for all of Western Christendom. His plan for a crusade offered these nobles a new path to spiritual and moral redemption: they would participate in a holy war to liberate Jerusalem from the hands of the Infidels. Thus Urban hoped that the nobles of Europe would cease fighting each other and instead turn their swords against the enemies of the Faith, aiding the churches of the East and recovering the Holy Land. In this way he would achieve at least a partial solution to the devastating problem of private warfare among Europe's noble families by redirecting their knightly endeavors against the Turks, in other words, by turning the knights' skills to a positive purpose. In the process, the pope hoped to achieve reunion with the East. Retaking Jerusalem and reuniting the two Churches would increase papacy's prestige so that it might assume the moral and spiritual leadership of both East and West. Urban's sermon appealed in particular to the younger sons of the nobility, who could not inherit family land due to the system of primogeniture and therefore had to seek other means of support unless they entered the religious life or married into a wealthy family. Nevertheless, as Jordan makes clear, many landed nobles and experienced fighters of these young knights' fathers' generation also went on the mission. Their possessions were protected against foreclosure and their families were exempt from certain taxes during their time away.

So much for Urban's complex motives. What about Innocent III at the time of Lateran IV? Pope Innocent III is remembered for truly desiring to improve the Church, "'Two things', he [Pope Innocent III] says, 'lie particularly near my heart: the regaining of the Holy Land and the reform of the whole Church.'"²⁰ This suggests that the intentions of the Holy Father were pure when creating the canon, but in reality there is simply no way to know if he truly cared or even meant all that he said based upon the surviving evidence. Lateran IV, however, was held during the so-called Albigensian Crusade (1209-1229) directed against the Cathar heretics in southern France. By this time, the privileges and protection of property were expected and thus needed to be upheld

¹⁹ Thomas Asbridge, *The First Crusade: A New History* (New York: Oxford University Press, 2004), 19.

²⁰ Schroeder, *Disciplinary Decrees of the General Councils*, 136.

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if recruitment for the Crusade as a whole was to be successful, so, like Urban II, Innocent III clearly must have had additional motives at heart.²¹

Although this official practice of protecting the property of the crusaders was started by Pope Urban II in 1095 with the call for the First Crusade, it was continued into many of the succeeding crusades. In addition to the Albigensian Crusade noted above, examples of this policy can be found in the early thirteenth century when King John of England attempted to protect the rights of the crusaders²² and also during the Fifth Crusade (1217-1221).²³ In addition, the Church extended the same protections afforded to the Crusaders' property to the soldiers who fought the Pope's 'temporal foes,' including the Sicilian kingdom, heretics, and monarchs who threatened the Pope's sovereignty.²⁴ This expansion in protection of property indicates that the policy was an effective incentive to fight for those soldiers who were afraid that their property would not be safe while they fought in distant lands. The Pope and the Church hierarchy, then, had good motivation to fulfill their promises to the Crusaders.

Various Crusades continued to be called well into the eighteenth century. However, by the time of the Fifth Crusade, the composition of the Pope's army had begun to change, with pious volunteer soldiers of Christ increasingly being replaced by professional mercenary troops.²⁵ Eventually, the Crusades turned from a mass movement of volunteers theoretically fighting for Christ to war efforts fought by professional armies and mercenaries endorsed by the papacy. "Yet the Fifth Crusade took place amidst great changes in medieval warfare. Improvements in State administration and increased centralization enabled kings to raise armies on a more regular basis, permanent professional armies whose oat[hs] and recruitment were organized through indentures."²⁶ When mercenaries or paid professional armies of the king were used in warfare, they were generally given a salary and not privileges. Therefore, once professional fighters became a normal occurrence in medieval warfare, the Roman Catholic Church ended providing privileges as there were no longer volunteer crusaders to provide them for. Instead, they had to pay the soldiers, which was very expensive. In fact, "Frederick II was complaining about the financial

²¹ "The Albigensian Crusade, 1209-1229," in *Crusade and Christendom: Annotated Documents in Translation from Innocent III to the Fall of Acre*, ed. Jessalynn Bird, Edward Peters, and James M. Powell (Philadelphia: University of Pennsylvania Press, 2013), 66-82, esp. 66.

²² Bird, "Crusaders' Rights Revisited," 133.

²³ Bird, "Crusaders' Rights Revisited," 134.

²⁴ Munro, "The Popes and the Crusades," *Proceedings of the American Philosophical Society*, 352.

²⁵ Michael C. Horowitz, "Long Time Going: Religion and the Duration of Crusading," *International Security*, vol. 34, no. 2 (2009): 162-193 at 179-180.

²⁶ Philip M. Taylor, "The Crusades," *Munitions of the Mind: A History of Propaganda* (New York: Manchester University Press, 2003), 73-80 at 80.

burden of outfitting over 1,500 soldiers . . . while also providing ships and men to sail them.”²⁷ This vast expense is perhaps one of the many reasons why crusading became an increasingly less frequent phenomenon.

During the Crusades' heyday, secular leaders for the most part appear to have upheld their duty to the Roman Catholic Church and their people to fulfill the assurances made to the Crusaders. “In this period royal governments in England and France collaborated with local ecclesiastics in defining and enforcing privileges often vaguely outlined in crusade bulls. . . . Provided that individuals did not attempt to abuse crusader privileges for political, legal or financial advantage, their rights were generally upheld, although in certain instances personal or political interests dictated otherwise.”²⁸ In 1188, French King Philip Augustus promulgated a statute just prior to his departure on the Third Crusade that protected the nobles joining him on the crusade from foreclosure due to non-payment of not only interest on their debts, but also of the principal. Those who joined him would not have to make a payment until the feast of All Saints' Day (November 1st) two years after Philip's departure on crusade.²⁹ While this process was far from perfect, it is clear to see that the secular leaders generally respected the Church's promises towards soldiers and that most Crusaders were able to claim the privileges that they earned.

While most secular rulers upheld the Catholic Church's promises to the Crusaders, however, some princes refused when they believed that fulfilling the promise would be detrimental to their reigns. Ironically, when King Philip Augustus of France went to war later with King John of England, Philip reneged on the promises that he made to the Crusaders:

However, the privileges hypothetically granted to crusaders in *Quia maior* (including freedom from taxation, protection of person and possessions, and the right to interest-free loans) threatened to erode feudal and royal prerogatives. Although secular authorities were urged to help endorse these privileges and often did so, Philip Augustus clearly feared that Innocent III's mandate to give the cross and its attendant privileges to all who desired them would mean that the masses would attempt to escape the military and financial obligations due to himself, his vassals, and his Jews during a crucial period in his struggle against John of England.³⁰

Therefore, King Philip Augustus did not fulfill his duty to his people who were rightfully owed crusader's privileges. Due to this fear that the Church's promises to French crusaders would undermine his authority, he chose not to personally support Pope Innocent III's crusades.

²⁷ Joanna Drell, “Norman Italy and the Crusades: Thoughts on the ‘Homefront,’” in *Crusading and Pilgrimage in the Norman World*, ed. Kathryn Hurlock and Paul Oldfield (Suffolk, UK: Boydell and Brewer, 2015), 51-64 at 58.

²⁸ Bird, “Crusaders' Rights Revisited,” 133.

²⁹ Brundage, *Medieval Canon Law and the Crusader*, 181.

³⁰ Bird, “Crusaders' Rights Revisited,” 135.

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Nevertheless, he knew that he would not be able to stop many of his people from going on a crusade, so he chose to have local secular authorities guard the rights of the Crusaders.³¹ Therefore, one might assert, the Roman Catholic Church was not responsible for the fate of the property of crusaders from France during this crusade, since their King decided not to allow the property of his people to be protected by the Church. Nonetheless, one could counter with the assertion that making a promise that the Church (knowingly or unknowingly) could not keep did not absolve the Church prelates of their responsibility to fulfill their promises. Despite the Church's promises, however, such protections quite obviously required support from more groups than just the Church authorities. The process of protecting the rights of the crusaders was so complicated that "cooperation between various authorities and legal systems: royal, prelatial, papal, and noble" was required.³² While the Church did seem to make the Crusaders believe that these protections would be provided to them no matter what, these promises did, in fact, entail a lot more cooperation. The Church should have been more accurate in its explanation of the privileges to the lay masses, but this does not mean the Roman Catholic Church deserves all the blame when secular rulers denied promises to Crusaders.

In addition, there were occasional cases where neither the Catholic Church prelates nor the secular rulers of the region were at fault over the confusion of a Crusader's privileges. Individuals occasionally took advantage of the crusade privileges in order to con the Church, the government, or innocent lay people. In one such instance, a man pretended to be Baldwin of Ardres, who had actually died on a crusade. Lambert of Ardres, the son of Baldwin, recounted the story:

He [Baldwin of Ardres] was thrown into the sea and never again appeared before his men. Nevertheless, there were some people who asserted that they had seen him [the imposter] . . . in the thirtieth year after my father had taken up the voyage of the holy pilgrimage He [the imposter] came to Douai under the guise of religious holiness and sheeplike simplicity, so that perhaps at first he might delude and deceive incautious and simple men and afterward others more easily. . . . He also added, but as though he wished to hide who he was, that he had once been Baldwin, the heir and lord of the citadel of Ardres, but he asserted with a false and lying tongue that he had preferred to be in exile wearing base clothes and to persist in pious works so that he might earn Christ than to return to his Ardres and take up again his hereditary house and holding. . . . Then whoever or whatever this Baldwin was, he spoke with the burgers of the aforementioned place and also with the princes of the adjacent province And so that he might be respected and acquire the favor of the people for himself, . . . [he] gave away many things to the poor—Oh, cunning man and hypocrite!! But he kept many things for himself and his accomplices. . . . At length, . . . he named himself as Baldwin of Ardres When I heard that my father was alive . . . I did not believe it with any certainty, but nevertheless, I took with me some of my older friends who had once known my father well

³¹ Bird, "Crusaders' Rights Revisited," 134.

³² Bird, "Crusaders' Rights Revisited," 148.

and went to him And when I had spoken extensively with him, . . . I could perceive nothing in him, nor could the companions who came with me, whereby we could be more certain of his identity. Nevertheless, I was thought badly of and rebuked by many people, because he and I greeted each other and because he gave me many presents, so that I would declare I was his son. But in the end, after we left him, . . . we heard and knew for certain that he had left Planques and carried off a great treasure and that he truly was a tramp.³³

For such reported cases as this one, neither the Church nor the government could be held responsible for the trickery and thievery that occurred. Cases like this are such that can cause untrue assumptions about Church or secular authorities.

In the end, the privileges of protection of property, possessions, and the repayment of debts backfired in certain circles. Florentine bankers became reluctant to loan crusaders or would-be crusaders needed funds unless they first renounced their privileged status. As James Brundage observed, "Practically speaking, the risks involved were so great and the difficulties of securing repayment were so common that moneylenders of all kinds were inevitably chary of making loans to crusaders at all. . . . After the mid-thirteenth century, a clause renouncing the crusade privilege became a common feature of contracts and agreements of many kinds."³⁴

In sum, the Roman Catholic Church did intend to fulfill their promise of protection and did in most cases. Nevertheless, there are cases in which extenuating circumstances caused the Crusader to lose some or all of his worldly possessions. In some of these cases, the fault originated from the secular authority in the respective region, with both the secular authority and the Roman Catholic Church, or neither the church nor the secular authority. Despite these unfortunate cases, the available facts show that the Roman Catholic Church did intend to fulfill these promises and was not simply trying to take advantage of the faithful. Even with the available evidence, this is a challenging statement due to the limited amount of evidence on this topic. In fact, some prevalent scholars have complained that there is a lack of scholarly sources on this subject, "Yet apart from Henry C. Lea's admirable work on the indulgence, very little has been written about them [the privileges]."³⁵ Studying about the crusades and the privileges that were offered to crusaders is a difficult task because many of the available documents are biased in favor of the Church. Due to lay illiteracy, it is impossible to know, from the perspective of the Crusader, if the Church fulfilled its promises to the majority of ordinary Crusaders. Despite the limitation of sources, the sources that are available support the perception that the Church intended to fulfill and, in the majority of cases, fulfilled, its promises to the Crusaders.

³³ Lambert of Ardres, *The History of the Counts of Guines and Lords of Ardres*, trans. Leah Shopkow (Philadelphia: University of Pennsylvania Press, 2001), 178-180.

³⁴ Brundage, *Medieval Canon Law and the Crusader*, 182.

³⁵ Bramhall, "The Origin of the Temporal Privileges of Crusaders," 280-281.

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