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## MORTGAGE LOANS OF THE NOVGOROD DEPARTMENT OF PUBLIC CHARITY IN THE FIRST HALF OF THE 19th CENTURY

The departments of public charity were established in the course of the reform of local government and the court of 1775, carried out by the government of Catherine II. According to the main legislative basis of the reform, "Institutions for the management of provinces of the Russian Empire", departments of public charity occupied a special place in the administration of each province [1]. The departments headed by the Governor were responsible for local schools, medical and charitable institutions, which then included hospitals, almshouses, orphanages, as well as some prison institutions – "work" and "straitjacket" houses [2].

In addition, in the absence of a locally organized credit system, the divisions have evolved into institutions that combine some of the features of savings banks and mortgage banks, and for a long time have become virtually the only source of credit in the province, alternative to moneylenders. Departments were given loans on the security of the estates and securities, took money for deposits. Initially, it was believed that this activity will allow them to strengthen their financial position and transfer the proceeds to charity. However, over time, the situation has changed and the loan began to occupy an increasing place in the work of public charity departments.

Almost the first in Russia was opened Novgorod Department of public charity (1776) [3]. The greatest interest in his credit activities are mortgage loans secured by residential estates (this article does not consider loans under other liens, for example, securities, etc., issued for short periods). Actually not estates, and serfs living in them were accepted as pledge.

Originally it was allowed to loan on the security of estates not less than 500 and not more than 1000 rubles in one hand for a year [2], later the amounts and terms increased to 8, 26 and 37 years.

In 1816 there was a loan secured by the inhabited estates (about 33) for 200 082 rubles from different capitals secured by 7315 peasants (for 8 years). Received them 11 397 rubles. interest and overdue loans another 4468 rubles [4].

Terms for which it was allowed to take loans on the security of estates, constantly increased and since 1830 borrowers could take loans in these credit institutions for long terms-for 26 and even for 37 years [3].

The size of the loan in the Novgorod order was calculated from the number of mortgaged peasants in the estate – 50 rubles for 1 peasant, loans ranged from several hundred to several thousand rubles and were in installments, usually for 26 years. For example, Cherepovets landowner I. M. Dem'yanov, in 1860, first gave a loan of 1000 rubles for 26 years, and then another 400 rubles for 37 years and was 50 rubles, for every farmer added another 15 rubles. Demyanov died between 1871 and 1874. Further, the duty exacted from the widow of A.D. Demidova to 1884 [4].

On December 2, 1860 there were 379 certificates for the mortgaged estates, and on December 31, 1865 there were only 154, which was directly connected with the abolition of serfdom. In 1872 in the State chamber, which accepted some cases of the liquidated Department, there were 44 loans. In 1887–1889. in pledge from the former Department there were only two estates [5].

Most of the loans registered in 1873 were issued for 28 years – 38 transactions, two – for 15 and 37 years and one – for 8 years. In three cases – only under the earth, without pledge of peasants. The total amount of loans amounted to 56 990 rubles, the debt to 1872 – 24 379 rubles. Laid by the peasants were 1135.

Most laid peasants number from 20 to 30 people – 16 transactions and from 10 to 20 people – 11 transactions, from 1 to 10 people – 5 loans. More peasants laid rare: 30 to 40 – 2 loans from 40 up to 50 – 3, 64 – 1, 83 – 1, 100 – 2 loans. Often they were peasants from different villages, the maximum of ten (two loans of 49 and 44 people).

Some landlords asked for a loan for two or three times, secured by all the new peasants.

Thus, the credit activity of the Novgorod order of public charity (without assessing here its work in the main direction – charity) characterizes it as an institution that acted primarily in the interests of the local nobility: preferential loans for long terms, etc.

#### Literature

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