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Family and Migration: The Mavromatis' Enterprises, and Networks

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Introduction

Historical novelist Joseph O'Neill traveled through the city of Mersin in the 1970s trying to recount the story of his own family in 19th century Mersin. He imagined the past as he looked out upon a world full of stories he did not understand:

After the Greek Orthodox Church, the carriage jingled past big merchants' houses, some semi-abandoned, most in disrepair. In the top corner of each, it seemed, lived an old lady whom one knew –Madame Dora, Madame Rita, Madame Fifi, Madame Juliette, Madame Virginie.¹

O'Neill's imagination stemmed from the lively multi-ethnic port-town of the late 19th century on which travelers remarked similarly a flourishing little place, filled with bazaars, inhabited by various races.²

The 1870s marked a turning point for the making of the region, the central stage of which was the port-town Mersin. In other words, political, economic and legal changes after the 1830s culminated in the process of spatial change with the creation of a new port-town for the large hinterland that was Çukurova. Existing nearby port-towns, Iskenderun and small ports like Tarsus, proved inadequate for this new task.³ Even in these years of little commercial activity, Tarsus was not significant enough for merchants to conduct their business from hence instead of Izmir or Istanbul.⁴ In the 1850s, the port improved as the town became the seat of the British, French, Dutch, and Russian consulates, but the climate made Tarsus an undesirable place for continuous residence. Most of the consuls had already moved to Mersin, coming back to Tarsus for the summer.⁵

1. Joseph O'Neill, *Blood-Dark Track: A Family History*, London, Granta Books, 2000, p. 20.

2. Edwin J. Davis, *Life in Asiatic Turkey: A Journal of Travel in Cilicia, Isauria, and Parts of Lycaonia and Cappadocia*, London, E. Stanford, 1879, p. 13.

3. Tarsus had been important in the early development of Çukurova. In the 1830s, limited exchange had been carried through Tarsus, where mostly Egyptian and Greek ships stopped. (Joseph von Russeger, *Reisen in Europa, Asien und Afrika Atlas*, 5, Stuttgart, Schweizerbart, 1849).

4. William Burckhardt Barker, in William F. Ainsworth (ed.), *Lares et Penates or Cilicia and its Governors*, London, Ingram, Cooke, and Co., 1853, p. 116-117.

5. Victor Langlois, *Voyage dans la Cilicie et dans les Montagnes du Taurus*, Paris, Benjamin Duprat, 1861, p. 260-261.

The natural quay together with the village Kazanlı that were later to become Mersin, on the other hand, occupied the coastal area nearest to the capital, Adana, with easy access by road and a ring of towns servicing the port-town. The port was first discovered during the time of Ibrahim Pasha in the 1830s, and during his short reign it was used as a center for trade between Syria, Cyprus, and Egypt.⁶ However, the efforts of Ibrahim Pasha to promote Mersin did not shift commercial activity from Tarsus and Iskenderun. The move began some twenty years later, with the Crimean War.⁷ Thereafter, Mersin slowly replaced other exchange centers.

The process that changed Mersin from being a natural quay into the 'spatial expression' of Çukurova's human geographical transformation accelerated after the cotton famine, simultaneously with the process of commercialization of agriculture: the process of transfer of cotton from the plain to industrial Europe. Such a process obviously required an export-import center, the *raison d'être* of which laid beyond intra-empire trade. The emergence of such an eastern Mediterranean port-town set the stage for the establishment of a commercial network with its center at Mersin. The port-town was the final destination for the trade network of the hinterland, and the starting point in the foreign trade network.

Mersin, founded by immigrants coming from different parts of the Empire such as Beirut, Syria, Central Anatolia, Cyprus and the Aegean Islands, became the cosmopolitan space of the region and formed the hub of the regional economy. A new organization of economic space meant the emergence of a new regional circuit between the agrarian hinterland and the port. Transferring the cotton surplus from the producers of Çukurova to foreign markets necessitated the presence of new groups of people living in the port-town who, in the case of Mersin, migrated mostly from outside Çukurova. By the late 1880s and the 1900s, nomads and migrants amply drew on the interest of both the central state and foreign capital, and raised the region's strength to almost autonomous levels.

The organization of this new kind of economic space in and around Mersin started in the 1860s with the first migrations to Kazanlı, the village nearby the quay. This was also the beginning of the construction of the town in terms of infrastructure, commercial and human networks.

The Beginnings of Spatial Growth: The Port and the Town

Many European travelers observed the beginnings of the making of Mersin in the 1850s. Among the first buildings on the shore were the summer residences of consuls with their offices in Tarsus as well as residences of Greek and European merchants.⁸ A geologist, Theodor Kotschy, made three successive trips to the area in 1853, 1856, and 1858, and noticed the impact of the Crimean War on the town's population, which had 100 inhabitants before the war but had grown steadily since. Construction flourished, particularly after both the Lloyd steamships and

6. Joseph von Russegger, *Reisen in Europa...*, *op. cit.*, p. 678.

7. Victor Langlois, *Voyage...*, *op. cit.*, p. 353.

8. Theodor Kotschy, *Reise in den Cilicischen Taurus über Tarsus*, Gotha, J. Perthes, 1858, p. 3.

the French *Messageries Maritimes* began to use the port.⁹ This expansion attracted the British and French consuls who began to report on the maritime trade generated from the Mersin port. The 1870s marked a turning point when Mersin began to supersede the other ports of the area with considerable export-import rates.¹⁰ Other signs of this change could be observed in new provincial and municipal arrangements. Municipal taxes began to finance the port's regular maintenance as the town's administrative apparatus was completed with a Court of Trade, telegraph and port officers in addition to the customs-house, *kapudan* (navy commander) and *fener* (lighthouse) officers.¹¹ Many upgrades followed. A second lighthouse as well as four landing stages, each operated separately by the municipality, and the Adana-Mersin railway company, greatly facilitated anchoring and hauling.¹² In the 1890s, the Governor General, Hüseyin Hilmi Pasha, managed to get the port widened as part of an ongoing imperial public works project.¹³ Hüseyin Hilmi Pasha also tried to get a concession granted for the construction of roofing over the principal quays, but the central authorities did not accept his proposal despite the boom in public works all over the empire.¹⁴ Other governors-general, and particularly the local authority (*mutasarrıf*) of Mersin, kept on urging the construction of a sheltered port, but to no avail.¹⁵ Mersin offered other advantages: the addition of a steam crane, and the *Société de Remorquage de Mersina* that charged modest embarkment fees.¹⁶ By 1908, 200-300 tons of merchandise could be landed in a day from a single ship. About 1,000 tons could be loaded daily onto a ship. The railway, for its part, could deliver to Adana 300 tons per day.¹⁷ The port-town also had efficient telegraphic services.¹⁸

9. *Ibid.*, p. 6-26.

10. Some 340 tons of cotton went out from Mersin in 1870 although it was not even a particularly good year; the war in France alarmed speculators so much that almost two-thirds of the year's cotton produce remained unsold. AP (Accounts and Papers, Parliamentary Papers, for Provinces of Aleppo and Adana and Mersin, 1865-1908. Public Records Office, Foreign Office Archives, London, hereafter AP), Report by Consul Skene, on the Trade of the Provinces of Aleppo and Adana in the Year 1870, p. 1089-1090.

11. *Adana Salnamesi*, 1296 (1878-1879), Adana, Adana Vilayet Matbaası, p. 145-149. The mayor's office as well as non-Muslim subjects and European assessors composed the Court of Trade made up of six members including two Greek and an Armenian merchant. Also see AP Report by Consul Skene, on the Trade of the Provinces of Aleppo and Adana in the Year 1870, p. 1090.

12. These landing stages underwent repair while a new one was added in the 1920s. *Journal de la Chambre de Commerce de Constantinople* (hereafter JCCC), August 1926, no. 8, p. 230.

13. AP, Report by Vice-Consul Massy on the Trade of the Vilayet of Adana for the Years 1895-1896, p. 11.

14. AP, Report by the Vice-Consul Massy at Adana for the Year 1897, p. 12. For public works in Mersin see *La Revue Commerciale du Levant, Bulletin Mensuel de la Chambre de Commerce Française de Constantinople* (hereafter RCL), no. 261, 31 December 1908, p. 797.

15. AP, Report by the Vice-Consul Massy at Adana for the Year 1897, p. 17.

16. RCL, no. 272, 30 November 1909, p. 485. Also Bundesarchiv Auswärtiges Amt, Hauptarchiv, Potsdam, (hereafter BAA, HA), Jahreshandelsberichte des Konsulats in Mersina (6707), 53, 30 July 1908, p. 19.

17. AP, Report by the Acting Vice-Consul Doughty-Wylie on the Trade of the Province of Adana for the Year 1908, p. 7.

18. RCL, no. 272, 30 November 1909, p. 485; AP, Report by the Acting Vice-Consul Doughty-Wylie on the Trade of the Province of Adana for the Year 1908, p. 8.

Clearly, by the beginning of the 20th century, Mersin was no longer the small summer residence coastal town it was a few decades earlier. Many accommodation facilities, namely four inns (*hans*) and two hotels, received guests regularly. The town also had 2 baths, 90 *entrepôts*, two steam mills and a water mill, and even a ginney built as early as 1869 by the British.¹⁹ The market, in the western part of the town, had over 30 large stores with a total of 387 shops, 15 crowded coffeehouses, and open warehouses in three covered alleys that traded in articles of every possible origin, both indigenous and foreign, as well in as all kinds of delicatessen and foodstuffs.²⁰ The main street of the town started from this market and extended directly to the Adana road and the train station, passing through the richest neighborhood.²¹ Every day caravans filled this grand street adding to its very lively appearance.

Table 2. *Population of Mersin*²²

Mersin	Total	Muslim	%	Armenian	%	Greek	%	Other	%
Early 1850s	100								
1860s	2 000								
1892	9 320	5,500	59	860	9	2 700	29	260	3
1896	10 000								
1908	22 000								
1912	25 000								
1914	25 000								

The town expanded day by day especially to the west toward the main light-house where the gardens were accessible along wide streets, which were all paved. The offices of many shipping lines and mercantile agencies added to the new dynamics of the town.²³ The municipality planted trees all over the town in 1889

19. Vital Cuinet, *La Turquie d'Asie: Géographie administrative, statistique, descriptive et Raisonnée de chaque Province de l'Asie-Mineure*, vol. II, Paris, E. Leroux, 1892, p. 58. This ginney was in addition to the three gins in Adana and Tarsus also built by the English and Americans. AP, General Report by Consul Skene, of the Trade, Navigation, Agriculture, Manufactures, and Public Works of North Syria, in the Year 1871, Province of Adana, p. 284.

20. United States National Archives (hereafter USNA), Special Reports and Government Inquiries, MC 1107, Roll 8, no. 97, 20 February 1918, p. 2.

21. *Adana Salnamesi*, *op. cit.*, p. 149.

22. Sources: Theodor Kotschy, *Reise in den cilicischen...*, *op. cit.*, p. 3-6; Andrew G. Gould, "Pashas and Brigands. Ottoman provincial reform and its impact on the nomadic tribes of southern Anatolia, 1840-1883", Ph.D., University of California, Los Angeles, 1973, p. 199; Vital Cuinet, *La Turquie d'Asie...*, *op. cit.*, p. 50; Charles V. F. Townshend, *A Military Consul in Turkey: The Experiences and Impressions of a British Representative in Asia Minor*, London, Seeley, 1910, p. 112; *Adana Salnamesi*, 1908-1909 (1309), Adana, Adana Vilayet Matbaası, p. 138; Stanford Shaw, "The Ottoman Census System and Population: 1831-1914", *International Journal of Middle Eastern Studies*, vol. 9, 1978, p. 338.

23. Vital Cuinet, *La Turquie d'Asie...*, *op. cit.*, p. 52. The first of these offices belonged to the French Messageries Maritimes.

and established a network of canals to ensure the evacuation of stagnant waters.²⁴ There was also running water in all the quarters of the town by the end of the 1890s. A Polish engineer came from Beirut to supervise the work.²⁵

Orange groves were found all around the town, inhabited by Arab peasants (*fellahin*). Each year new construction materialized, not just buildings, but whole neighborhoods around the groves. One such completely new neighborhood, consisting of 25 dwellings, was created with a new name in 1893: Hamidiye. The area was considered first to be part of the Bahçe neighborhood but such rapid erection of houses necessitated a separate administrative unit (*muhtarlık*).²⁶ In short, a town unknown 30 years earlier or so had become one of the best known in the Mediterranean.²⁷

The immediate surroundings of the town also benefited from this growing prosperity, making Mersin an administrative and commercial center. The French consular agent humorously noted that the only thing Mersin lacked, now that it was entirely connected with Anatolia and that it had all kinds of technological advances, was cars: "We have all that, and we should naturally be among the first to have automobiles, only if we had the routes to run them on!"²⁸ In this milieu, however, the merchants of Mersin did not need cars; they had more than enough for maneuvering and taking advantage of every opportunity to accumulate capital. The result was a lively Mersin with a commercial network of its own in the Eastern Mediterranean, with an ever-increasing number of ships from a greater variety of European countries. Thus, by 1899, Mersin's maritime commerce surpassed that of Lataqia, Iskenderun and Tripoli.²⁹

Migrants and Merchants: The Human Network

This new social and economic space in and around Mersin would have no significance without the people willing to engage in its making. No network of transportation could be established around the new port-town without the people that had recently migrated there; migrant merchant families were the lifeblood of the port-town whence they directed affairs between producers and markets.

24. Archives du ministère des Affaires étrangères, La Courneuve, Nouvelle Série, Turquie, Paris (hereafter AMAE); Correspondance Commerciale, Tarsous, 1874-1897, tome III, Vice-Consulat à Tarsous et Mersine, 2 décembre 1889.

25. AMAE, Correspondance Commerciale, Tarsous, 1875-1897, tome III, Vice-Consulat à Tarsous, Mersine et Adana, 15 June 1896, p. 42-43.

26. *Başbakanlık Osmanlı Arşivi*, Istanbul, Turkey (hereafter BOA): İradeler, Dahiliye, 618 (63/6), 9 Muharrem 1311 (24 July 1893).

27. Vital Cuinet, *La Turquie d'Asie...*, *op. cit.*, p. 51.

28. RCL, No. 261, 31 December 1908, p. 797.

29. RCL, No. 142, 31 January 1899, p. 152-153. Indeed, in 1899 the total tonnage of imported goods in Mersin was 440,710 tons, twice that of Lataqia, 60,000 tons more than that of Iskenderun and almost the same as the amount entering Tripoli, Syria. Donald Quataert also mentions this increase in the second half of the 1890s in his comparison of the periods 1891-1895 and 1896-1900. See his *Ottoman Reform and Agriculture in Anatolia, 1876-1908*, Ph.D., Los Angeles, University of California, 1973, p. 290. See Table 4.

The regulation of this exchange set out the parameters of the regional economy of Çukurova, as merchants also helped to change this human geography of 20,000 square kilometers from basically a nomadic life-style to settled and urban life. They were also the most important community that connected Anatolia to the south, to the Mediterranean and thereby to Europe. In other words, the migrant merchant families that created Mersin not only affected the port-town and Çukurova, but also connected eastern Anatolia with Istanbul, the Mediterranean world and the world at large. On a range of scales, they remade this space through the relations they established between the port and hinterland, coast and interior, with the two other urban sites of Adana and Tarsus, with municipalities and provinces, the central state and the world.

These migrant merchant families should be seen as full partners of the process of regional transformation as they became both sources and agents of a multitude of scales of relations emanating from the port-town. They came from as far away as the Fertile Crescent, the Aegean Islands, Cyprus and Cappadocia. The migration, settlement, networking and imprint of one particular family clearly reveal the spatial intricacies and the conditions under which they migrated: "The Cypriote Mavromatis Family had a very important place in Mersin. They were considered to be the richest people in Cilicia. They had very good careers as merchants, as industrialists, and as bankers."³⁰

This 1959-reminiscence of Miltiadis Agionnoglou concerns his family's former Anatolian hometown. The former inhabitant of Mersin was not wrong in situating the Mavromatis family at the centre of the port-city in Ottoman times. Konstantin Mavromatis, later named Hacı, migrated from Cyprus to a coastal village nearby Mersin in the mid-nineteenth century, before Mersin had even come into being.³¹

The family's rise to riches underlies the various crucial mechanisms for the mercantile community at large and the development of the port-town. The life of Hacı is a great example of a lesser migrant merchant becoming within about twenty years a moneylender, tax-farmer, manufacturer and in the end a banker. Before settling in Mersin, it seems that he was already engaged in cotton and grain trade, with which he branched out all the way to Marseilles. His involvement in the operations of the Messageries Maritimes was possibly the reason behind the opening of an agency branch in Mersin, the first shipping line to do so.³²

He did this in the period before the railroad, when there was no discernible pattern of exchange. Merchants like him set the rules of exchange as they went along. Most of them started with next to nothing. After all, before the railway,

30. Κέντρο Μικρασιατικών Σπουδών, Αρχείο Προφορικών Μαρτυριών, (Center for Asia Minor Studies, Oral Testimonies Archive), Athens, Greece (hereafter CAMS/OTA). Cilicia File 3, The Periphery of Mersina, Chapter II (CAMS/OTA), Interviewee Miltiadis Agionnoglou, interviewer E. Tsalikoglou, 30 June 1959. My deepest thanks to Konstantina Andrianopoulou, a friend and a colleague, for assisting me in the Oral Testimonies Archives as well as for translating all the material.

31. CAMS/OTA, Interviewee grandchild of Hacı Konstantin Mavromatis, Alexandra Prezani, interviewer I. Loukopoulou, 29 May 1962.

32. Vital Cuinet, *La Turquie d'Asie...*, *op. cit.*, p. 52.

Mersin was a port-town without banks or any other reliable credit system. In these precarious years, and in the absence of financial facilities, mediating between producers and consumers involved many risks. Merchants like Mavromatis were representatives of close-knit ethnic and religious communities; communal ties strengthened them against business risks. In many cases in the commercial world of the Ottoman Empire, the rise of such mercantile classes and/or the predominance and preeminence of Christians as opposed to Muslims is mainly due to European protectionism, but this does not really hold true for Mersin. It was established by immigrants coming mostly from Christian backgrounds who did not require any assistance against any other mercantile class.³³

Whence and when did they come from? Rums, who spoke Karamanlica, began to come from Cappadocia while other Greeks arrived from the Greek islands as early as 1842 to Kazanlı, a nearby village used in the 1830s during the Egyptian rule under Ibrahim Pasha. This first destination of the first wave of Greek migration shows the potential that it had created, but others from various parts of Anatolia and Greece followed suit: 350 families from Cappadocia, 150 families from Chios and 150 families from Cyprus. Others from Lesbos, Crete, Santorini, Piraeus, and Paxoi had come to Mersin and settled, which is one of the facts that attest strong links between commercial centers in the Mediterranean.³⁴ The Rum and Greek settlers in and around Mersin were all latecomers with the exception of one village, Hristiyan koy, near Mersin.

Rum and Greek migrations did not remain limited to the town of Mersin, as only one-third of the total Greek Orthodox population of the entire province was indigenous, while one-third came from Cappadocia and another third from the Aegean Islands. Two-thirds of this total spoke Turkish (Karamanlica).³⁵

From the beginning, the human network was run by a variety—if not hierarchy—of merchants positioned at different points between the hinterland and Mersin. Rural merchants who had penetrated into the countryside formed the first link as they bought directly from the producers to sell in market towns throughout the hinterland. Such rural merchants were active as early as 1866, coming from outside the region as far away as Kayseri and other commercial centers in Eastern Anatolia. One of the first centers of these mostly Christian merchants was situated in the region of Mersin, long before it emerged as the major port of the area. They were the pioneers; they came without families and roamed around the villages buying their produce at “1 kuruş when it was worth 5” and selling to the villagers at “5 kuruş when it was really worth 1”.³⁶ They conducted their trade via

33. For a very good example of such protectionism in the Levant, see Leila Fawaz, *Merchants and Migrants in nineteenth-century Beirut*, Cambridge, Mass., Harvard University Press, 1983.

34. Sia Anagnostopoulou, *Asia Minor, 19th Century - 1919, The Rum Orthodox Communities: From the Rum Milleti to the Greek Nation* (in Greek), Athens, Hellenica Grammata, 1997, p. 264. Also see Evangelia Balta, “The Greek Orthodox Community of Mersina (mid-19th century - 1921)”, in Filiz Yenışehirlioglu et al. (eds.), *Mersin, the Mediterranean and Modernity: Heritage of the Long Nineteenth Century*, Mersin, Mersin University Press, 2002, p. 39-44.

35. CAMS, Christian Association of Mersina, “Orthodoxia, Calendar of 1909”, p. 171.

36. BOA, *Şura-yı Devlet*, 2215/12, 12 Rebiulahir 1287 (12 July 1870). These are the words in the report of the Meclis-i Umumi (General Council) that had gathered to do something about these

Karaman (Konya) as it was near. Taking advantage of Cevdet Pasha's operations in the East, they had gone to Konya at the time of the Forced Settlement. They quickly drew the attention of the state, as the first complaints about their conduct go back to the mid-1860s. By 1870, they had already managed to become moneylenders as the villagers became more and more indebted to them. The influx of various groups from eastern Anatolia, but most importantly merchants and moneylenders to Çukurova, as it became the center of commerce with a direct outlet to the Mediterranean, was constant. Indeed, from 1871 onwards, more came from Kayseri and Mut and moved to the west of Mersin, namely to Ermenek, Gülnar and Edek Deresi. They allegedly charged outrageous prices to buyers and when they were not paid they confiscated the produce of the villagers. The authorities continuously sought to curtail their activities and placed additional price controllers in the area.³⁷

At the top of this mercantile hierarchy were merchants or trading agents commissioned by foreign firms that exported produce at Mersin. As export merchants, they engaged in big business, i.e., sold the purchased surplus to foreign markets. Mavromatis was the major export merchant of Mersin, conducting business with world markets directly as well as collaborating with foreign firms as their much-sought-after link to the region.³⁸ He started with offering his services to the French but soon founded his own trading agency, the Mavromatis Trading House.³⁹ In his role as an intermediary, his operations extended as far as the rural merchants from the hinterland to Mersin, where he sold directly, or to other trading agencies. He had his counterparts and business partners, so to speak, in other centers such as Adana, İçil (the district west of Mersin, mostly the southern zone), Tarsus and Misis, Payas, Kozan, Kadirli, and Ceyhan.

His networking beyond Mersin can be clearly seen in his activities in Tarsus, the principal town en route from Mersin to Adana. The most famous merchant of Tarsus was a Greek too, Elias Avantias, who was connected to the Mavromatis Trading House.⁴⁰ It was no coincidence that Mavromatis's subsequent investment took place in Tarsus where he established one of the earliest ginneries of Anatolia without foreign capital.⁴¹ The other merchants in Tarsus and Adana however were not connected to the Mavromatis Trading House. After all, both towns had been old urban sites, not points of migration like the new port-town. Ethnic and reli-

merchants who damaged the equilibrium of the villages there. The council accused them of being "gaddar" i.e., cruel and decided to check their records periodically. They also had an idea of moving them closer to the center of the plain, as it was difficult to control them all the way in the west. The Council drafted several reports between 1862 and 1867 about the issue. But the central state did not do anything.

37. BOA, *Şura-yı Devlet*, 2115/39, 18 Rebiulevvel 1288 (7 June 1871).

38. C. Favre, C. and B. Mandrot, "Voyage en Cilicie 1874", *Bulletin de la Société de Géographie*, vol. VII / no. 15, 1878, p. 5-37 and 116-154, p. 131. These travelers were Mavromatis's personal guests.

39. Minas Christopoulos, *The Communities of Cilicia* (in Greek), Crete, 1939, p. 12.

40. Edwin Davis, *Life in Asiatic Turkey...*, *op. cit.*, p. 35. Also mentioned by Irini Renieri, "Industries of the Greek Orthodox in the region of Çukurova (1880-1924)", Paper presented at Mersin in Historical Perspective Colloquium and Exhibition, 22-24 September 2005, Mersin.

41. *Neologos*, no. 5881, 15 February 1889, Istanbul, p. 3.

gious ties of Armenians in Adana and Tarsus, as well as long-time involvement in trade, played a great role in these market centers.

The Greek community of merchants in Mersin started with very little, but the absence of banks did not seriously hamper their trade between the 1870s and 1890s, thanks to several mechanisms at their disposal which they were able to exploit fully. First of all, the shipment of merchandise was so safe in the small port-town that bills of lading were considered guaranteed enough to ensure payment before unloading.⁴² Smaller merchants in Mersin became notoriously successful at claiming payment for the merchandise they sold to Europe immediately after shipment, using these letters. Because European merchants understood that their homologues in Mersin did not have enough capital for the transactions of the following year, they accepted such potentially risky methods on the word of leading merchants. Well-known merchants like Mavromatis for instance, honored these letters and thus paved the way for smaller merchants to have access to credit. In this precarious commercial network, such credit mechanisms were crucial. This situation was also already greatly benefiting Mavromatis in the 1870s. Being the principal merchant of the area, he became wealthy enough to propose the irrigation of the plain between Tarsus and Adana. He was ready to invest in the plain in exchange of part of the taxation on the land irrigated for a period of 20 years. As the concession was not granted, Mavromatis did not become a major landowner but remained a merchant.⁴³

What were the sources that merchants could draw upon to accumulate money, or rather develop a money economy in such a seemingly informal network? Not all were Mavromatis and not all had ties to foreign firms like the *Messageries Maritimes*. Fairs and markets in Adana, Tarsus and Mersin, as well as those in the hinterland centers, proved immeasurably important for the network. Serving as important commercial organizations since the 16th century, such fairs brought together not only Ottomans of Muslim, Armenian, Greek, Jewish backgrounds, but also European merchants and agents.⁴⁴

The Tarsus fair took place one week before the Adana fair, the largest fair, which was called Çukurova Panayırı.⁴⁵ Other markets were permanently established in certain towns of the area around Mersin and Sis (in Haçin, for instance).⁴⁶ Merchants in Mersin particularly used the annual fairs of Adana and Tarsus in order to reach the internal markets and rural merchants.⁴⁷ Feeding

42. AP, Report by Consul Skene on the Trade, Navigation, Agriculture, Manufactures, and Public Works of North Syria for the Year 1872, Province of Adana, p. 586.

43. Edwin Davis, *Life in Asiatic Turkey...*, *op. cit.*, p. 17 and 56.

44. For the 16th century see Suraiya Faroqhi, "Sixteenth century periodic markets in various Anatolian Sancaks: İçel, Karahisar-ı Sahib, Kütahya, Aydın, and Menteşe", *Journal of Economic and Social History of the Orient*, vol. 22, 1978, p. 32-80. For the 18th and 19th centuries see Ömer Şen, *Osmanlı Panayırları (18-19 Yüzyıl)*, İstanbul, Eren Yayıncılık, 1996.

45. BOA, *Şura-yı Devlet*, 2115/39, 22 Rebiulevvel 1288 (11 June 1871).

46. BOA, *Şura-yı Devlet*, 2115/39, 22 Cemaziyelevvel 1288 (5 August 1871).

47. The origins of these fairs date back all the way to the 16th century. They resurfaced as centers of economic activity in the plain during the reign of İbrahim Pasha who had not only increased security measures to insure the safe travel of merchandise and people, but also paid

Mersin, these fairs helped the development of commercial activity in the port.⁴⁸ Just as important was their role in the establishment of a money economy in the transactions between the rural and urban populace. They not only provided the basis of commerce between the port and the hinterland, but also the means of exchange. In the absence of banks, this circulation of money was crucial for commerce.

Obviously, however, the money circulating at the fairs of the plain could not be used in long distance transactions. Bills of exchange, and various other forms of letters of credit were used to facilitate the flow of trade and funds between Mersin and beyond. As is well known, in order to secure settling accounts, bills of exchange had to be both reliable and negotiable. Yet in Mersin, bills of exchange could not be negotiated in different currencies.⁴⁹ They had to be sent to Izmir or Beirut for negotiation and the proceeds returned to Mersin in bullion. This implied much difficulty for all branches of local trade, as merchants in Mersin were obliged to have correspondents in Beirut, Izmir or Alexandria.⁵⁰ At this juncture as well, communal and personal ties like those of Hacı Konstantin Mavromatis and his family played pivotal roles; the grandson married into the Barbur family, one of the most powerful Arab Orthodox families who had roots in Beirut since the reign of Ibrahim Pasha. Beirut was especially very accessible for him as the Orthodox population of the town provided in general links with larger ports such as Beirut.⁵¹ Also, effective communication was available with these correspondents since Mersin was one of the few places that possessed a telegraph office in the Empire. For a commission, these correspondents would remit the necessary funds for the export trade to the Mersin merchants. This was how bills could be drawn in Mersin and sold at other ports for the purpose of cashing the proceeds of exports.⁵² The partners in these flimsy arrangements were fellow members of the Greek community headed by Mavromatis. The efficiency of foreign trade, especially in this first phase, rested solely on the merchant's successful delivery of the job/sum promised. Rather informal local mechanisms of money lending or providing personal security were at work. The Greek community thus conducted the commercial transactions of Mersin when the town possessed a

great attention to their regularity.

48. BOA, *Şura-yı Devlet*, 2114/8, 18 Şaban 1286 (23 November 1869).

49. Apparently, the negotiability of the bills of exchange only in one currency became the norm throughout the Empire in the 16th century. See Şevket Pamuk, *Osmanlı İmparatorluğu'nda Paranın Tarihi*, İstanbul, Türkiye Ekonomik ve Toplumsal Tarih Vakfı, 1999, p. 92. However, in the 19th century, before its full-fledged development, Mersin was an anomaly compared to the other ports of the Empire such as İstanbul and Izmir where bills of exchange were negotiable in various currencies.

50. AP, General Report, by Consul Skene, of the Trade, Navigation, Agriculture, Manufactures, and Public Works of North Syria, in the Year 1871, Province of Adana, p. 286.

51. A still living member of another Orthodox family with ties to both Mersin and Beirut testifies to this relationship. Lady Cochrane, Yvonne Sursock, "Round Table Discussion", in Filiz Yenişehirlioğlu *et al.* (eds.), *Mersin...*, *op. cit.* Also see Filiz Yenişehirlioğlu, *Mersin Evleri*, Ankara, Kültür Bakanlığı Yayınları, 1995.

52. AP, Report by Consul Skene on the Trade, Navigation, Agriculture, Manufactures, and Public Works of North Syria for the Year 1872, Province of Adana, p. 586.

population of less than 2 000.⁵³ Hacı Konstantin Mavromatis carefully spread his family out through marriage alliances to fortify ties not only in Mersin, but in Istanbul and beyond as well. One of his daughters married a German financier, Christmann, who was involved in almost all business in Mersin, as we shall see. Another daughter married into a very influential mercantile family from Istanbul, the Tahinci, a branch of which was residing in Adana. One son married into another migrant family, the Siderikoudis from Chios Island, who represented in Mersin an Istanbul firm.⁵⁴

The administration of the port-town was for the most part in the hands of these communities as well. While Greeks were members of the Court of Trade, the person in charge of the lighthouse was a Levantine. *Menafi Sandığı* (regional agricultural credit funds) members were mostly Christian Arabs.⁵⁵ Clearly, however, the Muslims, including Arab Muslims farmers (*fellahin* - 'peasants'), were the majority but the Christian population composed of Greek Orthodox, Armenians, and Christian Arabs amounted to more than one-third of the total.⁵⁶ Religious institutions and schools reflected this multi-ethnic and multi-religious social composition. There was one mosque and a number of churches of different Christian faiths. In terms of educational institutions the town had much to offer: two Islamic Higher Education Institutions, one high school (*rüşdiye*) and two primary schools for Muslims. Gregorian Armenians also had a school for Muslim, French and Armenian boys. The Catholic school was a small one of only 45 pupils who were instructed in Turkish and French. The Saint Joseph sisters had a school for girls.⁵⁷ Hacı Konstantin Mavromatis also established a Greek School for girls in the village of Hristiyan köy and together with his sons Antonios and Andreas. He donated regularly to the schools.⁵⁸ In the vicinity, the Greeks had two other schools, in one of which instruction was in Greek, French, and Arabic while in the other modern Greek was taught.⁵⁹

Mavromatis was heavily involved in other philanthropic activities for his hometown. The most interesting was his contribution to the construction of the Bezmi Alem Mosque whose completion had been delayed due to lack of funds.⁶⁰ The one Greek Orthodox Church in the town of Mersin, St. Georges (Aya Yorgi) was first erected in 1870, but Hacı Konstantin Mavromatis contributed to its reconstruction in 1885 as a beautiful stone church in neo-Byzantine style with a dome and two bell towers. The community was so grateful that the Greek Council of Elders honored him by arranging his burial inside the precinct of the

53. Edwin Davis, *Life in Asiatic Turkey*, *op. cit.*, p. 17 and 56.

54. CAMS, Ioannis Kalfoglous, *Mikra Asya Kitasının Tarihiye Coğrafyası*, Istanbul, 1899, p. 156-160. Also see Irene Renieri, unpublished paper.

55. *Adana Salnamesi*, 1296 (1878-1879), *op. cit.*, p. 145-147.

56. The numbers are in Vital Cuinet, *La Turquie d'Asie...*, *op. cit.*, p. 50.

57. *Ibid.*, p. 57-58.

58. CAMS, Interviewee grandchild of Hacı Konstantin Mavromatis, Alexandra Prezani, interviewer I. Loukopoulou, 29 May 1962.

59. Michail Georgiadis, "On the whole of Cilicia and Adana" (in Greek), *Xenofanis*, vol. 1, 1896, p. 273-281.

60. Gündüz Vartan, "Round Table Discussion", in Yenişehirlioğlu *et al.* (eds.), *Mersin...*, *op. cit.*

church.⁶¹ Every time Mavromatis traveled outside Mersin, the bells of the church saluted his departure and return.⁶²

The merchants residing in Mersin took advantage of every opportunity that arose in Adana to further extend their business network. In 1872, for instance, mercantile houses in Aleppo were encouraged to open branch establishments in Adana. The purpose of the move was to avoid the inconvenient fluctuations in the exchange rate between the pound and the *kuruş*, due to the excess of imports over exports in Iskenderun. In Mersin exports exceeded imports, making the exchange rate more constant in Adana than Aleppo. As a result, doing business in Adana proved more beneficial for both Aleppo and Mersin merchants. Furthermore, these Aleppo firms in Adana often had branch offices in Manchester.⁶³ Manchester acted as the major financial center where merchants interacted without intermediaries. One could easily invest the cash obtained for cotton or borrow money. The British consulate in Adana frequently aided the business of these Manchester branch offices with the Ottoman authorities.⁶⁴

Through this mercantile network, Mersin was integrated into the world market. Even when available mechanisms for commercialization were primitive, rural merchants collected the surplus, and others financed it, while export merchants sold it. Even crises due to natural calamity or state intervention in trade did not stop these entrepreneurs. Merchants in Mersin served as intermediaries between European wholesalers and regional retailers, and they also acted as brokers between cultivators and foreign merchants; they spoke both local and foreign languages and they knew the needs and tastes of both sides. These traders should not be simply seen, as they sometimes are, as brokers charging unreasonably high interest rates and hence impoverishing the rural population.

Thanks to their enterprises the prosperity of Mersin's trade continued to grow in the aftermath of the 1870s crises "owing to the vast extent and remarkable fertility of its arable land".⁶⁵ By the 1880s, a firmer commercial network had been re-established in the port-town, and coastal shipping to and from Mersin had become essential to daily life in the plain. This new Mersin with its connections to the world and the hinterland, and with its human potential, was becoming the center of a well-developed commercial network.

This network was both evidenced and fostered by the increasing foreign activity in the town. Although in the mid-19th century, the reputation of Mersin used to be so bad that travelers frequently wrote that no European could live there, the town's link to the world beyond was clear when most consuls moved their summer residences in the 1850s.⁶⁶ Next they moved their offices, as regular, rapid

61. CAMS, Christian Association of Mersina, "Orthodoxia, Calendar of 1909", p. 180.

62. Evangelia Balta, "The Greek Orthodox Community...", *art. cit.*, p. 39-44.

63. AP, Report by Consul Skene on the Trade, Navigation, Agriculture, Manufactures, and Public Works of North Syria for the Year 1873, Province of Adana, p. 966.

64. AP, Report by Consul Skene on the Trade, Navigation, Agriculture, Manufactures, and Public Works of North Syria for the Year 1873, Province of Adana, p. 966.

65. AP, Report by Consul Skene on the Trade, Navigation, Agriculture, Manufactures, Public Works, and Revenues of the Provinces of Aleppo and Adana in the Year 1876, p. 969.

66. Charles V.F. Townshend, *A Military Consul...*, *op. cit.*, p. 112.

and secure communications put the town in continuous contact with Europe. Indeed, so many Europeans were pouring in from the ships books and other printed matter they brought with them in various languages that this required the creation of a special translation office for "investigation and interpreting".⁶⁷

The cost of living was considered cheap by European standards. A family of three or four could do quite well on 5,000 francs a year.⁶⁸ Actually, the fixed population of Mersin kept changing as it attracted many travelers either just for a visit or for a longer stay or for traveling further in the hinterland. These visitors first came in via sail or steamships but the number increased immensely with the railroad. Visitors enjoyed the town that was "pleasing to the eye of a voyager who disembarked in a beautiful and quite popular place, adorned with a fountain of spurting waters".⁶⁹ Foreigners' residences and consulates occupied the waterfront, lined with villas.

Consular offices were of utmost importance and should not just be seen as foreign intervention. These offices played a crucial role particularly because of consular protection offered to Ottoman citizens. The 1838 Balta Limani Agreement with Britain, which was shortly after followed by agreements with other European countries, gave Europeans privileges never given before, including profits –this is why many local merchants tried to transact trade in the name of a foreign company. Local merchants like Mavromatis did not necessarily feel resentment toward foreign presence: they owed their business to such protection. On the contrary, Europeans needed the locals even more if they wanted to take full advantage of these privileges. This is why they widely and even indiscriminately distributed consular protection. For Europeans, the granting of consular protection meant obtaining indispensable services from and ties with local people. In exchange, locals received privileges and exemption from taxes that they should pay as Ottoman subjects. As Mersin underwent rapid growth, many consular offices had to deal with a great deal of work for which they had no staff. This meant hiring locals for consular jobs, but without paying a penny. As payment, they gave consular protection. Although each consulate complained about the ever increasing quantity of such protection, nothing changed. In fact, one merchant could be a protégé and/or employee of several consuls at the same time. When the consuls were themselves away for long periods of time, especially during the long hot summers, they appointed locals as vice-consuls. The Americans opted for the most pragmatic solution as they never bothered to send anybody but at times used European merchants –one was Italian– and mostly Mersin merchants as their consuls.⁷⁰ With the exception of the Persian consul, all consuls lived in Mersin.

67. BOA, *İradeleer, Dahiliye*, 1267(99/25), 17 Muharrem 1312 (22 July 1894). Provincial authorities claimed that their budget did not allow hiring a translator, and so the central government allocated the money in 1894. Thus, some books were considered mischievous (*muzır*), and were confiscated.

68. RCL, no. 253, 30 April 1908, p. 703. Also see Charles Townshend, *A Military Consul...*, *op. cit.*, p. 113.

69. Vital Cuinet, *La Turquie d'Asie...*, *op. cit.*, p. 51.

70. USCR, Daily Consular and Trade Reports, From Consul Davis at Iskenderun, October 1898. Viterbo was an Italian who was naturalized in 1890 and was given the post in 1896, Report of 22 May 1902.

Mavromatis and his family helped to fill these positions. His first son, Andreas, was the Spanish vice-consul, also acting as the American vice-consul during the absence of the consul.⁷¹ His second son, Antonios, served as the Russian consul while one son-in-law, Christmann, served first as British vice-consul and then as German vice-consul.⁷² Another son-in-law, from another local merchant migrant family, the Tahinci, was the Swiss consul while the father-in-law of Antonios Mavromatis was the vice-consul of Portugal.⁷³

Table 3. *The Mavromatis Family Tree*

<div>Haci Konstantin Mavromatis</div> <div>Migrated from Cyprus circa 1850s, married to an Arab Orthodox, died 1905 in Mersin</div>	<div>Haci Kristo Sedo</div>
	<div>Yorgi</div>
	<div>Antonios (Russian vice-consul)</div> <div>Married to daughter of Siderikoudis, manager of an Istanbul based trading house and agent of Russian naval lines, vice consul of Portugal</div> <div>Son of Antonios marries into Barbur family from Beirut</div> <div>Other children - British or Greek citizens</div>
	<div>Andreas</div> <div>Vice-consul of Spain and deputy vice-consul of the US</div>
	<div>Eleni</div> <div>Married to Fedon Tahinci of Adana, Swiss consul and also a commercial agent connected to Istanbul</div>
	<div>Kalyopi</div> <div>Married to Gustave Christmann, Swiss citizen but German consul, first director of Ottoman Bank in Adana, agent of Deutsche Gesellschaft Baumwolle, investor</div>
	<div>Heremiyeri</div>
	<div>Arjantin</div>

71. USCR, Daily Consular and Trade Reports. From Consul-General Dickinson at Istanbul, 23 January 1904.

72. CAMS, Interviewee Miltiadis Agionnoglou, interviewer E. Tsalikoglou, 30 June 1959.

73. Meltem Toksoz, “The Mavromatis Family in Mersin” dans Vangelis Kechriotis *et al.* (eds.), *Economy and Society on Both Shores of the Aegean*, 2009, Athens, Alpha Bank Publications, p. 337-354.

The relationship of migrant merchants such as Mavromatis with consulates and the foreign population of Mersin cannot be understated. All these merchants benefited from their European counterparts whenever they did not have enough capital or credit and also competed with them. To be sure, they had the support of local authorities more often than not, as the latter never made an issue of consular protection.⁷⁴

Thus the merchants quickly learnt how to manipulate consular protection to their benefit, to overspeculate, to do dubious business deals, and in general operated under almost total immunity from the law. However, when it was to their advantage, they were quick to change their allegiances and often claimed that first and foremost they were Ottoman subjects.

Indeed, by the 1890s, there was a substantial foreign population of which the French formed the majority, having the advantage of the weekly stops of the Messageries Maritimes at Mersin. In addition, French merchants resided in the town for lengthy periods, conducting business directly. Indeed, there were two French commercial companies in Mersin belonging to Arthus and Guys, and the latter obtained the representation of the German trade.⁷⁵ Thanks to Frenchmen in Mersin, maritime insurance had also become a predominantly French affair. *La Foncière* had almost acquired a monopoly, insuring even the merchandise sold in the open on the seashore of Mersin to be delivered to Europe.⁷⁶ Insurance agencies became part of business life in Mersin at that time. The most important sector of insurance was, of course, for the merchandise imported into Mersin by ships. Following the successes of *La Foncière*, others such as *La Mannheim-Continental*, *La Francfortoise*, *Les Assicurazioni Generali*, and London Insurance established their businesses, with some changes in their methods and personnel. Increasing hauling services and maintaining quality packaging required insurance companies. These companies paid indemnity after close investigation of allegedly damaged merchandise.⁷⁷ The Austrians and Germans were known to grant payment against any kind of damage, however small.⁷⁸ They led the overall insurance business in Çukurova, followed by the Americans, who were most active in Mersin.

74. In Beirut, for example, consular protection seems to have been the source of continuous complaint and intervention on the part of local authorities. See Leila Fawaz, *Merchants and Migrants in 19th Century Beirut*, Cambridge, Harvard University Press, 1983. But I have not come across a shred of evidence for such problems in Mersin.

75. AMAE, Correspondance Commerciale, Tarsous, 1875-1897, tome III, Vice-Consulat à Tarsous, Mersin et Adana, 5 July 1895. The vice-consul considered it necessary to assure the Minister that there was nothing unpatriotic in the business of this French firm whose clientele consisted of Germans, especially as the company received much of its capital from the Export Bank which put them in contact with German traders as many French trading houses refused to accept the offers of the Mersin company.

76. AMAE, Correspondance Commerciale, Tarsous, 1875-1897, tome III, Vice-Consulat à Tarsous, Mersin et Adana, 15 June 1896, p. 42. But after great losses, the company was shut down. RCL, no. 253, 30 April 1908, p. 700.

77. RCL, no. 253, 30 April 1908, p. 701.

78. RCL, no. 253, 30 April 1908, p. 704.

The American presence in the town developed at the beginning of the 20th century. So much so, indeed, that the Consul General in Istanbul, Charles Dickinson, pleaded the American government for the removal of the Iskenderun Consulate to Mersin.⁷⁹

However, the consulate office remained in Iskenderun as the new consul at Iskenderun, Jackson, did not agree with Dickinson. According to Jackson, the move would not be worthwhile before the Baghdad railway connected Mersin with Anatolia and the southern provinces of the Ottoman Empire.⁸⁰ However, American operations, which included the Standard Oil Co. of New York, the Vacuum Oil Co., Singer Sewing Machine Co., and even American Insurance Co. for marine fires, were not irrelevant.⁸¹ By then, missionary work had also grown to include American and French missions.⁸²

Under these circumstances, many mercantile agents in Adana also managed to control sub agencies and ensure payment of debts. In other words, merchants increased their business either by representing several mercantile agencies or by working for different shipping lines. More successful merchants also stepped in for smaller merchants by paying or ensuring the payment of their debts as these could no longer do business directly with any agency or shipping line. Certain agencies represented not only their country's shipping line but those of other countries as well, giving to a successful merchant the opportunity to make multiple deals. This merchant would in turn accumulate enough capital to represent other merchants. This helped erasing the smaller merchants, and led to the emergence of only a few leading merchants in towns such as Tarsus.⁸³ This was also the only precaution to be taken against fraud which might occur when goods passed through the hands of the bigger middlemen to the smaller agents, and were finally sold without any consideration for the reputation of the original merchant. Such fraudulent activity, according to foreign consular officers, was a daily practice. No legal mechanism helped to recover payments if they were not willingly remitted. Therefore, getting rid of the middleman by leaving the entire transaction in the hands of a single merchant was the better solution. In addition, some foreign agents considered establishing themselves in Mersin or Adana permanently, or at least during the season when the commodity in question was sold, in order to eradicate the middleman; an Egyptian–Levantine trade company and an American agricultural factory agent were two examples.⁸⁴

79. USCR, Daily Consular and Trade Reports. From Consul-General Dickinson at Istanbul, 23 January 1904.

80. USCR, Daily Consular and Trade Reports, From Consul Jackson at Iskenderun, 14 October 1905. Consul Jackson apparently had personal reasons for his opposition to moving to Mersin: he would not be able to take his family to Yayla from Mersin.

81. USNA, Records of the Department of State Relating to Internal Affairs of Turkey, 1910-1929, no. 353, Roll 62, 11 December 1922.

82. Charles Townshend, *A Military Consul...*, *op. cit.*, p. 113.

83. For merchants in other commercial towns like Tarsus, doing business with those in Mersin see Edwin Davis, *Life in Asiatic Turkey...*, *op. cit.*, p. 35.

84. AP, Report by the Vice-Consul Massy at Adana entitled "Suggestions for British Traders with Turkey in Asia", 1901, p. 18-19. The British Vice-Consul could not keep from almost begging

This new town of mostly migrant people needed in fact the operational ease of such intricate webs of relations with foreigners, especially in the absence of formal commercial mechanisms, or any credit mechanism. They succeeded in a tremendously risky milieu where there was no bank and no credit office well into the 1890s. Yet credit was at the heart of all their speculations. What made it work for them was that they could sell merchandise at any price, even without any profit. A whole range of speculators began to do business in a hierarchy at the top of which were the export-import houses, like that of the Mavromatis, that advanced credit to large local merchants who then advanced it to smaller ones.⁸⁵ Through such speculation, they turned from middlemen into manufacturers, bankers, landowners, and important merchants. They quickly traversed the distance between being brokers and getting the upper hand. They managed to make the city rise above complex hierarchies, and created a city in which socio-ethnic or religious differences did not generate any bitter divisions. Neither did they accept state intervention without demur: for instance when they lost the timber trade. In 1889, the local governor arbitrarily stopped the timber trade in an effort to prevent abuses. Indeed, timber had become a profitable item as the construction business boomed in this growing town. Making excessive profits, however, meant speculations and abuses. But merchants, now apparently organized, took the issue to the central government that reversed the decision of the governor.⁸⁶ In the 1890s, for a whole decade, the central government seems to have tackled a 'timber problem' in trying to regulate a growing trade.⁸⁷

Indeed, the absence of banks was a puzzling situation for foreign consuls who repeatedly commented on the need during the 1870s. The British consul, for instance, expressed his bewilderment in his report of 1872:

[...] it really seems strange that so favorable a field for legitimate and safe business in advances on bills of lading should not attract the notice of the capitalists in places where there is more money than means of investing it with similar security and advantage.⁸⁸

The full realization of the potential of Mersin then awaited two developments: railroad and banking institutions. After the arrival of the rail in 1886, the merchants of Mersin proved all the more capable. They did everything they could to ensure the continuity of trade: they found new items to sell, took more credit

his government for the adoption of the same wise method by his countrymen.

85. AP, Report by the Vice-Consul Christmann at Adana for the Year 1889, p. 9.

86. AP, Report by the Vice-Consul Christmann at Adana for the Year 1889, p. 10. The forests around Tarsus in particular were apparently being destroyed as construction of not only buildings but also repair of quays and the erection of telegraph lines implied much usage of timber.

87. The government created and renewed posts of forest control many times in this decade in an effort to regulate the sale and usage of timber. A good example of these government orders is the 1894 order of creating a military post at the Tarsus forestry for protection; BOA, İradeler, Orman ve Meadin, 5 (37)/1, 5 Muharrem 1312 (10 January 1894). In 1900 the inspection office for the forestry in the area from Tarsus to Anamur was extended, employing further officers because of increased need; BOA, İradeler, Orman ve Meadin, 316/548-1, 3 Rebiulevvel 1318 (2 July 1900).

88. AP, Report by Consul Skene on the Trade, Navigation, Agriculture, Manufactures, and Public Works of North Syria for the Year 1872, Province of Adana, p. 586.

and ventured into domestic trade opportunities to make up for the loss in foreign trade. In case of crop failure, for instance, they found a new article for sale: cotton yarn that was manufactured at the Tarsus mill of Mavromatis. To be sure, the item was not sold to Europe but sent from Mersin to other Ottoman ports.⁸⁹ Apparently, despite a critical situation in 1889, exports exceeded imports by one-third.⁹⁰

This up-turn in trade coincided with one of the most important developments in the history of Adana: the opening of a branch of the Ottoman Bank in 1899. Within 2 years the bank opened a branch in Mersin as well.⁹¹ The Ottoman Bank had been established in 1863 for three reasons: to help putting some effect the fiscal mess that the imperial government was in (by acting as a central bank), to establish a money system in order to recover the losses endured after the Crimean war, and most importantly to act as a reliable guarantor for the government in acquiring loans, or in short, to attract foreign money.⁹² But it was first and foremost a private bank that had to share the burden with the Public Debt Administration (PDA) after the bankruptcy of the Empire.⁹³

At the time of the opening of the Adana (1889) and Mersin (1892) branches, commercial banking had just become one of the new activities of the Ottoman Bank. In 1889, the new General Director, Sir Edgar Vincent, showed his determination to change the bank by diverting it toward commercial activities. It was he who increased the number of branches and paid great attention to personal credit activities.⁹⁴ As a private bank, it served everybody, but most importantly merchants.⁹⁵

Commercial institutions and all kinds of merchants used the bank for deposit accounts and benefited from these in addition to credit and commercial transactions.⁹⁶ Christmann, the son-in-law of Mavromatis, and vice-consul of various countries at times, also served as the first manager of the branch in Adana.⁹⁷ Among the customers of the bank were stores such as the Orosdi-Back that had a store in Adana.⁹⁸ The bank had such an impact on life in Çukurova

89. AP, Report by the Vice-Consul Christmann at Adana for the Year 1889, p. 8.

90. JCCC, 23 February 1889, p. 90. Export value was 470 000 sterling, as opposed to 392 000 of imports.

91. André Autheman, *La Banque impériale ottomane*, Paris, Comité pour l'histoire économique et financière de la France, 1996, p. 274-275.

92. Edhem Eldem, *135 Yıllık Bir Hazine: Osmanlı Bankası Arşivinde Tarihten İzler*, Istanbul, Osmanlı Bankası, 1997, p. 16-17.

93. Adrien Biliotti, *La Banque Impériale Ottomane*, Paris, H. Jouve, 1909, p. 100-104.

94. The third branch in Ceyhan opened in 1911 completely in line with the historical commercialization of the Ceyhan sub-region and the overall region. André Autheman, *La Banque impériale...*, *op. cit.*, p. 123-138 and 274-275; Edhem Eldem, *135 Yıllık Bir Hazine...*, *op. cit.*, p. 121.

95. *Ibid.*, p. 144. Translation is mine.

96. *Ibid.*, p. 147.

97. *Neologos*, no. 5881, 15 February 1889, Istanbul, p. 3.

98. Meltem Toksöz and Emre Yalçın, "Modern Adana'nın Doğuşu ve Günümüzdeki İzleri", in Çiğdem Kafescioğlu and Lucienne Thys-Şenocak (eds.), *Essays in Honor of Aptullah Kuran*, Istanbul, Yapı Kredi Yayınları, 1999, p. 435-453. For more on the Adana Orosdi-Back, see Uri M. Kupferschmidt, *European Department Stores and Middle Eastern Consumers: The Orosdi-Back Saga*, Istanbul, Ottoman Bank Archives and Research Center, 2007. For the Orosdi-Back operations

that its role as speculator in times of crisis superseded that of the bankers (*sarraff*) it criticized.⁹⁹

Çukurova branches frequently gave short term advances against all kinds of security, including life insurance. Almost one-third of its advances were based entirely upon the reliability of the person, which was established with the good opinion of other 'reliable' people.¹⁰⁰ These advances and credits for mercantile activity and related commercial investments increasingly made up the majority of the bank's activities, especially after the end of the 1890s.¹⁰¹ Therefore, the Ottoman Bank was the backbone of this fragile but dynamic commercial system. The presence of the bank gave security to the network, which now commanded the confidence of foreign merchants. It became the invaluable channel for all financial transactions. In Mersin, the bank even gave out insurance policies for all kinds of merchandise. The Ottoman Bank and several large merchants like Mavromatis made arrangements for insurance coverage for cargo damages between ship and shore because of bad weather.¹⁰²

Indeed, the opening of the Ottoman Bank had spurred such dynamism that other banks followed suit and opened branches in many parts of Çukurova. These banks acted on behalf of foreign firms conducting commercial business in the area and they became the main linkage between non-Muslim merchants and firms abroad.¹⁰³

They indeed changed trade methods. European powers considered establishing banks in the area as one of the most secure and lucrative form of business. The foreign residents of Mersin, believing in its commercial dynamism, invited their countrymen to open banks in the town.¹⁰⁴ The interest rate of the banks excluding the Ottoman Bank, usually 9% per trimester, was a somewhat heavy burden. So, smaller banks had much space and reason to engage in short term credits, with a lower interest rate than the Ottoman Bank. In fact, this kind of potential profit capacity for small credit establishments advancing short-term loans to lesser merchants and/or despite unreliable conditions, showed what a thriving town Mersin had become at the end of the 19th century.

With these banks, obtaining commercial credit became easier both from local sources and foreigners. Short-term local credit –for three months– was available

throughout the Ottoman Empire see Uri M. Kupferschmidt, "Who needed department stores in Egypt? From Orosdi-Back to Omar Effendi", *Middle Eastern Studies*, vol. 43, no. 2, 2007, p. 175-192; Yavuz Köse, *Istanbul: vom imperialen Herrschersitz zur Megapolis*, Munich, Martin Meidenbauer Verlagsbuchhandlung, 2006.

99. An ample example is the 1895 crisis that will be discussed in the next section. Edhem Eldem, *135 Yıllık Bir Hazine...*, *op. cit.*, p. 147-150 and personal communication.

100. *Ibid.*, p. 207.

101. Edhem Eldem, *A History of the Ottoman Bank*, Istanbul, Ottoman Bank Historical Research Center, 1999, p. 145-163.

102. AP, Report on the Trade of the Province of Adana for the Year 1908 by Major C.H.M. Doughty-Wylie, His Majesty's Acting Vice-Consul, p. 7-10.

103. JCCC, 10 August 1888. AMAE, Correspondance Commerciale, no. 109, Ministère du Commerce, de l'Industrie et des Colonies. "Situation commerciale de Mersina en 1892", p. 5.

104. RCL, no. 211, 31 October 1904, p. 419-420.

with a 3% discount.¹⁰⁵ Such informal mechanisms of credit proved all the more indispensable at the turn of the century when the volume of trade was considerably rising. Absence of cash and capital constituted a dire threat to this active commercial life.¹⁰⁶ Under these circumstances the merchants needed support, especially for starting business. The risks entailed in doing business with a merchant who did not have anything but his word to offer against the sale of merchandise did not exceed the loss of not doing any business at all.

The establishment of the bank of the Mavromatis family that quickly assumed a pivotal role in the commercial life of Mersin shows the kind of network his family achieved. The *Banque Mavromatis et Fils* became the second most important banking institution after the Ottoman Bank.¹⁰⁷ In fact, with the Germans, the Mavromatis Bank came before the Ottoman Bank as the *Deutsche Levantinische Baumwoll-Gesellschaft* (the German Levantine Cotton Company) first used the services of the Mavromatis for banking and then switched over to the Ottoman Bank.¹⁰⁸ Hacı Konstantin Mavromatis acted as the main creditor of the town, and secured strong ties with the Ottoman bank, which allowed his family to establish a strong institution that continued to function well during the 20th century. But upon Konstantin's death, his sons did not continue with the bank after the opening of the *Deutsche Bank* in which his son-in-law, Christmann, was involved.¹⁰⁹ The presence of his bank, I believe, attests better than anything else to the stability of the commercial network stemming from the family. In less than 20 years a merchant accumulated enough capital to turn into a respectable banker.

The Mavromatis family was also linked with the Chamber of Commerce, as members of the executive board. The initiative for its establishment came from the imperial Ministry of Commerce, Agriculture and Public Works in 1889, on the advice of the governors of important towns in Anatolia.¹¹⁰ In Adana and Mersin, Chambers of Commerce were established only in 1894 and 1898 respectively.¹¹¹

Conclusion

By 1908, Mersin had clearly become the most important trade outlet of this large area. It was now home to some 22,000 people who conducted trade with Adana's 70,000 people, and with the 30,000 residents of Tarsus.¹¹² Turkish, Arabic, Armenian, Greek, French, Italian, German, English, Kurdish, and Spanish were all

105. AP, Report on the Trade of the Province of Adana for the Year 1908 by Major C.H.M. Doughty-Wylie, His Majesty's Acting Vice-Consul, p. 10-11.

106. RCL, no. 217, 30 April 1905, p. 474.

107. RCL, no. 149, 31 August 1899, p. 332.

108. Hilmar Kaiser, "Local Entrepreneurs and the German-Levantine Cotton Company in the Çukurova: The Limits of Foreign Economic Penetration", Paper presented at The Social and Economic History of Adana and its Districts Workshop, Boğaziçi University, November 2008.

109. AP, Report by the Vice-Consul Doughty-Wylie at Adana for the Year 1908, p. 16.

110. JCCC, 4 May 1899, p. 210.

111. There is no record of the Chambers before 1894. See *Adana Salnamesi*, 1309 (1891-1892).

112. *Adana Salnamesi*, 1309 (1891-1892).

daily spoken in the city. By 1918, some 15 languages were reportedly spoken in the area between Mersin and Tarsus.¹¹³ Considerable trade also flowed in from the Cilician Gates, through the Taurus. The population of the interior comprising settlements all the way to Kayseri (60,000 people), Niğde (23,000), Bor (9,000), Aksaray and Ürgüp were all linked to Mersin as it had become the outlet not only of Çukurova but also of southern and central Anatolia. This meant that Mersin was no longer critically affected by the failure of harvests in Çukurova.¹¹⁴ The port had become essential to the daily life of the plain. The other ports of the area, namely Ayas, Silifke, Karataş and Anamur, served to connect their respective districts to Mersin. In other words, the division of trade was complete between markets, offering different goods at various distances from Mersin, depending on their accessibility to the railway. Specialization of markets of course meant the full functioning of a commercial network of private traders, independent merchants, banks, shipping agencies, foreign firms, and consular offices. The emergence of people and then institutions advancing funds in this last quarter of the 19th century had, by the first decade of the 20th century, created a highly vibrant economy. Competing with Beirut if not surpassing it, Mersin was “no longer the out-of-the-world place it was a few years ago.”¹¹⁵ The cotton trade of the Mavromatis family and other energetic traders brought an average export value of 256,000 sterling between 1898 and 1902.¹¹⁶ In sum, one migrant family in this cosmopolitan place rose to great wealth as the region was made, with specific patterns of exchange as well as concrete practices of property. Such an analysis of the region connects its metamorphosis to a family whose history in the region can be fully traced. In other words, the linkages between the Mavromatis' family network and the changing regional dynamics clearly demonstrate the complexity of the scales of relations for the temporal and spatial analysis of Ottoman transformation in the 19th century.

113. USNA, Special Reports and Government Inquiries, MC 1107, Roll 8, no. 97, 20 February 1918, p. 2.

114. RCL, no. 239, 28 February 1907, p. 262.

115. AP, Report by the Vice-Consul Massy at Adana for the Year 1901, p. 13. The words of the passionate British consular agent at Adana.

116. AP, Report by the Vice-Consul Massy at Adana for the Year 1902, p. 27.