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The Wreck of the Brig 'Arabat' and the Georgiev Brothers: A Business Story during the Crimean War (1853–1856)

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Abstract
This paper presents a representative fragment of the maritime trade during the Crimean War years (1853–1856) involving Evlogi Georgiev and Khristo Georgiev. The purpose of the present article is to reveal the role of insurance policies in the economic enterprises of the Georgiev brothers and to emphasise the rationale, suggested by P. Theologos (or Theologu), behind the use of such a commercial instrument. Based on commercial letters, preserved in the National Archives of Romania, between P. Theologos, a Balkan merchant established in Manchester, and the Georgiev brothers, we discover some of the *entrepôts* and industrial centres from which the trading houses controlled by them were supplied, the problems encountered in trade between the West and the Black Sea; among other things, the introduction (quite recent for the Lower Danube region) and use, as a safety factor, of instruments specific to the capitalist commercial system: the insurance of goods on board ships. All this leads to the idea that the network of agents and partnership relations built up by the two Georgiev brothers, supported since 1839 by the Puliev brothers, their maternal uncles, turned the small trading house in Karlovo into one of the promoters of capitalism at the Lower Danube, by using and introducing various Western economic instruments in the western Black Sea region, along the two banks of the Lower Danube.

Keywords: Liverpool; Constantinople; shipping; insurance; maritime trade.

Introduction

In what follows, with the benefit of hindsight, we propose a foray into a microhistorical episode in the business environment of the Lower Danube and into the international connections of brothers Evlogi and Khristo Georgiev. In the 1970s, the concept of 'microhistory' was given a chance by the editors of the Italian scientific journal 'Quaderni Storici', in which the proponents of this historiographical approach, which had emerged from the *Annales* School after the Second World War, published their programmatic articles. The primary stake of microhistory lies in the effort to reconstruct the past of small, marginal groups and even individuals, starting from minor, apparently insignificant elements within

macrohistory, in the desire to analyse the whole as concretely as possible, not to fragment it (Brewer 2010, 87–109; Magnússon, Szijártó, 2013).

The activity and role of the foreign merchants in Moldavia and Wallachia have long been marginalised in historiography, even though they constituted the active element that connected the Romanian principalities to the large markets of international trade and introduced the innovative practices appropriated from the Western capitalist economies, with which they were in relation, into Moldo-Wallachian society. The foreign merchants were among the main connectors of the interaction between the autochthonous and the European society, being a factor in the progress of the Moldo-Wallachian society on the winding road of the social, cultural and economic transition that they were part of, at the end of the eighteenth century, in the desire to get rid of the specific habits of the Middle Ages, in their aspirations towards modernity (Lazăr 2006, 180–184; Luca, 2009; Davidova, 2013: 45–78). In the context of the economic transformations in Central and South-Eastern Europe in the second half of the eighteenth century, the first 'trading houses' were established in Wallachia, most of these initiatives being the work of Greek merchants (Limona 1970, 385–399; Limona, Moisuc, 1975: 256–271; Limona, Moisuc, 1977: 376–404; Dascăl, 2013). By 'Greek' is meant not only the Greek-speaking and ethnic Greek population but also the Aromanians and Slavs south of the Danube (Lazăr 2009, 207–220). Limiting the foreign factors' access through marriage between relatives is a defining feature of these trading houses and a determining factor in the impossibility of dispersing the accumulated wealth and capital invested in the business. Among these commercial establishments is the one founded by the two Bulgarian brothers Georgiev, under the patronage of their maternal uncles, the Pulievs The business environment, commercial infrastructure, customs duties and trade in the Lower Danube between 1829–1853 have been eloquently described in several recent works and we will not dwell on these aspects in detail here (Ardeleanu, 2014a; Constantin, 2018: 59–131).

As in the pre-industrial era, a network of kinship and business connections helped facilitate the transfer and disposal of goods in Balkan markets. In the first half of the nineteenth century, between the cities of Moldavia and Wallachia, on the one hand, and the Mediterranean and Atlantic ports, on the other, transportation and communication between merchants, associations and their agents were carried out at the speed allowed by the means of transport and the state of the roads of the time (Stoianovich, 1960: 234–313; Ardeleanu, 2014a: 51–131; Davidova, 2013: 45–78). The early phase of the Georgiev brothers' house network has been analysed by Aleksandar Zlatanov, based on the oldest trade ledgers preserved at the Karlovo Historical Museum (Zlatanov 2022, 264–286).

Georgiev brothers: the entrepreneurial profile

The brothers Evlogi and Khristo Georgiev constitute a particular entrepreneurial profile, different from the classical patterns analysed so far, based on Western business history methodologies (Jones, 1998; Dávila, Miller, 1999; Dávila, Austin, Jones, 2017: 1–33), for the Lower Danube region in the second half of the nineteenth century and the first part of the twentieth century (Constantin 2022, 235–260; Constantin, 2023: 832–849; Constantin, 2024: 41–62). The two Bulgarian brothers are prominent representatives of the Bulgarian bourgeoisie of the nineteenth century, but for various reasons, they settled in the Romanian Principalities, even though they were born in Karlovo, a town in central Bulgaria that was

then part of the Ottoman Empire. Evlogi Georgiev (1819–1897) arrived first in the Romanian Principalities in 1837, without any business capital, and settled in Galaţi, followed much later by his brother, Khristo Georgiev (1824–1872). Evlogi Georgiev was helped by Panaret Raşev, the Bulgarian metropolitan, who had fled north of the Danube because of Ottoman persecution, and was bequeathed Raşev's wealth after Raşev's death. In order to survive, Evlogi Georgiev worked in the Lower Danube harbours and became a partner in the house of his maternal uncles – the Puliev brothers (Glushkov, 2014; Zhechev, 2007). On 1 January 1839 (old/ Julian calendar), the famous trading house 'Pulievi – Georgievi' was founded. Evlogi Georgiev became a business partner of his Puliev uncles in a company with three branches in the Balkans: Karlovo (managed by Khristo Puliev), Bucharest (managed by Evlogi Georgiev), and Galaţi (managed by Nikola T. Puliev). Almost all exported goods were transferred via Svishtov (on the Bulgarian/Ottoman side) and Zimnicea (on the Romanian side), with scaffolds on the River Danube (Davidova 2013, 45–78; Zlatanov 2022: 264–286).

During these early years, Evlogi Georgiev was engaged in the import and export of rice, grain and wrought iron under the supervision of his uncles. Evlogi Georgiev's first personal business ventures consisted of leasing estates in the county of Brăila, which had been reintegrated into Wallachia after the Treaty of Adrianople (2/14 September 1829). The capital accumulated in the business enabled the two Georgiev brothers, unmarried and without direct heirs, to maintain political and philanthropic relations with the Bulgarian national liberation movement in Odessa and the Romanian Principalities. In 1841, Khristo, the younger brother, took over the business in Bucharest, while Evlogi took over the business in Galaţi after the untimely death of his uncle, Khristo Puliev (1850). Nikola T. Puliev returned to Karlovo. In the early 1850s, the trading house Georgiev-Puliev prospered through cooperation with the Greek company 'Theologos' from Manchester (Xenos 1869, 39–65). After accumulating sufficient capital, the two Georgiev brothers entered banking, speculating in currency markets, bills of exchange, and policies. The Georgiev family's business boomed during the Crimean War (1853–1856) when they benefited from the protection of Aleksandr Mikhailovich Gorkyakov, the Russian Chancellor during the reign of Tsar Alexander II and brother of General Mikhail Dimitrievich Gorkyakov, the commander-in-chief of the Tsarist troops on the Danube during the Russian occupation of Moldavia and Wallachia (July 1853 – August 1854) (Kosev, Paskaleva, Diculescu, 1971: 283–368).

After Khristo Georgiev's death in Bucharest in 1872, Evlogi moved from Galaţi to the Romanian capital and transformed the trading house into a respectable bank, devoting himself to numerous philanthropic activities and supporting the achievement of cultural and political independence for the Bulgarians. We are not going to elaborate on the biographies of the two brothers, as we are aware of similar endeavours carried out by other researchers (Glushkov 2023, 298–309; Naydenov 2016: 265–281).

Source and methodology

The archive collection of Evlogi and Khristo Georgiev, available at the Central National Historical Archives in Bucharest and consulted for the drafting of this study, contains over 7,000 documents and several codices from 1817 to 1944. The documents are predominantly written in Bulgarian, but we have also identified sufficient material in English, German,

Russian, Greek and Italian. In terms of content, about 90% of the preserved documents are commercial and banking correspondence of the Georgiev house. Thereafter, personal correspondence with family and friends, some biographical information, and a small number of documents contain political letters and manuscripts (ANIC–Georgiev).

The two great Bulgarian merchants were multi-specialised; their field of activity extended beyond the domestic supply markets of Wallachia and Moldavia and rapidly expanded abroad, especially in the Balkan Peninsula, after their foundation under the tutelage of the Puliev uncles. A spider's web-like network of representative offices spanned the Danube River ports and major European entrepôts (warehouses) such as Istanbul and Marseilles (Davidova 2013, 45–78; Zlatanov 2022, 264–286). Khristo Georgiev had settled in Bucharest and, through his agents, purchased agri-food and leather goods, which he transported by barge from the Danube shipyards to Brăila and Galaţi, where they were taken in by his brother Evlogi and loaded onto sea-going vessels for shipment to foreign markets. The import-export transactions of the Georgiev brothers' house were part of the overall economy of the Romanian Principalities of Wallachia and Moldavia, exporting mainly grain by water to entrepôts in Austria, France, England and sometimes Russia, and importing sugar, wax, candles, textiles, industrial and textile products, ironware and fish roe from the major European ports. From the Balkan countries, they preferred to bring skins (processed or unprocessed), cotton, rice, wax, hide dyes and even tobacco, which they would also cultivate on their estates in Wallachia (Kitanov 2022, 287–297). The episode proposed in this article should also be seen in this context.

The concept of shipwreck and the insurance companies

Conceptually, a shipwreck is a nautical casualty caused by various causes resulting in the sinking, breaking up or stranding of the vessel on the coast, on a rocky shoal or reef. Experts in the field also consider shipwrecks to be the random floating of a vessel abandoned by its crew, following a hazard from the sea/waterway or a man-made hazard. However, it is not considered shipwrecked if the ship is grounded as a result of tidal action. A ship aground as a shipwreck poses a danger, requiring operations to recover the vessel (refloating) and restore it to a seaworthy condition, regardless of whether it is damaged. Over the years, shipwrecks have occurred for several reasons, such as structural damage or failure of the vessel, loss of stability, navigational error, excessive fatigue of the crew, adverse weather conditions (waves, wind, storm), acts of war or piracy, malfunctioning of navigational instruments, tsunami, etc. (Gibbins, Adams, 2001: 279–291; Mentz, 2015).

In the mid-nineteenth century, navigation on the world's seas was still in a difficult situation despite the use of modern navigational instruments (sextants) and the partial introduction of metal ships, propelled by steam engines, which covered ever longer distances and shortened the voyage (Knick Harley 1989, 311–338; Kubicek, 1994: 85–106; Harlaftis, 1996). The physical geography, mostly sandbanks and cliffs near the coasts of the seas and marshy channels in the arms of a river, contributed greatly to frequent shipwrecks. By the time they reached the complex Sulina branch of the Danube, the vessels engaged in maritime trade between the western ports and the Lower Danube had to overcome the obstacles posed by the geography of the seas and human-made obstacles. Romanian and foreign historiography devotes ample space to the development of navigation and trade at the mouths of the Danube after 1829 and, more recently, studies have been carried out on the navigation accidents in

the maritime sector of the Danube (Ardeleanu, 2010: 165–186; Ardeleanu, 2020; Ardeleanu, 2024). There are a few references to shipping accidents on the world's seas that had direct repercussions on trade in the Western Black Sea area.

Insuring goods aboard a seagoing vessel had been a pressing issue since the Middle Ages and was common practice for Western shipping and merchant houses in the nineteenth century. The first forms of marine insurance date back to antiquity. In England, marine insurance was marked by the creation of *Royal Exchange Assurance* and *London Assurance*. In 1720, the two companies obtained *royal charters* from the British authorities to trade in marine insurance, becoming the first representatives of marine insurance in modern Europe. The monopoly established gave a boost to private insurance, many of whose practitioners later joined together to form the famous *Lloyd's* company. After several unsuccessful attempts, the monopoly was abolished in 1824, leading to a spectacular growth in marine insurance and various policies, depending on the type of object and service insured, under the strict supervision of the Board of Trade (Martin, 1876; Stefani, 1958; Ebert, 2011: 87–114; Ardeleanu, 2014b: 30–52). In the nineteenth century, insurance companies opened offices in the ports of the Maritime Danube or were founded by entrepreneurs eager to exploit this lucrative business segment after the Crimean War (1853–1856) and the Union of the Principalities of Moldavia and Wallachia (1859) (Bratosin, 2013: 223; Kontogeorgis, 2016: 109–126).

The emergence of marine insurance as the first form of insurance is explained by the close link between trade and maritime navigation, as it was discovered that ships, goods, cargo, and human lives were exposed to natural and man-made risks during voyages around the world. Over time, the shipowners were also owners of the cargo, and as a result, a single insurance policy covered both the cargo and the ship. This was possible because the interest belonged to a single person or group with an entrepreneurial outlook, but later, there was a specialisation driven mainly by the evolution of trade, with a differentiation of those interested in the ownership of cargo and ships. In this context, two types of insurance contracts emerged: hull and cargo insurance (Hal, Green, 1994; Maitland, 2019: 23–25). The study by Dimitrios Kontogeorgis is representative of the evolution of this business segment but does not cover the Crimean War years and the events to which we will refer further (Kontogeorgis 2016, 109–126).

Arabat history

A letter dated 27 December 1855/ 8 January 1856, sent by the merchant P. Theologos to Khristo Georgiev, in Bucharest, triggers our research. The Manchester businessman provides commercial information concerning the business relationship between the two merchants: the evolution of the price of sugar in England and the French warehouse in Marseilles, the cost of freight of 50 francs/ 100 kg for the transportation of sugar between the ports of Western Europe and the ports of Galati and Braila. But between the lines of the letters sent from England, there is also a topic rarely present in the commercial correspondence from the Moldo-Wallachian area. The letter sent from Manchester refers to the 96 bales of cotton yarn, of which 75 were owned by the joint business of P. Theologos and Khristo Georgiev, and the other 22 were in the property of the merchant's house established in England, which they had lost due to an accident. The entire cargo was on board the brig 'Arabat', which left the port of Liverpool after 23 November 1855 (new

calendar) and which, according to reports in the British press, was in the vicinity of the island of Tenedos, a few nautical miles from the Dardanelles Strait. P. Theologos did not know the exact damage caused by the shipwreck to the goods on board, nor was he interested in the specifics, as is clear from the letter to the youngest member of the Georgiev family. An old entrepreneurial innovation and a common business practice in the nineteenth century covered their losses: an insurance policy for the cargo on board the ship.[1]

On 24 December 1855 (new/ Gregorian calendar), the British-flagged brig 'Arabat'ran ran aground on the Conigli rock near the Ottoman island of Tenedos in the northeastern Aegean Sea.[2] Today, Tenedos (Bozcaada in Turkish), constitutes the district of Bozcaada in the Turkish province of Çanakkale, with an area of about 40 km^2. The island is the third largest in the region, after Imbros (Gökçeada) and Marmara, and has a history that stretches back to the mists of time, to the stories of mythical heroes in Homer's Iliad and Odyssey.

At the end of November 1855, the brig 'Arabat'set sail from Liverpool for the Ottoman port of Constantinople, a hub of trade and culture between the Western and Eastern worlds. The vessel had been built in the same year on Prince Edward Island, Canada, and registered at the port of London. The brig 'Arabat', built entirely of wood, equipped with sails and without steam engines, had a gross register tonnage of 234 GRT and was inspected before sailing, in the Wapping Basin (coordinated by the Dock Master – Mr T. Herbert), by Senhouse Martindale, an accredited survey company in Liverpool.[3] The name of the ship was similar to that of a fortress on the Crimean Peninsula, then a territory of the Russian Empire, built in the seventeenth century by the Ottoman army, which held the region until the late eighteenth century. The fortress, also frequently mentioned in press correspondents' accounts of the Crimean War (1853–1856), was located in the southern part of the Arabat Spit and was originally intended to defend the Crimean Peninsula from invasions from the Russian north, only to be repurposed during Tsarist rule[4] (Fisher, 1979–1980: 215–226). The newspapers of the time reported more frequently on the sieges of the Arabat fortress on the Crimean Peninsula than the editorial space allocated to the sinking of the brig of the same name.

According to reports in the British press, the ship became stranded on Conigli Rock on Christmas Eve (new calendar), leading to a week of desperate attempts to rescue the cargo and all the sailors on board. The ship was carrying traditional export commodities through English ports, such as cotton cloth and yarn, products specific to British industry in the first half of the nineteenth century, as well as colonial goods (sugar, coffee, spices, rum, etc.) arriving in Liverpool from the vast British Empire and beyond. Within a week of the shipwreck, the brig, commissioned by George Harris, property of the E. W. Madan & Co. shipping house, was engulfed in flames and destroyed.[5] The press of the time made no mention of the cause of the fire on board, but only brief references to the wreck, the dispatch of a salvage party from Constantinople and the attempt to salvage some of the cargo. The news story followed the standard pattern in British newspapers, which had sections on the departures, arrivals and sinkings of ships.[6]

[1] ANIC–Georgiev, file 159, letter sent from Manchester, 27 December 1855/ 8 January 1856.
[2] Shipping Intelligence, *Daily News,* London, 10 January 1856, p. 8.
[3] LRF, code: LRF-PUN-LIV583-0412-R.
[4] Bombardment of Arabat, Morning Herald, London, 2 June 1855, p. 5.
[5] Ship News, *The Liverpool Standard*, Liverpool, 15 January 1856, p. 7.
[6] Shipping Intelligence, *Liverpool Mercury*, Liverpool, 26 January 1856, p. 7.

On 3/15 January 1856, another letter was sent from Manchester to Khristo Georgiev in Bucharest. P. Theologos asked the addressee to confirm receipt of an invoice for 59 ballots of goods, this time shipped from Liverpool via Constantinople on a ship belonging to shipowner George Reynolds, a famous writer and journalist of the time. According to information circulated in the press and shared by Theologos with his business partner in Bucharest, the brig 'Arabat', which was also carrying their goods, 'was destroyed in a disaster', with only a negligible amount of the goods being salvaged. The Manchester merchant hoped that, on the basis of the certificates of ascertainment he would receive from the Ottoman authorities and the insurance company, they would be compensated for the damage. Subsequently, he wanted to purchase new goods for sale in the Balkans through his own network, which included the Georgiev brothers' trading house.[7] During the same days, P. Theologos sent a copy of the invoice sent to Bucharest to Evlogi Georgiev in Galaţi and shared with him the fate of the brig 'Arabat', also mentioning the consignment on board the ship of the shipowner George Reynolds, in which each party in the deal was entitled to goods worth 1,050. 11 pounds.[8]

Commercial needs necessitated frequent correspondence between the Romanian Principalities and England. Thus, on 13/25 January 1856, the Manchester merchant communicated to Khristo Georgiev various news concerning their common business, including the undertaking required to compensate 60%, within one month, of the goods lost in the shipwreck of the brig 'Arabat'.[9] On the same day, P. Theologos also wrote to Evlogi Georgiev, settled in Galaţi, that on 1 March 1856 (new calendar), they would be paid 60% compensation for the goods lost in the shipwreck of the ship 'Arabat' on the coast of Tenedos, and the remaining 40% would be paid later. The total of the two compensation instalments amounts to 697. 11 pounds.[10] Unfortunately, we cannot present the views of the two Georgiev brothers due to the lack of documentary sources or letters from them to the merchant in Manchester.

Conclusion

At the end of these lines, we can only hope that these brief considerations will contribute to a better knowledge of the fruitful economic activity and not only carried out in the Lower Danube region by Evlogi and Khristo Georgiev. At the same time, we are aware of the fact that only by publishing as many episodes as possible, based on documents from the rich documentary fund resulting from the commercial activity of the Georgiev brothers' house or other archival funds, will we have the information so necessary for a concrete understanding of the socio-economic phenomena that faced the Balkan region in the mid-nineteenth century. From a series of such microhistories, we can build a puzzle of the entrepreneurial life at the height of the Victorian era and the struggles for the emergence of a buffer state at the mouths of the Danube between the Russian, Austrian and Ottoman Empires (Davidova 2013, 45–78). Under these auspices and geopolitical egos, the brothers Evlogi and Khristo Georgiev were creating a financial empire at the European gates of the

[7] ANIC–Georgiev, file 166, letter sent from Manchester, 3/15 January 1856.
[8] ANIC–Georgiev, file 167, letter sent from Manchester, 3/15 January 1856.
[9] ANIC–Georgiev, file 170, letter sent from Manchester, 13/25 January 1856.
[10] ANIC–Georgiev, file 171, letter sent from Manchester, 13/25 January 1856.

Orient, adopting and introducing Western, sometimes innovative, entrepreneurial methods and tools to the market on the Lower Danube.

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