

A Piece without a Puzzle? A Fragment of *Nikuláss saga erkibiskups* in Oslo, NRA 69 – Text, Translation and Commentary

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In this article, we present a new edition, normalization and translation of a fragment of an otherwise unknown *Nikuláss saga erkibiskups* (Saga of Bishop Nicholas) transmitted in the manuscript *Norrøne Membranfragmenter* NRA 69. Written in Iceland in the early fourteenth century, this fragment appears to present a »missing link« between various Nicholas narratives that circulated in the medieval West, and the idiosyncratic spin given to those stories in the North Atlantic world. Moreover, the story presented in this particular fragment, which details the interaction between a Jewish moneylender and a local trader, provides several invaluable clues about the dynamics of trade and money as well as the interaction between Self and Other in the region.

Keywords: Hagiography, Saint Nicholas, saints' cults, Old Norse, Scandinavia, Jews and Christians, Othering, Trade

At some point in the year 1623, a clerk in the region of Nordfjord (Norway) set about taking apart a codex. Ever since it was created in Iceland in the early fourteenth century, the manuscript had served as a legendary of sorts, containing the stories of the most important saints in the region, retold in the vernacular. Now, its services were no longer needed, and so it was reused as bindings – presumably in the account books of the local bailiff, to whose administrative zeal we probably owe the note giving us the place and time when the book was taken apart.¹ Eventually, the fragments that made it through the centuries

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¹ *Jóns Saga Hólabyskups*, ed. Foote, 54-55.

were rediscovered and found their way to the Norwegian state archives in Oslo, where they currently reside in the collection *Norrøne Membranfragmenter*, under the shelfmarks 57, 69 and 80.² The first of these contains part of the Old Norse saga of Saint Jón of Hólar (*Jóns saga Hólabyskups ens helga*) and the opening lines to *Sæmundar þáttr*, an abbreviated version of a story about the Icelandic scholar and folk hero Sæmundr fróði.³ The last one, written in the same hand, gives us part of a Saga of the Apostle Paul (*Páls saga postola II*).⁴ The middle one, NRA 69, is a fragment from an otherwise unknown saga of Saint Nicholas of Myra.⁵

This fragment of *Nikuláss saga erhibiskups* will be the focus of this article. It narrates a story in which the saint posthumously interferes in a conflict between a Christian trader and a Jewish moneylender, with the moneylender proving to be the »good guy« in the story. This particular episode thus appears to provide a counterpoint to the common anti-Jewish stereotypes prevalent in medieval narrative and pictorial traditions, even if it is certainly not the only story offering a nuanced picture of the interaction between Christians and Jews in the European urban landscape.⁶ As we will see, this episode is fairly well attested in the hagiographical cycle surrounding Nicholas, where it is often paired with another story involving a Jew who is altogether more hostile to the saint – which, in the more complete versions of the story, adds further nuance to the Jewish character presented here. Due to the fragmentary nature of the text in NRA 69, however, it is not clear whether this manuscript also contained that second story.

Although the text of this fragment has been edited in the massive collection of saints' sagas by C. R. Unger, and the fragments are made available through the website of the *Riksarkivet*, it has thus far escaped most scholarly attention.⁷ This is a shame, as the particulars of this specific fragment are not to be found in any of the more widespread stories about the saint, whether Icelandic, Latin, Greek, or any other. As such, unlocking this fragment may shed further light on the way the cult of this ubiquitous saint spread across medieval Scandinavia – which in turn will add to our understanding of the way the North Atlantic world was connected to the rest of Europe and indeed the Mediterranean.

2 NRA Bestand 69, accessed on 13 November 2023: media.digitalarkivet.no/view/58519/33.

3 All three known editions: *Jóns Saga Hólabyskups*, ed. Foote, 1-170; for the *Sæmundar þáttr*, see *Biskupa sögur I*, ed. Sigurgeir Steingrímsson, *et al.*, 337-343. Both texts are also translated in *The Saga of St. Jón of Hólar*, trans. Cormack.

4 *Postola sögur*, ed. Unger, 236-283.

5 Jónas Kristjánsson, *Skrá um íslenzk handrit í Nóregi*, 28-29, gives the following description: NRA69: »Two connected fragments. One folio cut lengthways across the middle. 1: 10.4 x 16.4cm. 2: 10.3 x 16.6cm. Single-column text, truncated at the lower margin. Written in the first part of the fourteenth century. Icelandic scribe, the same as NRA57 and 80« (2 brot samstæð, 1 bl. skorið sundur í miðju um þvert. 1: 10.4 x 16.04 sm. 2: 10.3 x 16.6 sm. Lesmál eindálkað skert a neðra jaðri. Skr. á fyrra hluta 14. aldar. Íslenzk hönd, hin samma sem á NRA 57 og 80).

6 See, for instance, Notker Balbulus, *Gesta Caroli*, c. 16 trans. Noble, 71-72, in which Charlemagne is depicted as working together with a Jew to uncover a bishop's greedy nature, or Caesarius of Heisterbach, *Dialogus Miraculorum*, 2,25, trans. Bartelink, 118-121, in which the daughter of a Jew wishes to convert to Christianity due to the frequent visits of a priest to her household – and in which her father works together with the local duke and bishop to prevent this from happening; while this latter story is rather ambiguous about the Jews as a whole, it definitely implies that the lives of members of the different communities were closely intertwined.

7 *Nikuláss saga erhibiskups*, ed. Unger, 46-49.

At the core of this article stands our rendition of this version of the *Nikuláss saga erkibiskups* in normalized Old Norse, together with a commented translation into modern English. This translation will be preceded by a brief overview of the cult of Saint Nicholas in medieval Europe, as well as a commentary on the story and the *dramatis personae* in their broader literary context. While this story in general tells us much about the relations between the Christian normative community and the »religious Other« in the later Middle Ages, this specific version also sheds an interesting light on the mechanics of trade in the North Atlantic – something that also comes to the fore in the vocabulary employed by the author. Additionally, the text presents us with an important link in the spread of the cult of Nicholas in Europe: its place in the textual tradition/transmission seems to position it between the more well-known Continental versions and the most extensive Icelandic retelling of the Saga of Nicholas by the Icelandic abbot and hagiographer Bergr Sökkason. After this, we will discuss how the text and translation of the Nicholas fragment has been prepared for the present article. This will include some commentary on the language of the text, including a case study of the author's treatment of words relating to money and commerce.

The authors would like to stress at the outset that the goal of this translation and commentary is not to provide an exhaustive treatment of all aspects of *Nikuláss saga erkibiskups* as copied in NRA 69. This would require a much longer and more detailed study than could be published here. Broader questions such as the place of our fragment within the pan-European Saint Nicholas tradition and its specific relationship to other Scandinavian versions will thus not be tackled in full, and neither will the full implications of this story for our understanding of the Christian/Jewish discourse at the time, or how it affects our knowledge of trading practices in the Baltic and North Atlantic regions. Our purpose, instead, is to make this text available to a wider public, and hope it encourages people to make their own comparisons and follow their own curiosity in answering the questions raised by this text. Our main conclusions will therefore appear as questions rather than answers, to serve as a departure point for further research or, more generally, broaden our understanding of the place of Saint Nicholas in European culture. In the course of the discussion we pose some of these questions ourselves, chiefly relating to points of comparative interest between the NRA 69 fragment and other versions of the Saint Nicholas story. These should be taken as invitations to explore these matters further.

Saint Nicholas in Scandinavia

Background

Saint Nicholas is one of the most ubiquitous saints of the medieval period and beyond. His story begins in the eastern Mediterranean in Late Antiquity, where he acted as bishop of Myra (present-day Demre in Antalya province in Turkey) in the late third and early fourth centuries.⁸ There is every indication that a cult formed around his memory relatively soon after his death, and from there his fame gradually spread across western Europe, where he appears in liturgical texts from the early ninth century onwards.⁹ The favoured position he

8 Blom, *Nicolaas van Myra*; Jones, *Saint Nicholas of Myra, Bari, and Manhattan*.

9 See Garipzanov, *Cult of St Nicholas*, 229–246, or, more generally, Vellekoop, *Sint Nicolaas*. The most comprehensive study of Nicholas as a pan-European phenomenon remains Meisen, *Nikolauskult und Nikolausbrauchtum im Abendlande* – although it is, admittedly, due for an upgrade.

held within the Ottonian court in the late tenth century,¹⁰ his appearance in the English ecclesiastical discourse,¹¹ and the translation of his relics from Myra to Norman-occupied Bari in 1087,¹² evidence his cult's popularity in the High Middle Ages.¹³ Additionally, the saint had become part and parcel of the religious fabric of the Kievan Rus' as well, with cult centres appearing in the regions around Kiev and Novgorod in the course of the eleventh and twelfth centuries.¹⁴ By the time our manuscript was written in around 1330, Nicholas' cult had spread all over Europe, from modern-day Ukraine to Britain and from Italy to Iceland. Within Iceland, he appears to have been particularly popular, perhaps owing to his reputation as a patron of sailors and traders: he was venerated in no less than 42 of the 330 parish churches on the island.¹⁵

Accompanying this spread is a bewildering number of extant *vitae*, *translationes*, sermons, plays, poems and even sagas in languages ranging from Greek and Latin to Old English and Old Norse. Most of these narratives, it seems, go back to a »common core« of early *vitae* originating from the eastern Mediterranean. Originally these were different narrative traditions, and not all of them actually referred to the bishop of Myra – there is, for instance, a persistent strand dealing with Abbot Nicholas of Sion running parallel to the earliest spread of the cult of Nicholas.¹⁶ All these various traditions were consolidated by the Byzantine hagiographer Michael the Archimandrite, who in the early ninth century composed the first complete narrative of Saint Nicholas as we know him today.¹⁷ Over the centuries, various hagiographers used this archetype to compose their own narratives that catered to their own audiences. The flexibility of the saint made him a worthwhile vessel for local priorities. From the start, his portfolio included tensions between local and supra-regional authorities, as well as issues dealing with trade, childhood and the Other: all subjects that continued to be central to the development of regional identities as the centuries progressed. Earlier researchers have thus far mostly treated these different narratives as offshoots of a shared, singular tradition, but scholars are gradually becoming increasingly sensitive to the idea that each individual story of Saint Nicholas, as indeed every hagiographical narrative, represents an adaptation of universal ideals to local circumstances.¹⁸ Each text, in other words, needs to be understood on its own terms before becoming part of a larger Nicholas discourse.

10 Wolf, *Kaiserin Theophanu*, 27-38.

11 Treharne, *Old English life*, 34-42.

12 Cioffari, *Saint Nicholas*.

13 Philippart and Trogalet, *L'hagiographie latine*.

14 On the way Nicholas connected Eastern and Western forms of Christendom, and the possible role of the Ottonians in the spread of his cult in eastern Europe, see Raffensperger, *Reimagining Europe: Kievan Rus' in the Medieval World*, 64-65, 171-175 and 182; Senyk, *History of the Church in Ukraine*, vol. 1, 366-367; and Pac, *Kult świętych*.

15 Jón Viðar Sigurðsson, *Bergr Sokkason*, 143.

16 Saradi, *Christianization of pagan temples*, 129-130

17 Michael the Archimandrite, *Vita Per Michaëlem*, ed. Anrich; Grünbart, *Der heilige Nikolaus*.

18 Jaspert, *On entangled hagiographies*. For recent examples embracing this trend, see, among many others, Van Raaij, *Infiltrating the local past; the cases presented in Sanok, New Legends of England*; or the contributions to the special issue on *Medieval Biographical Collections: Perspectives from Buddhist, Christian and Islamic Worlds*, in *Medieval Worlds* 15si, accessed on 13 November 2023: doi.org/10.1553/medievalworlds_no15si_2022.

This is especially true for the fragment at the heart of this article. While it is unclear when exactly it was written, the dating of the manuscript and its relation to the other sagas of Nicholas circulating in the region indicate that this particular copy was produced at a time when Christianity was firmly established in Scandinavia, and the cult of Saint Nicholas had become an integral part of the fabric of the Baltic and North Atlantic worlds – and indeed helped to connect those regions into a more general idea of »Europe«. ¹⁹ The reconfiguration of the social and political makeup of the region itself caused by the introduction of Christianity had also become normalized to an extent: for all intents and purposes, people were comfortable living with the particular modes of centralization and institutionalization that came with the spread of a powerful and self-assured Church. ²⁰ Rulers and other authority figures had quickly adopted the hierarchical systems that came with this Roman model, and the written word became one of the main weapons in their arsenal to consolidate these ideals and spread them among the populace. ²¹

Although it is tempting to see this as a form of oppression of a native culture, it is equally important to note that these ideas and ideals would find broad acceptance among the population as well. Christianization was always both a top-down initiative *and* a grassroots movement, and the identity shifts that came with the introduction of this »new« religion left a footprint in the way people would make sense of the world around them. ²² Saints' lives played a special role in this process. Hagiographical narratives, with their focus on the exemplary behaviour of exceptional individuals, had always been a vehicle to consolidate existing social structures, distinguish the Self from the Other, and describe normative behaviour by imagining divine responses to acceptable behaviour. ²³ Given the place of storytelling in the formation of cultural memory in Scandinavian societies, it is no surprise that hagiographical tropes and narratives would also be subsumed into existing vernacular traditions, leading to such hybrid genres as the so-called *heilagramannasögur* (»saints' sagas«). ²⁴ We see a great number of these appear in the wake of the arrival of Christianity on Scandinavian shores. ²⁵ Some of these present the lives of »native« saints, but the majority of the over 100 saints' sagas actually adapt existing hagiographies to the lived experience of people in Iceland, Norway, Sweden or Denmark.

19 On the integration between Scandinavia and the rest of Europe, see Winroth, *Conversion of Scandinavia*.

20 This appears to be a main difference between the spread of Christianity in Scandinavia and, say, the Frankish world: whereas the Frankish rulers from Clovis to Charlemagne dealt with a barely institutionalized Church whose prelates were still trying to find their footing, authority figures in Scandinavia were confronted with a reformed and organized institution whose advocates were eager to extend its influence further across the continent. See Hreinsson, *Force of Words*; see also DuBois, Introduction.

21 See Hreinsson, *Force of Words*, 106, for an example of how Saint Nicholas also played a part in this strategy.

22 Bagge, *Cross & Scepter*, 60-85. For other approaches to the process of Christianization and the way it impacted local or regional identities, see, for instance, Wellendorf, *Gods and Humans*; Rembold, *Conquest and Christianization*; or Ristuccia, *Christianization and Commonwealth*, who places a lot of emphasis on the implementation of liturgy and ritual (in his case, Rogationtide), but makes a compelling case for the influence of ritual in the creation of communities.

23 Isaïa, *L'hagiographie, source des normes médiévales*.

24 See, for instance, Wellendorf, *Attraction*; the methodological remarks by Byock, *Social memory and the sagas*; and Bryan, *Icelandic Folklore*, 1-21; the case studies by Egilsdóttir, Hrafn Sveinbjarnarson; and Antonsson, *Two twelfth-century martyrs*, both appearing in Williams and Bibire (eds.), *Sagas, Saints and Settlements*.

25 Wolf, *Medieval Icelandic hagiography*; generally, see also Wolf, *Legends*.

Adding Scandinavia to a larger Christian discourse community required more than simply translating pre-existing narratives.²⁶ Their authors went to great lengths to also »localize« these stories and make sure the hagiographical corpus fitted the overarching requirements of Christendom while also catering to the preconceived notions, the world and the world-view of their intended audience.²⁷ More extensive research is needed to comprehensively compare different local stories about Saint Nicholas so as to gain a clearer understanding of how exactly this functioned for this particular narrative tradition. We catch a glimpse of this process, however, when we look at the very lengthy first section of Bergr Sökkason's adaption of the Life of Nicholas, which devotes particular attention to placing the story in the eastern Mediterranean, the political and geographical landscapes of which he indeed describes in great detail.²⁸ In doing so, the author made sure that the audience understood the Otherness of the protagonist, while also ensuring that readers became aware of Nicholas' genealogy and his Roman roots. By embedding Nicholas between Otherness and Romanness, but doing so in familiar terms, he would have added to the saint's universal appeal: someone who truly represented the Church as a whole. As an introduction, it stands in contrast to the opening to the oldest complete Greek version by Michael the Archimandrite, which adds theological rather than geographical details.²⁹ Conversely, both Bergr Sökkason and, as we will see, the author of the fragment in NRA 69 add a number of incidental details (especially about the trader) that make more sense to an audience accustomed to trading practices and networks in northern Europe. In such a manner, those who took it upon themselves to adapt these stories to new audiences made old Christian »memories« accessible to people who had, mere generations earlier, essentially been outsiders to the discourse community.³⁰

Versions

Our fragment of *Nikuláss saga erkibiskups* should be read against that background. In it, we learn of a peculiar interaction between a Christian trader and a Jewish moneylender. The Christian has fallen on hard times and wishes to borrow money to get back on his feet. Not having any sort of collateral, he offers an oath on the relics of Saint Nicholas instead, which the Jew accepts as valid due to the saint's reputation as a righteous and trustworthy man. The Christian, however, abuses that trust. Despite the fact that the Christian man continuously delays his repayment under false pretenses, the Jew's trust in Saint Nicholas remains unshaken. The author then praises the «faithfulness and justice» shown by the »circumcised Jew« before ominously declaring that both men would «get what they deserved». The text in NRA 69 then breaks off.

26 On the way we would apply the concept of the »discourse community«, see Kramer, *Rethinking Authority*, 43-49; Wuthnow, *Communities of Discourse*, 9-19.

27 Grønlie, *Saint and the Saga Hero*, 79-110 and 209-256; on the author-audience interaction, see Kramer and Novokhatko, *Dead authors and living saints*.

28 Bergr Sökkason, *Nikuláss saga erkibyskups*, cc. 1-11, ed. Unger, 53-60.

29 Theological explanations are given for most of the deeds of Nicholas in the narrative by Michael the Archimandrite, *Vita per Michaëlem*, trans. Quinn and Sewell, accessed 13 November 2023: www.stnicholascenter.org/who-is-st-nicholas/stories-legends/classic-sources/michael-the-archimandrite.

30 On the perpetual tensions between the ideals of Christianity that are thought to be universal on the one hand, and the imprint of those ideals on regional, local and individual micro-Christendoms, see Choy, *Ancestral Feeling*.

However, we know how the story concludes, because it occurs in many other version of the saint's hagiographical cycle.³¹ First, the Christian attempts to cheat the Jew out of his repayment using a dastardly scheme involving a hollowed-out staff filled with gold and a bit of trickery and manipulation. Having successfully fooled everyone, the trader then walks back home, but falls asleep on the road and gets run over by a cart. The Jew thereupon begs for forgiveness on the Christian's behalf, and promises to convert to Christianity if the man is brought back to life – and so it happens, thanks to the intervention of Saint Nicholas, in whose name all this played out.³²

Counting backwards from the early fourteenth century, we find a similar story in a late thirteenth-century Middle English version copied into MS Laud 108;³³ in the *Legenda Aurea* by Jacobus de Voragine (written in the 1260s);³⁴ in the Anglo-Norman poem *De Sancto Nicholao* by Wace, composed around 1150;³⁵ in a sermon *De Sancto Nicolao* from around 1140 by Honorius of Arles, as well as another anonymous sermon from around the same time;³⁶ and in a *Vita metrica sancti Nicholai*, which was added in the early twelfth century to a computistical and geographical manuscript – currently Cotton MS Tiberius B V/1 – originally composed in Battle Abbey in the mid-eleventh century.³⁷ Apart from another eleventh-century manuscript from Chartres that was lost during the bombing of 1944, that seems to be the earliest recorded version of this story. Therefore, it is not part of the earliest versions of the life of Nicholas and appears to have originated in north-western Europe, either in France, Normandy or England, before spreading across Europe. The many depictions of this miracle in wall paintings and stained glass – among which feature some very vivid depictions from Chartres, dating to the early thirteenth century – further attest to its popularity in the West.³⁸ And given the links between western Europe and Scandinavia, it stands to reason that Saint Nicholas would soon make his appearance there as well.³⁹

31 Harris, Performative terms, 122-129.

32 Adams, *Jews in East Norse Literature*, 407-409.

33 *Early South-English Legendary*, ed. Horstmann, 240-255. On the links between this legendary and the *Legenda Aurea*, see Jankofsky, *Legenda aurea* materials.

34 Jacobus de Voragine, *Legenda Aurea*, ed. and trans. Ryan.

35 Wace, *De Sancto Nicholao*, ed. and trans. Blacker, 276-345.

36 Honorius of Autun, *Sermo De Sancto Nicolao*; the anonymous sermon can be found in *Analecta Bollandiana*, 2, ed. De Smedt *et al.*, 153-156. On Honorius of Autun's general attitude towards the Jews, see Cohen, *Synagoga conversa*: Honorius Augustodunensis.

37 De Gray Birch, *Legendary life of St. Nicholas*.

38 In addition to the article by Harris cited above, Lipton, *Dark Mirror*, 253-258, also presents us with a »reading« of these windows.

39 Jesch, *Vikings on the European continent*.

In the Scandinavian world, a version of this story appears in all extant sagas of Saint Nicholas.⁴⁰ It is described in both anonymous versions of the *Nikuláss saga erkibiskups*, as well as the massive *Nikuláss saga erkibiskups II* by the prolific hagiographer Bergr Sökkason, abbot of the Icelandic monastery of Munkaþverá from 1325 to 1345/50.⁴¹ The direct sources for these versions, as well as the relation between the texts, is still a lacuna in current scholarship. Given that the earliest manuscript with an Old Norse saga of Nicholas dates from the early 1200s, and Bergr Sökkason most probably wrote his saga in the second quarter of the fourteenth century, it is tempting to think that the fragment contained in NRA 69 presents something akin to a »missing link« between the first arrival of Nicholas in Iceland and the widely read version by Bergr Sökkason, although the current state of research cannot definitively support this conclusion. If the legendary that contained the lives of NRA 57, 69 and 80 was indeed first composed in the 1330s, it could well post-date the version by Bergr Sökkason. It does seem clear at this point that the early fourteenth century was a period of heightened interest in the story of Nicholas; more research is needed, however, to figure out how the manuscript matrix around Nicholas fits into this observation.⁴²

Dramatis Personae

The Saint Nicholas fragment preserved in NRA 69 is unique in that it does not wholly follow any of the other versions listed above. The basic narrative elements are the same every time, but there are subtle differences from one version to the next – most of which have to do with the level of incidental detail given in the framing of the anecdote.

Most obviously, the majority of the other versions do not give the villainous Christian a backstory: he is simply poor and wants to be rich (again). This version, as indeed the longer one by Bergr Sökkason, fleshes out the Christian's character. Here, he is a trader who was dealt a bad hand with the investments he made, and is determined to change his lot. Rather than make him more sympathetic, however, this framing actually adds to the moral of the story. Whereas the point of this miracle tends to be to demonstrate Nicholas' power from beyond the grave and the perils of swearing false oaths on the altar of the saint, the Icelandic versions add to this a warning against greed and overweening pride. We see this, for instance, in the moralizing interjections and biblical citations made by the author, who accuses the Christian of »serving two masters« and worshipping »Mammon« (invoking Matt 6.24 and Luke 16.9-13), while reminding the audience, using the words of Solomon the Wise, that greed will never be satisfied (an oft-recurring theme in many biblical wisdom books, eg. Prov. 27.20 or Eccl. 5.10). Rather than make either the Jew or Saint Nicholas into *exempla* to be followed, this author thus explicitly turns the Christian into a negative role model – a mirror to the audience, perhaps?

40 For a complete overview and bibliography of the sagas of Nicholas, see Wolf, *Legends of the Saints*, 262-272. In addition to the known ones listed by Wolf, Margaret Cormack, *Saints in Iceland*, 137, identified another thirteen mentions of copies of a life of Nicholas in various cartularies from the early fourteenth century.

41 The »minor« Nicholas sagas that have been edited can be found in Unger's *Heilagra manna sögur* (see also n. 39 above); the same goes for the long version by Bergr Sökkason, *Nikuláss saga erkibiskups II*; a facsimile of the most famous manuscript of that latter source can be found in *Helgastaðabók*, ed. Selma Jónsdóttir *et al.*. On the author, see also Musset, *La Saga de Saint-Michel par Bergr Sökkason*.

42 Similar to the exemplary study into the Saga of St. Mary by Najork, *Reading the Old Norse-Icelandic Mariú Saga*.

In addition to such explicit biblical citations, the episode as a whole also echoes the Book of Job, in that the trader did not take his misfortune lying down, as indeed he should have done. The Christian was not content to interpret his lot as the will of God. Instead, he borrows money from a (religious) outsider, and tries to make his own fate. But rather than doing this honestly, he insists on having it all and ultimately takes recourse to subterfuge, which leads to his downfall. It would be interesting to see how the other versions of this miracle portray the evil-doer and his motivations: what kind of behaviour is the audience warned against? Is it just the duplicity of the trader, or did his problems run deeper? As discussed below, the description we get gives us a fascinating insight into the mechanics of trade, money, investments and usury in the late medieval North Atlantic and the Hanseatic world – as well as the religious component that would continue to underpin these mechanics.⁴³

The figure of the Christian trader would have been familiar and relatable to a fourteenth-century Icelandic audience. Earlier vernacular saga tradition is replete with references to seaborne trade, and Icelanders were dependent on such trade for many of the resources on which they subsisted.⁴⁴ This relatability is not as obvious for the other protagonist, who must have been quite unfamiliar to most. Jews were known to people in the north, but they were hardly present in Iceland at the time of writing.⁴⁵ At the most basic level, his function is perhaps to underline the exotic nature of the story as a whole: as much as hagiographies tend to be »localized«, the story of Saint Nicholas is, after all, explicitly set in the eastern Mediterranean. By virtue of the strong Varangian presence there, this was not a wholly unknown region of course – but it would nonetheless mostly be known through stories and sagas where the heroes travel to Byzantium to make their fortune.⁴⁶ It was, in short, not part of the popular imagination as a place to encounter the »religious Other« – and neither were the familiar places closer to home, where Jews only existed as a Christian rhetorical construct.⁴⁷

Instead, we are dealing with what Jeremy Cohen has dubbed a »hermeneutical Jew«: a Jew »as constructed in the discourse of Christian theology«. ⁴⁸ The Jewish character is inserted into a story to represent the Other, but not someone the audience was likely to actually encounter. Thus, he operates outside of time and space,⁴⁹ acting as a counterpoint to the negative role model represented by the Christian character to an audience that might find its preconceived notions cleverly subverted by the author – if they had a notion of Jewishness beyond such literary tropes to begin with. Initially, the Jew is introduced according to the stereotype of the »Jewish miser« or the »Jewish moneylender«, whose main role in the story is to enable the greed of the Christian by supplying him with the means to ply his

43 Kaelber, Max Weber and usury; Adamczyk, Money, gift or instrument of power?.

44 The classic study on this topic is Marcus, Norse traffic with Iceland

45 Hefß and Adams, Encounters and fantasies; and, in the same volume, Cole, *Kyn / Fólk / Þjóð / Ætt*, 264. It is noteworthy, in this regard, that the only physical difference between the Christian and the Jew in this story is the fact that the latter is described as »circumcised« (*umskurðr*).

46 Barraclough, *Beyond the Northlands*, 241-262; Kovalenko, Scandinavians in the East of Europe.

47 Friedman, Christian hatred of the Other, 187-201.

48 Cohen, *Living Letters of the Law*, 2-3.

49 Cf. Krummel, *Medieval Postcolonial Jew*, 1-33, esp. 9, n. 31.

trade.⁵⁰ His inclusion, and the stereotype, could thus even embody the concern that such outsiders might destabilize existing trade networks should they be given too much leverage.⁵¹ As Sarah Lipton points out in her *Dark Mirror: The Medieval Origins of Anti-Jewish Iconography*, the stereotype originally stemmed from a more theological concern according to which Jews simply came to represent the temptations of the material world.⁵² It is in the context of the commercial growth of the High Middle Ages, then, that they become more visible as players in these newly expanding trade networks: their status as outsiders turns into one of (potential) competition, while paradoxically also reminding their Christian trade partners of their own »indifference ... to the holiness of Church properties«. ⁵³ In that sense, the hierarchical bond created between lender and debtor in stories such as these came to exemplify the emotional response of Christians to the supposed control the Jews could exert over their well-being.⁵⁴ In short, the appearance of this particular (hermeneutic) Jew foreshadows the more explicit warnings against excessive greed later in the episode.

As we progress through the narrative, however, it turns out that the Jew ends up acting in more of a Christian manner than the trader.⁵⁵ They essentially trade places. Although our manuscript breaks off before the dénouement, it is to be assumed that here, as in Bergr Sökkason's *Nikuláss saga*, the Christian comes to a rather horrific end. This in turn leads to the conversion of the Jew to Christianity: he takes pity on the trader, and asks Nicholas to resurrect him – a miracle that will seal his faith in the Christian saint and the religion he represents, as is prefigured in the final sentence of the fragment, when the author confirmed that »the circumcised Jew should show faithfulness and justice, and the Christian man treachery and cunning«, thereby making their role reversal explicit.⁵⁶ This is the one point where Nicholas, in more complete versions of the story, takes on an active role – a *sanctus ex machina* to provide a stamp of approval for what has happened.⁵⁷

50 Adams, *Jews in East Norse Literature*, 406-407.

51 A point made about the image of Jews in the Grand Duchy of Lithuania by Šiaučiūnaitė-Verbickienė, *Image of the infidelis*, esp. 332-333. On the history and historiography surrounding the idea of Jews as particularly wealthy and usurious, see the overview by Mell, *Myth of the Medieval Jewish Moneylender*, esp. vol. 1, 29-151 and vol. 2, 175-197.

52 Lipton, *Dark Mirror*, 67-68.

53 Todeschini, *Christian perceptions of Jewish economic activity*, 15; Toch, *Economic activities of German Jews*.

54 Lipton, *Images of Intolerance*, 34-38.

55 Adams, *Jews in East Norse Literature*, 400-403. A potential point for further comparison can be found in the depiction of the »good« but »vaguely exotic« Jew in the *Kalanti Altarpiece*: Räsänen, *Advocating, converting, and torturing*, 295.

56 The version by Bergr Sökkason, c. 131, ed. Unger, 135-136, actually externalizes this remark by framing it as something he found in an older source, the *vita* of Nicholas by the enigmatic John of Bari: »I am greatly astonished, says Master John, »by the glorious faith of this Jew, who has not yet been baptized through water and the Holy Spirit into the Christian faith, and yet believes without doubt that the Lord God in the kingdom of heaven and His agent Nicholas can neither be deceived nor likewise misled by deceit or cunning.« (Ek undra miok, segir meistari Johannes, gofugliga tru gydinga þessa, er enn var eigi endrgetinn fyrir vatn ok helgan anda til kristiligrar truar, ok truir þó oifasamliga, at gud drottinn i himinriki ok hans virktavin Nicholaus mega eigi sviknir verða eda nockurskyns blektir fyrir þrett eda undirhyggiu). On the social logic behind the text by John of Bari, see Oldfield, *Sanctity and Pilgrimage*, 116-123; on its use by Bergr Sökkason, see Widding, *Kilderne til det norrøne Nicolaus Saga*.

57 Again, the longer version written by Bergr Sökkason, c. 136, ed. Unger, 139, makes this more explicit, »Therefore, praise and glory be to you, beloved Father Nicholas, who graciously opened your ear to the prayer of a Jew before he was cleansed from the deceit of Jewish error through the miracle of our Lord Jesus Christ's baptism« (Hvar fyrir þer se lof ok dyrd, ynnilligr fadir Nicholae, er opit settir þitt eyra i mot bænarordum Judæi, fyrr en hann væri hreinsadr af gydinga villu fyrir skirnar stormerki vars lausnara Jesu Kristz).

Much like the backstory given to the trader, the role of the Jew in this fragment is worthy of a more thorough comparative analysis: why is he in this story, how does his characterization match up with that of the trader, and how does that compare to other instances of the same story? This is an especially worthwhile pursuit when looking at the other existing Nicholas narratives, both in the Norse tradition and more widely. For instance, the story is not in the oldest version, nor can it be found in the Old English adaptation. Jacobus de Voragine only gives us the bare bones of the story and shows the virtuousness of the Jew solely through his refusal to pick up the money after the cheating trader has died.⁵⁸ In the Anglo-Norman epic by Wace, the Jew is shown to blame Saint Nicholas for his initial misfortune: ›The Jew was upset and unhappy / He cursed Saint Nicholas greatly / He blamed him a great deal and proclaimed / That he was not such as he had been portrayed‹.⁵⁹ It is this disappointment, it seems, that spurs the saint into action – a motivation which is usually more visible in the other story involving the saint and a Jew, where a statue of Nicholas ends up being beaten for not preventing a robbery. Versions of this story have been the focus of several studies into medieval anti-Judaism.⁶⁰ Studying it in the context of the full late medieval Nicholas cycle will undoubtedly help us understand better the place of this saint and his highly influential cult in the consolidation of the Self and the image of the Other at various points in the medieval world – as well as development of what Robert Moore has (controversially) termed the »persecuting society«.⁶¹

Nicholas himself plays a rather passive role in this story, especially in the fragment transmitted in NRA 69. He is a witness to the events, and (in the missing part) acts as an intermediary between the Jew and God when the former asks to have the duplicitous trader brought back to life in exchange for his conversion. But his appearance still comes with comparative potential. The setting of the story and the place where the oath is taken vary slightly from one version to the next, as does the way the Jew addresses God. Taken together, these seemingly minute differences will help us understand better the place of a given saint's cult in a given community.

It is our hope that the following translation will encourage readers to take up these questions, or, better still, that it will help provide answers to questions we have not even considered yet.

58 Jacobus de Voragine, *Legenda Aurea*, c. 3, trans. Ryan, 25.

59 Wace, *De Sancto Nicholao*, ll. 769-772, ed. and trans. Wacker, 310: »Le judeu fu dolenz et laz / Asez maldit seint Nicholas / Mult le blamout et si criout / Qu'il n'ert pas tel cum hom contout«.

60 In addition to Adams, cited above, see also Harris, Performative terms; Lipton, *Dark Mirror*.

61 Moore, *Formation of a Persecuting Society*.

About the Text and Translation

As mentioned above, the fragment which is the topic of the present article has been edited in Carl Rikard Unger's *Heilagra manna sögur* (pp. 46-49). Unger's transcription is accurate, and he only amends the text in cases where it is clearly defective. As such, it was not judged necessary to produce a new edition. What is presented here is a normalization of Unger's text to fourteenth-century Icelandic, which includes some sound changes not present in the »classical« thirteenth-century standard adopted in text series such as *Íslenzk fornrit*. Additional punctuation has been provided to make the text more lucid and readable. Unger's emendations have been retained in round brackets to allow the reader to distinguish editorial additions from the original text. Any corrections and supplements to Unger's edition have been adopted in the text and mentioned in footnotes.

The translation provided here aims to mediate between accuracy and readability. It constitutes an attempt to represent faithfully the complex mercantile and legal transactions on which the narrative is based while also capturing the wit, irony, and didacticism of the text. This means that idiomatic English is sometimes preferred over a strict adherence to the original phrasing. As the author often favours the third-person personal pronoun (*hann*) over direct reference to the Jew (*gyðingr*) or Christian (*inn kristni maðr*), it is often difficult to tell who is being referred to. For clarity, this has been indicated in square brackets.

Language

The language of the text supports the consensus of a dating to the first part of the fourteenth century.⁶² Departures from »classical« Old Icelandic include the assimilation of *-rs-* to *-s(s)-*, as in *hvessvetna* < *hversvetna* and *fyst* < *fyrst*. Norwegian influence characteristic of the post-Commonwealth period is also in evidence in the fragment. Examples include the restoration of *v-* in *vorðinn* (earlier *orðinn*) and *vorðit* (earlier *orðit*), and the loss of initial *h-* in *lut* (earlier *hlut*).⁶³ The breaking of *e* to *ei*, a process which began to occur from 1300, does not occur in a sustained fashion in our text.⁶⁴ In the fragment it is only present in the emended form *ei(n)gis* (earlier *engis*). Other sound changes initiated in the fourteenth century which are *not* present in this text include the emergence of the epenthetic *-ur* ending in the nominative masculine singular and the lenition of *-t* to *-ð* or *-k* to *-g*.

Vocabulary

Though a brief text in its surviving form, the St Nicholas fragment exhibits a colourful range of terminology pertaining to trade and currency. This is not surprising, as the fragment is chiefly concerned with money flowing through – and principally out of – the hands of the Christian trader. Nevertheless, the variety of terms presents certain critical challenges: how should we understand these words, and how ought they to be translated?

62 Jónas Kristjánsson, *Skrá um íslenzk handrit í Nóregi*, 28.

63 See Haraldur Bernharðsson, *Icelandic: A Historical Linguistic Companion*, 393-396 and the references there.

64 See Stefán Karlsson, *Icelandic Language*, 14, and the references there.

The most common mercantile term to occur in the Nicholas fragment is *fé*. This word appears seventeen times across this short text, fifteen times as a simplex and twice as part of a compound. The semantic range of this term is wide. In its broadest sense *fé* refers to all kinds of moveable wealth or property, including livestock (cf. Dutch *vee*). In a narrower sense, *fé* refers to physical money.⁶⁵ Both applications of the term appear in the Nicholas fragment. The defective text opens mid-sentence with the words *at fé* – perhaps once the phrase *auðigr at fé* »wealthy« – and this is directly juxtaposed with the Christian man having *hvesvetna gnótt* »plenty of everything«. This instance of *fé* would seem to pertain to the broader meaning of the word as »wealth, property«. Compounds such as *félauss* »destitute« or *féleysi* »poverty« also capture this wider sense.

However, *fé* in the Nicholas fragment appears to apply overwhelmingly to physical money rather than to property in a general sense. This much is revealed by the words with which *fé* is juxtaposed. Upon agreeing his loan of *fé* from the Jew, the Christian agrees to repay every *penningr*. An early loan from Old English or Old Saxon, this word refers to a physical coin or »penny«. ⁶⁶ The implication is that the Jew had lent the Christian merchant an amount of currency rather than goods for trade. In the translation below, *fé* will therefore be rendered as »money« when relating to the deal between the Jewish lender and Christian trader.

The *Íslendingasögur* suggest that the Viking Age and medieval Icelandic economy was principally silver-based. This picture is also corroborated by the archaeological record.⁶⁷ However, the Nicholas fragment makes exclusive mention of gold, or *gull*, as a form of currency: »var síðan (ákveðit) hvé mikit gull inn kristni maðr skyldi gyðinginum gjalda« (»it was then (agreed) how much gold the Christian man would repay to the Jew«). It seems that the author of the fragment is reflecting the *Legenda Aurea* here, rather than basing his account on an Icelandic economic model. This is consistent with depictions of non-Icelandic locales in other saga genres, especially the *fornaldarsögur* and *riddarasögur*, in which gold is the dominant form of currency.

After his initial bankruptcy, and with the help of his lender, the Christian merchant becomes once again »gott til penningar« (»flush with cash«). However, our fragment is concerned not only with the handling of money, but with its acquisition. Three mentions are made of *kaupeyrir*, or »trade goods«. Ultimately from Latin *aureus* »gold coin«, this term evolved to refer to cargo bought and sold for money.⁶⁸ When the Christian man first finds himself destitute, his *kaupeyrir* are considered his *atvinna* or »means of subsistence«. Upon his recovery, we learn that he moves his trade goods on *kaupferðir*, or »trading expeditions«. It is tempting to view this vocabulary of commerce in light of the kind of trade described in the sagas which connected Iceland to the Scandinavian mainland. However, the Christian trader's business is conducted overland rather than by sea. This much is revealed by the fact that he pledges to the Jewish lender to *ríða stórum* »ride widely« in exchange for a further loan. This is consistent with Bergr Sökkason's *Nikuláss saga*, in which the Christian trader plies his trade by land from city to city.

65 Cleasby and Gudbrand Vigfusson, *An Icelandic-English Dictionary*, s.v. »fé«.

66 De Vries, *Wörterbuch*, 424.

67 Gullbekk, Money and its use in the saga society, 182-187.

68 De Vries, *Wörterbuch*, s.v. »eyrir«.

This short fragment is replete with terms relating to trade and exchange, spanning from more abstract ideas of wealth to physical coins and gold, and from moveable wares to trading journeys. It is remarkable in its attempt to present a realistic and decidedly non-Icelandic picture of trade relations in the time of St Nicholas.

The rich commentary on barter and exchange is just one of many avenues for future research which this fragment invites. It would also be fruitful to explore the author's sustained treatment of ideas such as holy pledges and their violability, as well as their intersection with the finer points of lending and collateral.

Translation

<i>Normalised Old Norse</i>	<i>English translation</i>
... At fé ok átti hann brátt hvesvetna gnótt.	... in property, and he soon owned plenty of everything.
En er svá var komit hans máli, at hann þóttist þá eigi meir fjár þurfa at afla, þá fekk hann þat sannreynt sem mælt er, at öngum er allz léð né allz varnat, því at þat var honum veitt at afla fjárins ok verða mikils eigandi, en hins var honum varnat at vel heldist á.	But when the time came that he thought he did not need to earn any more wealth, he received true proof of that which is said, that nobody is bestowed with nor granted everything; since he was allowed to acquire wealth and become the owner of a great deal, yet he was robbed of the ability to keep it.
Af því at þá var svá komit at honum þótti ei(n)gis gæta þurfa, þá lagðist hann í drykjur ok ógá, ok var þat eigi minnr frá hvé skjótt þá eyðist ok ferliga, en þat hvé skjótt ok kænliga hann hafði aflat.	Since it had come so far that he thought he needed to heed nothing, he sank himself into drink and carelessness, and no less quickly and monstrosly was everything reduced to nothing than as quickly and skilfully he had earned it.
Fann hann þá sjálfr svá fremi er hann var alsnauðr vorðinn, ok var engi kaupeyrir eptir, ok mjök þrotin atvinnan, ok hugði hann þá illa meðferðinni þeiri sem vorðit hafði, ok sannaðist þá þat með honum sem mælt er, at eptir koma ósvinnnum ráð í hug.	He discovered this only once he was destitute, and there were no wares left, and his means of sustenance had run out. He thought poorly of how things had been managed, and this affirmed to him that which is said: that good advice comes too late into the foolish one's mind.

<p>Sá hann sér þá⁶⁹ ekki annat fyrir liggja at svá búnu nema vá ok vesöld, ok kvíði hann því mjök, sem eigi var kynligt, þvíat hart er at hyggja til en verra at reyna.</p>	<p>As things stood, he saw nothing lying before him except woe and poverty. For this reason he felt great anxiety – as was not strange – because it is hard to countenance something like this, but even worse to experience it.</p>
<p>Leitaðisk hann um þá á marga vega, hvat fyrir mundi liggja, ok tók hann síðan ráð, at hann fór á fund gyðings eins, þess er var vel-lauðigr at fé, sem þeir váru jafnan gyðingar-nir, hvar landa sem þeir eru, ok bað, at hann mundi lána honum fé nökkut.</p>	<p>He then examined in many respects what options lay before him. He thereupon made a plan to visit a Jew who was immensely rich in property – as Jews always were, whichever land they were in – and he asked that he lend him some money.</p>
<p>En hann sagðisk vera kænnt við kaupeyri at fara ok kvað sér mundu verða mikit til snúðar, ef hann lánaði honum féit, ok kvazk honum einkar vel gjalda mundu.</p>	<p>He [the Christian] claimed that he was an expert in moving trade goods, and said he would make a great profit if he [the Jew] loaned wealth to him, and he [the Christian] said that he [the Jew] would be very well repaid.</p>
<p>En hann svarar gyðingrinn ok kvað ekki svá mikla trúleika vera á milli gyðinga ok kristinna manna, at hann mundi honum fé lána, nema hann fengi honum annathvært veð eða vörzlumann.</p>	<p>The Jew answered him and said that there was not such great faith between Jews and Christians and that he would not loan money to him, unless he should bring him either collateral or a guarantor.</p>
<p>Inn kristni maðr sagði: »ek má þér ekki veð fá, þár er ek em félauss at svá búnu, en vörzlumann mun ek fá þér svá góðan, at víst er, at því munt eigi þíns missa.«</p>	<p>The Christian man said: »I am not able to give you collateral, since I am destitute as matters stand, but I will get you such a good guarantor that you will certainly not be lacking.«</p>
<p>Ok bar svá raun á, at hann sagði sannara, en hann íhugaði. »Hverr er sá« sagði hann gyðingrinn, »er þú býðr fram til vörzlunnar?«</p>	<p>And it so happened that he spoke more truthfully than he realized. »Who is it« said the Jew, »that you offer as guarantor?«</p>

69 Unger gives »þa ser«, reversing the order of these words in the manuscript (p. 46, l. 24). This was likely in error.

<p>»Ek býð fram,« kvað hann, »inn helga Nikulás byskup, at hann skal í vörzlunni við þik.«</p>	<p>»I offer,« he said, »the holy Bishop Nicholas. He shall be your surety.«</p>
<p>Gyðingrinn sagði: »heyrð hefi ek hans getit, ok þó at við hafim eigi samtrúaðir verit, þá ifa ek hann eigi góðan mann vera, ok ek hefi heyrðar margar ok stórar hans jarteinir sagðar með sannindum.</p>	<p>The Jew said: »I have heard of him, and although we [i.e. Jews] may not have the same belief as him, I do not doubt that he is a righteous man. I have heard many great miracles of his truthfully reported.</p>
<p>Nú mun ek honum játa til vörzlunnar ok trúa því fastliga, at ek mun eigi míns missa, ef því sver mér þat undir hans trúnaði.«</p>	<p>Now I will agree to accept him as surety and firmly trust that I will not lose out, if you swear it to me under his good faith.«</p>
<p>Þeir keyptu nú saman, svá at þeir gengu til kirkju ok til altaris ins helga Nikulás, ok lagði inn kristni maðr hendr sínar á altarit ok mælti svá: »Þetta altari legg ek þér í veð í okkrum kaupum, en ek heit þér því undir trúnað ins helga Nikulás, at ek skal þér hvern penning gjalda eptir sannindum, þann sem þú átt at mér.«</p>	<p>They struck a bargain such that they went to church and to the altar of holy Nicholas, and the Christian man lay his hands upon the altar and spoke thus: »I pledge this altar to you in surety of our deal, and I promise you under the faith of holy Nicholas that I shall in good faith repay you every penny that you are owed from me.«</p>
<p>Ok er þeir höfðu þetta at sýst, þá fóru þeir heim til húsa gyðingsins, ok seldi hann honum slíkt fé at láni, sem hann beiddisk.</p>	<p>And when they had done that, then they went home to the Jew's lodgings, and he [the Jew] loaned him [the Christian] such money as he requested.</p>
<p>Var síðan (ákveðit), hvé mikit gull inn kristni maðr skyldi gyðinginum gjalda, ok skildusk þeir nú vinir, ok mælti hvárr vel fyrir öðrum. Ok fór inn kristni maðr heim til herbergis síns ok undi vel sínum lut.</p>	<p>It was then (agreed) how much gold the Christian man would repay to the Jew. They then parted as friends, and each wished the other well. And the Christian man went home to his lodgings and was well satisfied with his lot.</p>

<p>En er sá inn kristni maðr hafði fengit sér nökkurn kaupeyri, þótt heldr væri at láni en at eiginorði þá fyst, þá tekr hann ina sömu iðn, sem hafði vel hagnat fyrr, ok gafsk honum sem hverjum annarra, er á hittir á sín forlög, at þá hagnar.</p>	<p>When the Christian man had got himself some trade goods – though at first on loan rather than of his own possession – he took up the same trade which has profited him well before. It turned out for him, as for anyone else who follows their destiny, that it went well.</p>
<p>Réðst hann nú í kaupferðir, ok varð enn gott til penningar, ok tók skjótara vöxt féin en forsjá eða ráðvendi, því at þat þróaðisk seint með honum hvárrtveggja. Hafði hann ok í helzta lagi raun á því, sem dróttinn segir í guðspjallinu, at manngi má tveim dróttnum senn þjóna, ok verðr hann at hafna öðrum, ef hann sæmir við annan.</p>	<p>Then he set off on trade journeys, and he became rich once again, and he sooner chose the increase of wealth than prudence or honesty, since both of those grew slowly in him. He had the utmost proof of that which the Lord says in the Gospel: that no man can serve two masters, and that he abandons one if he honours the other.</p>
<p>Nú fór honum ok svá, at it fyrra sinn er hann fekk féit, þá eyddi hann því öllu í lífinu ...⁷⁰</p>	<p>Things went the same way as when he first came into money: that he squandered all of it on the flesh ...</p>
<p>... Borgunum um Abrahams daga Sodoma ok Gomorra ok morgum um Moyses daga, ok opt hafa síðan margir týnzt um þá ina sömu sök.</p>	<p>... the cities in the days of Abraham, Sodom and Gomorra, and many in the days of Moses and since then many have often perished of the same fault.</p>
<p>Nú þjónaði hann þá it fyrra sinnit, er hann fekk féit, eptir fyst sinni rangri, enn eigi lét hann hana þá dróttna sér. En dróttinn béið hann þolinmóðliga ok lét hann eitt í móti koma, sem jafnan er vant eptir vanstillit at koma, féleysi ok fátæki.</p>	<p>Now, he served them at first, once he acquired wealth following his first mistake, yet he did not let her reign over him.⁷¹ The Lord suffered him patiently and let that one thing befall him which always customarily comes after intemperance – destitution and poverty.</p>

70 The lower section of this folio has been trimmed, resulting in the loss of several lines of text. Unger ends his transcription at »þvi ollo«, but this is not the final word in the line. It is possible to make out »ilifinu« (í lífinu), which we have chosen to include here.

71 It is unclear to whom this sentence refers, but they are probably introduced in the text on the previous folio which is now lost. From the surviving context this appears to be a personification (or »master«) of greed, whom the Christian man at first manages to resist.

En it síðarra sinnit, er hann varð mikill fjarins eigandi, þá fór hann ekki þvera fæti at, ok þjónaði hann þá þeim, er drótinn kallar mammona í guðspjallinu, er ágirni djöfuls kallast; ok er þat sannligt, at ágirni merkir helvíti, því svá segir salomon inn spaki, at þat verður aldri fyrllt né augu ágjarns manns.

But at a later time, when he became the owner of great wealth, he did not drag his feet: he served the one whom the Lord calls Mammon in the Gospel, who is called »the devil's greed«; and it is true that greed spells hell, for so says Solomon the Wise, that it [greed] will never be satisfied, nor the gaze of greedy men.

En þenna glep lét sjá inn kristni maðr svá dróttna, sem heyra má í þeiri frasógn, er eptir ferr.

But the Christian man allowed this beguilement to dominate him, as one can hear in the tale which follows.

Nú kom at þeiri tíð, er gyðingrinn átti gjaldit mælt af inum kristna manni, ok kom þá at vitja gjaldsins ok heimti þá féit at honum.

The time then came when the Jew was to be repaid by the Christian. He went to fetch his repayment and demanded the money from him.

En hann svarar vel ok bað enn nokkura fresta um gjaldit ok kvazk síðarr mundi betr viðlatinn um gjöldin. Ok lét hann enn eptir því vera gyðingrinn, sem hann beiddi.

But he [the Christian] answered well and he asked for yet another delay concerning the payment. He claimed he would be better prepared for the repayment at a later time. And the Jew allowed things to be as he [the Christian] asked.

Ok enn í annat sinn bað hann fresta á ok kallaði sér þá mikli meira skipta, kvað þá stórum ríða mundi, ok var svá ok enn sjálfum honum til ófarnaðar ok aldrtila.

And yet again he [the Christian] asked him for a delay and he [the Christian] claimed that he would be much more involved in it this time. He said that he would travel widely [on trade journeys]. It was so, and yet again he was faced with misfortune and death.

Gyðingrinn lét en leiðast eptir hans vilja ok var þó nökkuru tregari til.

The Jew again let things go on according to his [the Christian's] will, but was nevertheless somewhat more reluctant.

En er þau stef váru liðin, er gjöldin vöru mælt, þá heimti gyðingrinn féit ok látizk þá hafa vilja. En inn kristni maðr brást ókunnr þá við um skyldina ok kallaðisk goldit hafa eptir maldogum, þá er hann hafði heimt at honum.

When the time that the payment was due had passed the Jew demanded the money and intimated that he wanted to have it. But the Christian man acted as though he was unaware of the debt and claimed that he had repaid it correctly before, when he [the Jew] had demanded it from him.

En gyðingrinn sagði, sem satt var, at hann hafði (engi) penning af goldit, ok hann hafði ávalt fresta á beitt um gjöldin þangat til, sem þá var komit.

But the Jew said, as was true, that he had (not) repaid a penny of it, and that he [the Christian] had always sought a delay on repayments whenever the time came.

Ok er þeir höfðu nökkura stund þrætt um þetta mál, en hvárgi hafði vitni til at sanna sitt mál, kæra nú þetta mál síðan fyrir fleirum mönnum, ok var borit fyrir ina vitrustu menn í borginni ok þá, er forstjórar váru ok dómarar.

When they had argued about this matter for some time, and neither had evidence to prove their case, they then argued that case before many people. It was brought before some of the wisest men in the city and those who were leaders and judges.

Segir gyðingrinn nú sína sögu sanna ok hvé vel hann hafði í mót raði(t) við inn kristna mann, lánat honum féit fyst, sem hann beiddi, en unnt honum ávalt síðan fresta um gjöldin þangat til, (er) hann hafði beðit, ok þóttisk hann af því ómakligr at missa.

The Jew then told his own true story and how well he had met the demands of the Christian man, lent him money in the first instance, as he requested, and always granted him a delay on the repayment for as long as he wished, and he [the Jew] thought that he did not deserve to lose out as a result.

Inn kristni maðr sagði ok sína sögu, þá sem hann hafði fyrir sér fest, ok kallaðisk goldit hafa hvern penning ok sagði þat at vitrir menn mætti þat at líkindum ráða, at hann mundi eigi allt saman hafa vilja teiti fjár ok mikla skuld.

The Christian man told his own story which he had adopted: he claimed to have repaid every penny and said that wise men would likely be able to guess that he would not have wanted the joy of wealth and great debt at once.

Ok er þeir höfðu á þá leið tjáð tveggja vegna, sem nú var frá sagt, þá sýndisk þat dómundum, at inn kristni maðr sannaði þat með eiðum ok vitnum, at hann hefði allt fé af hendi goldit, þat sem gyðingrinn átti at honum.

And when both sides had given evidence as just described, then it seemed to the judges that the Christian man ought to prove with oaths and witnesses that he had from his own hand repaid all the money which the Jew demanded of him.

Hann gyðingrinn mælti við mennina:
 »Báðir munu(m) við, hvat við höfum við mælsk, þótt við séum nú eigi baðir réttorðir í frasögninni; þú lagðir mér í veð altari ins helga nikuláss byskups ok hézt yfir því altari undir hans trúnaðr at gjalda mér hvern penning míns fjár, svá at mér líkaði vel, en ek trúi honum svá fastliga Nikulás, at hann mun mik eigi svikja láta í þessu máli, er ek hefi allan trúnað við hann lagðan.

He, the Jew, spoke to the men:
 »We must both do what we spoke of, even though both of our stories cannot be true. You pledged to me the altar of the holy bishop Nicholas in surety, and you promised above that altar under his trust to repay to me every penny of my money, so that it please me well. But I firmly believe that Nicholas would not let me be cheated in this dealing when I have placed all trust in him.

»Ef þu sverr eið yfir þessu sömu altari undir trúnaðr ins helga Nikuláss, ok sannar svá þína sögu, at þu hefir mér allt goldit fé, þat sem ek hefi at þér, þá skal ek at síðr heimta fé at þér þaðan ífrá, at ek skal eigi illa kunna eða við una, ef hann mun svá vera láta. En eigi trúi ek fyrr en fram kemr, at svá verði.«

»If you swear an oath over this same altar under the trust of the holy Nicholas, and thereby prove your account – that you have repaid me all the money which I lent you – then I will demand no money from you henceforth, so that I will not issue blame or be discontent if he [Nicholas] will let it to be so. But I will not believe it until it happens.«

Slíkt er aumligt at heyra ok hörmuligr, at gyðingrinn umskurðr skyldi sýna trúleik ok réttlæti, en kristinn maðr svik ok vélar, ok kom þat enn hvarum eptir, sem til verkaði ...

It is such a pitiful and distressing thing to hear that the circumcised Jew should show faithfulness and justice, and the Christian man treachery and cunning. And yet both got what they deserved ...⁷²

72 The final folio of this text has been trimmed. Of the last surviving line, it is only possible to make out »sem til verkadi«, as Unger transcribes. The last sentence of the surviving text suggests that the Jew's faith in Nicholas will be rewarded, and that the Christian's dishonesty will be punished. The ending of this text does not survive, although it is possible that the lost ending followed a similar series of events to other medieval versions of this story, as outlined above, on pp. 222.

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