

AT THE SIGN OF THE "GOLDEN PILLS": PAWNBROKING MYSTERIES.

ILLUSTRATED BY FRED BARNARD.



HOW few of those who talk glibly of "my uncle" and "popping" things "up the spout" understand the significance of their slang. In olden days pawnbrokers used to send the goods left with them to the store-room by means of a hook. "Uncle" is simply a pun on the Latin word *uncus*. Hooks were superseded by

spouts or pipes, which are in use to this day. Another explanation of the word "uncle," as applied to a pawnbroker, is that he was generally resorted to by spendthrifts, who, in old stories or plays, always had a rich avaricious uncle. However this may be—and where etymologists differ, who shall decide?—I determined to pawn my watch for the sake of enlightening readers of this MAGAZINE. Hundreds had done so before, but that did not re-assure me. I waited until evening set in, and under cover of darkness, slunk into the shop of one of the best-known pawnbrokers in London.

It is told of the proprietor of these premises that he was one night awakened by a furious knocking at his front door. At last he put his head out of window.

"What is the time?" bawled the disturber, who had dined not wisely but too well.

"Why do you ask me?" replied the angry pawnbroker. "How dare you make such a noise?"

"Oh, come, I say!" his tormentor retorted; "didn't I leave my watch with you this afternoon?"

I hurried into a large room divided by a long counter. On the outside of this counter were ranged a number of little sentry-boxes, or cubby-houses, so built that none of the occupants could see his neighbours. I entered one of these, and its door slammed to behind me. A shop assistant came at once to attend to me. He was evidently a Hebrew. I detached my watch—a gold one—from its chain, and asked—

"What will you give me on this?"

"What do you want?" he said, much to my dissatisfaction; for this was my first experience of pawning, and I felt most unaccountably foolish, considering that poverty is no crime.

"I don't know," I replied. "I would rather you say. What are you prepared to give?"

The shopman had no mercy on my "greenness," and merely said—

"I don't know how much you are wanting. I can't tell that."

"Three pounds?" I ventured.

"Yes; you can have three pounds, or four, if you like."

"Then I'll have four pounds, please."

By this time the man had carefully examined the watch. He recorded its number as shown on the dial, and, producing an oblong card perforated in the middle, demanded a penny for the ticket.

"What name, sir?" he asked; adding, "And what address shall I say?" as if he expected any bogus address to be given him. Having gained the information, he wrote it on the two halves of the card, and gave me one. On it was printed—

No. 365.

JOHN SMITH & Co.,
East-West Street, S.W.
FEB. 29, 1894.

Gold K. Watch,

No. 0000.

£4-0-0.

Mr. V. Hardup,

Hampstead Heath, N.W.

The back was covered with the conditions of the transaction, which, for the benefit of the uninitiated, I transcribe—

35 & 36 Vict., ch. 93.

FOR LOAN OF ABOVE FORTY SHILLINGS, NOT BEING BY "SPECIAL CONTRACT."

THE PAWNBROKER IS ENTITLED TO CHARGE FOR THIS TICKET—ONE PENNY. For PROFIT on each Two Shillings and Sixpence or part of Two Shillings and Sixpence lent on this Pledge, for every calendar month or part of a calendar month, ONE HALFPENNY.



QUITE A REGULAR CUSTOMER.

If this Pledge is not redeemed within twelve calendar months and seven days from the day of pledging, it may be sold by auction by the Pawnbroker; but it may be redeemed at any time before the day of sale. Within three years after sale the Pawner may inspect the account of



NO FALSE MODESTY IN THIS CASE.

the sale in the Pawnbroker's books on payment of ONE PENNY, and receive any surplus produced by the sale. But deficit on sale of one pledge may be set off by the Pawnbroker against surplus on another. If the Pledge is destroyed or damaged by fire, the Pawnbroker will be bound to pay the value of the Pledge, after deducting the amount of the loan and profit; such value to be the amount of the loan and profit, and twenty-five per cent. on the amount of the loan.

If this ticket is lost or mislaid, the Pawner should at once apply to the Pawnbroker for a Form of Declaration to be made before a Magistrate, or the Pawnbroker will be bound to deliver the Pledge to any person who produces this ticket to him and claims to redeem the same.

Very few people know that they can claim the surplus on the sale; and subsequent inquiries that I made show that scarcely one in a hundred avails himself of the privilege. In a few days' time I redeemed my watch, and paid one shilling and fourpence interest. The pawnbroker vouchsafed the information that I could at any time have a larger sum—three or four pounds more—on the watch, which he obligingly wound up and set right for me. Had he been my bank clerk, he could not have been more polite.

So ended my personal experience of pawning; but feeling an interest in the subject, I made extensive inquiries in the very poor parts of the metropolis. The smaller pawnbrokers' shops are like ordinary shops, and you have to do your business in view of the world and his wife.

A medical friend of mine once wanted to pawn his microscope, which was of no use to him, and he thoughtlessly went to his "uncle" on a Monday. The shop was crowded with women pawning their husbands' Sunday clothes, and they greeted the student with cries of "Look at 'e!" which so disconcerted him that he ran out of the place.

In the poor districts the articles pawned are seldom of much value. If less than £2 is obtained on the goods, the pawn-ticket costs only a halfpenny; but the interest per month is five, instead of four, pence in the pound. If the article is pawned for over ten shillings and is unredeemed, it must be sold by

auction; if for under that sum, it becomes eventually the absolute property of the pawnbroker.

Should the loan be for over £10, the Act does not apply. A "special contract" is then made, and the borrower generally undertakes to either redeem the valuables before three months have passed, or, in default, to let the pawnbroker there and then keep them.

But what is to be done if the pawn-ticket is lost? The customer must go at once to the pawnbroker, who will promise not to deliver the pledge to anyone for two days, and will sell a form for the declaration, which has to be made before a magistrate. The form, which I will fill in as though I had lost the ticket for my watch, is as follows—

MIDDLESEX (To Wit).

DECLARATION WHERE PAWN-TICKET WAS LOST, ETC.

TAKE NOTICE if this declaration is false, the person making it is punishable as for perjury. Unless this printed form is taken before a Magistrate and declared to and signed and delivered back to the Pawnbroker not later than the — day of —, the article mentioned in it will be delivered to any person producing the pawn-ticket.

COPY OF ENTRIES ON PAWN-TICKET.

Pawned with
John Smith & Co.,
East-West Street, S.W.,
A Gold Watch, No. 0000,
this 29th day of
February, 1894, by
V. Hardup, of
Hampstead Heath,
N.W., for the sum of
£4.

I, *Very Hardup*, of *Hampstead Heath, N.W.*, in pursuance of the Pawnbrokers' Act, 1872, do solemnly and sincerely Declare that I pledged at the shop of *John Smith & Co., East-West Street, S.W.*, the article as described in the margin, being my property, and received a pawn-ticket for the same, which has since been lost by me, and that the pawn-ticket has not been sold or transferred to any person by me or to my knowledge or belief.

Very Hardup { Signature of
Declarant.

And I, *William Brown*, of *Wimbledon Common*, in pursuance of the same Act, do solemnly and sincerely Declare that I know the person now making the foregoing declaration to be *V. Hardup*, of *Hampstead Heath*,

William Brown { Signature of
Witness to
identity of
Declarant.

Declared before me, one of Her Majesty's Justices of the Peace for the County of Middlesex, this — day of — 1894. } *Thomas Lucy*.



"CAN'T YOU GIVE MORE ON THAT?"



A MERMAID UP THE SPOUT.

When this form is presented to the pawnbroker, he supplies a duplicate ticket, and the careless loser engages to make a declaration of the fact on another form (which the broker sells), and indemnifies the pawnbroker for all claims made in respect of the property pledged. Considerable profit is made on the sale of tickets, declaration and affirmation forms, etc.

Pawnbrokers do not send more than they can help to auctions, for such sales are proverbially unsatisfactory; and they stand to lose on the transaction. They generally enter into an agreement with some dealer to take all their goods at so much per cent. more than they have advanced; and it may be taken for granted that pawnbrokers seldom advance more than a quarter or a third of the real value of the articles left with them.

A large number of the labouring classes are in the habit of patronising the pawnshops every week. The wife, for example, pawns her husband's Sunday coat for five shillings. On the following Saturday she redeems the property. The pawnbroker receives his five shillings back, plus three-halfpence interest; having already received a halfpenny for the ticket, which costs him practically nothing. The weekly pawners are not so much drunken, dissolute people as respectable but thriftless folk. All the wages are spent by them as soon as received. The wife remembers that she must buy something else, and so the coat is "popped" up the spout.

An amusing story is told of a northern country town where strikes had caused much depression. The pawnbroker's shop was burnt out on Saturday; and it was noticed that very few of the labouring men, who were regular attendants at Divine service, worshipped in public on the following day; while the local preacher, generally dressed in irreproachable broad-cloth, mounted his pulpit in his week-day working clothes. The inference is obvious.

The stories of poor people paying in interest a hundredfold more than the value of the goods pawned are somewhat exaggerated. Let us imagine that A pawns her husband's coat fifty-two times in the course of the year at five shillings a time. She will pay for the use of the borrowed money during the twelve months six shillings and sixpence, and two shillings and twopence for the pawn-tickets—eight shillings and eightpence in all: or not half the value of the coat. The pawnbroker, on the other hand, has to have five shillings ready every week, to purchase printed pawn-tickets, etc.; to pay rent and wages to assistants to keep accounts, and to preserve the articles pawned in good condition. If small loans such as these were all his revenue, the pawnbroker could not become a very rich man, unless he had an enormous business. But "uncle's" resources are not so easily exhausted.

I have already pointed out that pawners seldom take the surplus on the sales of their pledges. Pawn-

brokers also enjoy ordinary traders' profits on the goods they sell to the public, and this brings me to the "weekly payment system." Supposing that I want to buy a chain hanging beneath the "gilded pills." It is marked £2. I have not that money at my disposal, but pay the pawnbroker a five shillings deposit. I get a receipt, and on the form is printed: "Payments must be made weekly, or the deposits forfeited at the expiration of four weeks." I pay a second sum of five shillings in the following week, but then am unable to raise any more money. The pawnbroker eventually pockets the ten shillings which I have already paid him, and I have not the slightest claim on the chain that took my fancy.

Pawnbrokers, as one veteran said to me, are unlucky, inasmuch that they only come before the general public in connection with police-court cases. Their ordinary business, from its very nature, is conducted in secret. But every now and again they appear as receivers of stolen goods, although innocently. Only inexperienced pilferers take the property

which they have stolen to pawnshops; and as often as not the broker detains them while he communicates with the police on the sly. It is not the pawnbroker's province to inquire as to how would-be pledgers have obtained the articles on which they wish to raise money; nor is it possible for him to find out. No doubt the ease with which money can be obtained by pawning tempts servant-girls and other foolish persons to be dishonest; but the use that "my uncle" is to thousands of honest folk in dire straits more than counterbalances the opportunity he unwittingly gives for evil-doing. And the followers of the Lombard trade are, if one may generalise, as honest as any other tradespeople. A Parliamentary return recently issued shows that in Ireland during ten years there were only two prosecutions, and one of these failed, for offences connected with the sale of forfeited pledges.

One final word is necessary as to the three balls. These balls are in reality the golden pills that were the sign of the Medici family. AREMEL.

THE SEARCH IN THE SAWDUST.

BY LUCY FARMER, AUTHOR OF "CHRONICLES OF CARDEW MANOR," ETC. ETC.

THE RESEARCHES OF MARY AMBUSH.—I.

CHAPTER THE FIRST.

A VALUABLE CONSIGNMENT.



It does not greatly matter how I became a lady-detective. Perhaps I did not get on with my parents at home, perhaps I "had a disappointment," as the phrase is. But the fact remains: I, an educated, somewhat timid girl was compelled by Circumstances to earn my living, and Circumstances threw me into a certain path. It is

and always was my rule to pursue the track in which I found myself, so I continued in the way wherein Fate had placed me. My employers were satisfied with my acuteness, or "snap," as one of them termed my intelligence, and by degrees I was intrusted with several important cases.

I am not going to make mischief, nor shall I name living personages, in these experiences, but the facts will be plain enough to those whose memories are as good as mine, although *no one* ever knew the true motives; no one has ever even guessed the real reasons which underlay the acts of those I hunted down. With this brief preface let me proceed.

At the time of which I am about to write I lived with my faithful companions—Ellen Mayne, my servant, and "Lion," my collie-dog. Our lodgings were upon the edge of Wandsworth Common, then a more open and less cultivated County-Councillled space than now. I had chosen that locality because it is easy of access; the air is good, and rents were then not dear.

I occupied a small, semi-detached villa, one of a type now common, and passed as a teacher of music whose engagements compelled her to be frequently from home.

My next-door but less adjacent neighbour—my semi-"attached" neighbour, as I called her—was a stout, pleasant-looking woman with one daughter, a young and rather pretty girl with a not very refined face, but quiet and steady. She had a determined mouth, and looked as if she could be trusted to take care of herself; but from one or two little indications I judged that she would be as wax in the hands of anyone whom she really loved. She had dark and rather bold-looking eyes.

The father of this young lady was often absent, and sometimes the family were away for some weeks at a time. They invariably left home in the evening and returned very early in the morning. They kept one servant, and their chief visitor was a young gentleman (I may so call him)—a clerk, apparently. He was not very intimate with the family, for he frequently called when they were absent, and seemed greatly disappointed when he was denied admittance.