

A PLEDGE OUT OF TIME: REDEMPTION AND THE LITERARY PAWNSHOP

By Elizabeth Coggin Womack

There are mysterious tales connected with Pawnbrokers' shops. The very name summons up pictures of wretchedness and woe. How easy it is to see the long low room piled high with the wreck of a thousand households. . . . [But] it is more than doubtful if the above picture conveys an accurate idea of the average pawn-shop of to-day.

—“Three Golden Balls,” *Evening Bulletin*

MYSTERIOUS, ECLECTIC, AND OFTEN GROTESQUE, pawnbroker's shops fascinated Victorian writers. The premises of the shop and the diversity and plenitude of the pledged items themselves, “the wreck of a thousand households,” attracted canonical and noncanonical writers alike and prompted a desire to catalog the items, to trace their origins (“Three Golden Balls” 78). It is true that in some narratives, such as Charles Dickens's and William Makepeace Thackeray's sketches and George Eliot's *Daniel Deronda*, items appear in shop windows as curious but disconnected objects of desire: “turquoise lizards and dragons,” “fine old clasps in chased silver,” or hearth rugs embellished with a strange animal (Thackeray 12: 549; *Daniel Deronda* 382; “Brokers and Marine Stores Shops” 177). But in certain other passages by Dickens, George Eliot, and journalists such as George Augustus Sala, pawned items are accompanied by specters of “[I]aundresses, mechanics, clerks, costermongers, and a formidable subsidy of local freebooters,” “the tenants of the gloomy causeries of ‘Mine Uncle’” (Sala 229). While these shadowy figures are imaginary, they are also traceable. A pawned item is tangibly and textually linked to the past and past owners by the ledger and the duplicate: alienated from domestic space, but not yet surrendered to the anonymity of recommodification.

This suspended alienation of the pawned item, or “pledge,” operates both materially and thematically in the literary secondhand economy, not merely painting the circumstances of poverty and loss in bleaker shades, but also endangering middle-class identity and morality through associations with lower-class urban life and sexual shame. During the nineteenth century, the always reviled pawnbroker became a target of middle-class moralizers who

failed to grasp the critical role of the pawnshop in the economics of urban poverty and instead equated it with the gin-shop, the fence, and even the brothel. A visit to the pawnbroker was thought to precipitate an economic fall that paralleled, and in fiction sometimes accompanies, a sexual fall. The threatened or actual fall is often fetishized in a pawned item – a physical token of domesticity that hovers between home and the marketplace as a symbol of a character’s uncertain fate.

Among the most important novels that imagine the pawnshop in this way are Dickens’s *Oliver Twist* and George Eliot’s *Daniel Deronda*. In *Oliver Twist*, the pawned locket and ring of Agnes, the fallen women, hang in suspended circulation as does the identity of her illegitimate, orphaned child, Oliver. In *Daniel Deronda*, both the pawnshop and the diamond ring that Deronda pawns symbolize and foreshadow the revelation of his mysterious parentage and racial otherness, while Gwendolyn Harleth’s pawning of the necklace foreshadows her decision to marry Grandcourt against her principles. In both novels, however, the themes of pledging and redemption echo far beyond the circulation of material objects. While Dickens and George Eliot use the trope of the pawnshop in different ways, each imagines it as a site where forgotten history may be accessed, and where persons, like pledges, may be redeemed.

The pawnshop, whether literary or historical, has received scant attention from scholars, but those who have done the most to uncover the social significance of British pawnbroking in the nineteenth century have approached their project from a feminist perspective. Historian Melanie Tebbutt, followed more recently by Beverly Lemire, has done much to uncover the function of the pawnbroker’s shop, not merely as a den of vice, but also as a necessary part of working-class life that allowed working class men and particularly women to leverage their small capital for greater financial flexibility (Tebbutt 115–17; Lemire 44). The figure of the pawnbroker, euphemistically called “Uncle,” also features prominently in Eileen Cleere’s study of avuncularism as an alternative to the patriarchal conceptual framework for understanding the dynamics of family, wealth, and power in nineteenth-century literature and culture. These scholars are primarily interested in the figure of the pawnbroker as a small-scale lender: a figure analogous to or, in literature, symbolic of the commercial capitalists who managed the much larger debts and assets of the upper classes in the nineteenth century. As these scholars demonstrate, nineteenth-century prejudices against pawnbrokers were sustained in part by class, gender, and race-based prejudices and the resistance of the intrusion of extrafamilial finances into the domestic space.

This essay, however, is more concerned with the pawnshop’s role in the transfer of secondhand items, and thus more in an economy of things and memories rather than in an economy of credit and capital. Previous discussions of literary pawnshops have been surprisingly resistant to this interpretation. Cleere, drawing on Karl Marx and Elaine Scarry, sees the effect of the avunculate on the items it contains as “homogenizing,” a transformation of particularity into generic capital, and while her work convincingly links the literary pawnshop with the grander mechanisms of capital in the nineteenth-century, it fails to account for the difference between selling and pledging. Andrew Miller, too, in his brief discussion of the pawnshop, asserts that “[p]awnshops tend to strip narratives of the past from objects, to insist that value resides in the mobility and the power of exchange” (Miller 213–14). And yet, in the very novels these critics cite – *Oliver Twist*, *Daniel Deronda*, *Middlemarch*, *The Moonstone*, *Mary Barton* – the pawnshop is not where the past is lost, but where it is traced. Although the tendency of fictional accounts of pledging is to prepare or even tease the reader with an artificially constructed likelihood of forfeit – the threat of homogenization – it is almost inevitably eventual redemption on which the plot hinges.

Beginning with a brief discussion of the legal status and popular perceptions of pawnbroking in the nineteenth century, I argue that legislation and the press constructed the pawnshop as a place where objects were not merely lent or lost, but also found. I then examine the conflicting accounts of the trade printed in the *Pawnbrokers' Gazette* to isolate tensions and trends in the depictions of pawnshops as sites of forgotten history and female endangerment. Finally, in *Oliver Twist* and *Daniel Deronda*, I isolate the literary pawnshop as distinct from the historical one, tailored to middle-class prejudices, but reflective of middle-class anxieties.

Lost and Found

ALTHOUGH PAWNBROKING HAS EXISTED IN England since the time of William the Conqueror, it was only by the nineteenth century that it became possible to imagine pawnshops as a tenable link between past and present. The trade, as practiced by all but the most elite of financiers, remained in the shadows for centuries, and the line between pawnbroking and secondhand dealing was, to most, a shadowy one, perpetually darkened by the stigma of stolen property. While many pawnbrokers may have kept fair and accurate records and legislation protecting borrowers – and indeed, property owners at large – appeared as early as the sixteenth century, legal restrictions on the trade did not become truly effective until the eighteenth century. The most important piece of legislation for the nineteenth-century pawnbroker was passed in 1757 as part of a larger act that also encompassed fraud and gaming. According to Tebbutt, it was the first effective and most important definition of the pawnbroker's obligations: pawnshops became liable to search; suspected stolen property was liable to seizure; the safeguarding of property was to some degree guaranteed; and better recordkeeping was mandated, which included maintaining an up-to-date register and distributing duplicates, or receipts, to clients (Tebbutt 73–74). These obligations, together with caps set on interest and the stipulation of a year and a day as the period after which pledges became forfeit, were solidified in 1784 and 1800, by which time the business achieved the form it would take throughout the nineteenth century and evolved into one of the most tightly regulated of trades (Tebbutt 74–75; Hudson 35). The importance of this legislation in shaping popular imagination about the pawnshop is clear: these establishments where property routinely disappeared subsequently became known as places where lost property could be found.

It was also during this period that the business of pawnbroking entered a rapid expansion accompanying industrialization and urbanization. Contemporary figures suggest that there were just under 400 licensed pawnbrokers in the metropolitan area during the 1830s, a number that would grow throughout the decade, and it has been suggested that the inclusion of unlicensed pawnbrokers, impossible to document, could have doubled official figures (*Penny Cyclopaedia* 340–43; Tebbutt 2, 121–22). Extrapolating from more readily available data on the charitable lending institution, the Mont-de-Piété, in Paris in 1833, the British Association for the Advancement of Science estimated that roughly two million pledges were made in London per year (*Penny Cyclopaedia* 341).

As the trade gained visibility and the average income of clientele dropped, the pawnbroker became a popular scapegoat for urban working-class poverty and a target of middle-class moralism. Pawnbrokers were castigated by the press and Parliament alike for encouraging theft and capitalizing on the bad judgment and vice of the poor. But by the second half of the nineteenth century, Tebbutt notes a growing acceptance of this “necessary evil” in

journalism, parliamentary discussion, and economic theory.¹ The pawnbroker relieved class tensions by ameliorating the immediate difficulties of *laissez-faire* capitalism, and Tebbutt suggests that savvy politicians came to appreciate the contribution of the pawnshop to social stability. For middle-class readers, then, the pawnshop – already an absorbing urban spectacle of financial ruin and loss of status – came to serve as a subject for weighing moral objections against economic benefits and the fear of crime against faith in law enforcement.²

Sentiments about the pawnbroker's customers were similarly mixed, alternating between pity and disdain. This was especially true for female clients, who far outnumbered men (Tebbutt 43). Lower-class women often financed domestic expenses by storing clothing, bedding, and other temporarily unused possessions on a weekly or daily basis. This constant rotation of domestic and professional accoutrements in and out of the pawnshop may have been costly for clients in the long run, but it also made it possible for working class men and especially women to leverage their small capital for greater stability. While Tebbutt is demonstrably more concerned with the way that pawnbrokers were used than the way that they were popularly understood by nineteenth-century writers, in her chapter on the pawnbroker's role in domestic management, she comments on the competing perceptions on women who pawned: “[T]he manner in which his clientele was depicted really encapsulated the conflicting images of Victorian and Edwardian womanhood. Poor management was invariably represented as the root cause of regular pledging, but in the minority category of occasional pledgers was the idealized image of the Perfect Lady,” a “passive victim of unhappy circumstance in the form of an irresponsible husband” (Tebbutt 47). Female pledging was not in accordance with good management, but it could, occasionally, be understood in terms of sacrifice. Both of these stereotypes, of course, hinge on women's commitment and ability to carry out their domestic responsibilities.

One of the most important and persistent misconceptions about pawnshops during this period, and one which regularly found its way into fiction, was that a pawned item was more likely to be forfeited than not, and that the sale of forfeits made up the majority of the pawnbroker's profits. Certainly most middle-class readers would have seen no more of a pawnshop than the goods in its front window, and that display would tend to emphasize forfeit over redemption. However, most estimates suggest that at least ninety percent of pledges during the Victorian period were redeemed – a number somewhat inflated by regular customers with weekly bundles, but also somewhat deflated by those who pawned merely to sell items conveniently with no intention to redeem. The sale of forfeits was unlikely to produce much profit; most forfeits, by law, were sold at public auction, and excess returned over the amount lent plus interest was by rights the property of the pledger. Pawnbrokers who wished to sell the forfeits essentially had to buy them back. Sales were unreliable in terms of profit; it was in the interest of the pawnbroker to restore items even when past the date of forfeit and to seek profit primarily from interest. Nevertheless, pawnbrokers, who sought to distinguish their role as lenders from other less-regulated secondhand businesses, were essentially written into the secondhand economy of fiction due, apparently, to misconception.

What I wish to draw out from the history of British pawnbroking during this period is the contradictory attitudes toward this institution during the period in which it became most professional and most pervasive. Popularly associated with crime, it became tightly regulated; blamed for social ills, it was recognized to sustain the poor; and thought to serve the lowest class of woman, it most poignantly served those meant for “something better.” Its primary business practice of small-scale lending was almost willfully misunderstood

as fraudulent secondhand dealing. These tensions carry over into the far more imaginative landscape of nineteenth-century fiction, which tended to dramatize the pawnshop as a site of loss and ruin even while relying on the pawnshop as a storehouse of material memories – a narrative device that served to recall the past and restore the lost, all in due time.

Lombardian Legends

THESE CONTRADICTORY ATTITUDES ABOUT the Victorian pawnshop fill the pages of the *Pawnbrokers' Gazette*, a trade circular first published in 1838 with the goal of uniting British pawnbrokers in defense against popular and legal prejudice. Although the *Gazette* was produced with the specific goal of fostering cohesion among a select audience of tradesmen, the weekly pressure of filling eight folio-sized pages seems to have encouraged in its earlier years the sort of “encyclopedic ambitions” shared by other periodicals of its era; as Robert L. Patten comments, authors and editors might “throw in anything that came to hand” (Patten 21). Regular features in the *Gazette* include police intelligence, fashion advice (presumably to aid valuation), reporting on the state of trade and foreign affairs, warnings about active informants and duffers in London, and copious advertisements, which themselves gave notice of upcoming auctions, want ads, listings of missing or stolen items, ads for lots of various items such as cigars or cricket balls, and so on. Amid these regular features are wedged a hodgepodge of literary odds and ends: amusing anecdotes (not infrequently relating to pawned prostheses), historical and scientific trivia, original fiction and poetry, and “secondhand” literary scraps copied from novels and other periodicals on both sides of the Atlantic.

The literary pawnshop, as distinct from the actual one, appears regularly in the *Gazette* in various forms, generally as excerpts unmediated by commentary, making the journal a sort of pawnbroking anthology. Two typical examples, both from 1878, are “My Uncle” from George Augustus Sala and “The Pawnbroker’s Shop” by J. Sawtelle Ford, the first being a sentimental and sympathetic portrayal of trade, while the second is negative and sensational. In spite of their differences, these two passages introduce qualities shared by many literary accounts of pawnshops: the figure of the pawnbroker as a collector and a sort of historian or storyteller, the emphasis on pledges rather than lending, and a certain set of character types, including the endangered woman.

“My Uncle” is, on the whole, a favorable insider’s view of a pawnshop. The melancholy sight of ruined lives and lost objects is screened by both the pawnbroker’s industrious respectability and his shop’s “uniformity and cleanliness,” which together form “a striking contrast to the chaotic state of the shades below” (Sala 229).³ Surveying the dressers lining the warehouse, the narrator admires the “methodical arrangement” of the bundles of unredeemed pledges, termed professionally as those “out of time.” This phrase, “out of time,” captures Sala’s imagination, evoking the spectral presence of former owners who have receded into the past. Sala does not merely observe a pile of objects; he witnesses “the hopes and fears of thousands; the tools of the carpenter, the watch and ring of the roué, the last rags of the outcast, the wedding dress of the bride, the ill-gotten spoil of the thief – all screened alike from view in dingy wrappings” (Sala 229). These items are metonymic representations of stock characters; the overt symbolism of the bride’s wedding dress and the carpenter’s tools requires no explication. Nevertheless, the unambiguous ties between the items and their presumed owners underscores the narrator’s perception of these items, not as commodities,

but as cherished possessions haunted by timeless and invisible presences. While the objects are “screened alike from view,” their link to past owners is not. Indeed, this description of a purgatorial warehouse is like nothing so much as a museum in which each artifact is labeled and preserved.

Sala elaborates on this link between pledger and lost pledge as the piece concludes with the histories witnessed by “Mr. Pledger” and materially inscribed in his shop: “He has heard the history of the fascinating Madame X –, whose cashmere shawl, long since ‘out of time,’ parades its beauties in the front window. Mr. F. Emera, the short-lived scion of a noble family, could, if he were at hand, swear to the late ownership of that handsome set of diamond studs . . . Mr. Harlow, a gentleman without any visible means of subsistence, whose recent exit from the box, with a seedy coat buttoned up to the chin, suggests the suspicion that the shirt just pledged was his last, is a familiar and natural denizen of the avuncular domain” (Sala 229). These characters – Madame X and Mr. F. Emera – are no less types than the bride and carpenter. Here, however, Sala conjures them not merely as the embodied complement to their forfeited treasures, but also as source of oral history, all of which the pawnbroker – a collector of stories – has heard and retained.

It is easy to imagine the tradesman who would enjoy Sala’s imaginative view of pawnbroking. Not so with Ford’s contrasting piece, which is deeply critical and anti-Semitic. Ford’s pawnbroker, “almost always a Jew,” is “keen, crafty, and cunning by nature,” and we are told that he habitually accepts “gold watches and chains which will never be redeemed” from the bloody hands of criminals. Like Sala’s pawnbroker, he also collects stories, but he is less a dispassionate historian than a malevolent gossip, leering gleefully over pawned treasures and wrecked lives. In lieu of a sympathetic pawnbroker, Sala’s narrator steps in to offer a more sentimental interpretation of the items now in the pawnbroker’s clutches, including a virgin’s Bible (over which the “Jew” predictably gloats), baby shoes brought in by a young mother, and a sailor’s watch. The narrator is particularly moved by a plain gold wedding ring, engraved with the word “Mizpah,” the Hebrew pledge meaning, “may the Lord watch between us” (Ford 326, OED). The ring raises for the narrator a host of questions: “Why was this precious emblem of plighted love thus rejected and despised? . . . Was he faithless, or was she false? But no answer came to these thoughts which crowded into my mind, and I placed the broken promise and forfeited pledge back in its resting place.” Each of these forfeited items, and especially the last, implies not only economic hardship, but also moral failing: broken pledges to duty, to loved ones, and to God.

However, the pawnbroker’s revolting self-satisfaction is most fully realized in the display of his last treasure, an item valued less for its rare gems than for the poignancy of the tragedy it encodes.

The Pawnbroker took from the bottom of the box a card on which was written in a delicate feminine hand the name of a young actress whose grace and beauty had filled one of the theatres of this city with her admirers less than a year ago. These beautiful jewels had then flashed and sparkled in the bright footlights as she danced and tripped smilingly over the stage. But what a change is this! The little old Pawnbroker was the only witness of this the second scene in the poor girl’s life. The curtain rises on the third and last scene in the morgue of an Eastern city. All in one short year. (Ford 326)

As in Sala’s sketch, the pawnbroker here acts as a witness, although in this instance, a sardonic and callous one. While Sala’s “uncle” records and reminisces, Ford’s “Jew”

hoards and tantalizes. Nevertheless, the two sketches have much in common: in both, the pawnbroker and narrator linger over the particularity and significance of the artifacts rather than dwelling on rates of interest. The endangered and possibly fallen woman lingers in both as a mournful specter. But most importantly, in neither account are these sad histories portrayed as forgotten, lost, or homogenized; by thoughtfully browsing through a shop or speaking with a pawnbroker, we can call them forth again.

The *Gazette's* interest in the literature of the pawnshop was not limited to borrowings; during the late 1840s and early 1850s, outraged editorials and letters of correspondents decried fictitious representations for their inaccuracy and bias, suggesting that pawnbrokers were keenly interested in their own representations. In an 1848 issue, the editors reprinted a scene of a pawnbroker's callous refusal to restore a forfeited item; the contributor comments, "The paragraph seems to have been written for the silly purpose of creating a little sensation, arousing prejudice against the Trade, and leading [readers] into the opinion that heartlessness and oppression are the chief characteristics of Pawnbrokers, whether at the sale-room or behind the counter." Observing that, without pawnbrokers, the public must resort to less-principled secondhand dealers and loose items outright, the editor reminds the reader that a pawnbroker is a lender, not a buyer, and that redemption, not purchase, is his aim. Moreover, such losses are part of the modern world: "Would the writer . . . only look occasionally at the apparently common-place everyday disposals of household furniture in his own city, he would find the household gods of the old. . . swept away in the current revolutions which hourly change the bearings of society" ("A Pawnbroker East of Temple-Bar" 332).⁴ In 1853, another correspondent wrote, "We can trace the cause, or part of the cause, of prejudice [to] authors who write about Pawnbroking knowing literally nothing of what they write about, but represent the Trade as they view it from police reports, tales of distress, and through the prejudiced spectacles they themselves wear" ("A Retired Pawnbroker" 300). The contributor cites at length a short story called "The Curate's Daughter" from *Tales for All Readers* (1849), a present given to his daughter at school, in which the protagonist is treated offensively by a lascivious and cheating pawnbroker. "Having given your readers a fair sample of this untrue and overdrawn picture," the writer asks, "is it any wonder that prejudice should strike its root deep against our Trade, so long as articles of this kind are allowed to pass current from book to book, from lip to lip, and no means taken to expose such untruths?" ("A Retired Pawnbroker" 300).

But beginning in the late 1840s, the editors went further than merely exposing untruths by printing a number of original, positive portrayals of pawnbrokers, including enthusiastic if less than inspiring poetry and, remarkably, serial fiction. On February 5, 1849, the first "Lombardian Legend" appeared, a short story published in four parts. More "Legends" appeared irregularly in following issues. Thus, pawnbrokers, as a trade, not only identified contemporary fiction as a source of their image problems, but also wrote back, contesting the depictions of their trade that populated the novels of Dickens and his contemporaries while maintaining that pawnbroking was worthy of literary reflection. Yet this body of pro-pawnbroking fiction shares as many tropes with mainstream fiction as it repudiates, chiefly that of the miraculous restoration of lost human connections through redeemed objects.

The first tale, which begins with a frame story, seems to draw inspiration from the opening number and interpolated tales of Dickens's *The Pickwick Papers* (1836–37). While the Lombardians are not perambulatory like the Pickwickians, they share a certain fondness for stories and settings of times past. As the "Legends" begin, we are told that the Lombardians

were “founded some twenty years since in the good old town of C –, by a worthy Pawnbroker, who doubtless wishing to create good and kindly feeling among his fellow tradesmen” as well as “that degree of union so conducive to their interest . . . suggested the idea of a monthly meeting.” Their first meeting takes place “in one of those homely and antiquated rooms whose oaken panels and rudely carved furniture forcibly remind one of the ancient hostelry, now fast disappearing in this modernizing age (“Lombardian Legends” 45). *Pickwick Papers* was at the time of its own publication somewhat retrospective, looking back not only to the eighteenth-century picaresque but also to modes of travel quickly passing into obsolescence with the advent of rail transport (Grossman). The first “Lombardian Legend,” then, in drawing upon the structure and tone of *Pickwick*, is doubly retrospective even before the first tale – an autobiographical tale of the club’s President – begins.

The speaker introduces his tale with a defense of the trade and those who practice it, noting “the many strange incidents that daily occur at the counter of the Pawnbroker. . . which, in the hands of a Bulwer or a Warren, would furnish materials for many a new and all-absorbing romance.” Although pawnbroking is “much maligned and more misunderstood,” he argues that the scenes that daily transpire in pawnshops offer “endless matter for calm and deep reflection,” and implies that pawnbrokers are a particularly compassionate and contemplative race. “In one short hour the man of money oft observes amidst the throng of his needy clients the titled aristocrat, the bold and haughty courtesan, the giddy spendthrift, the aged matron, the plodding merchant, the industrious tradesmen, the distressed artisan, and the abashed and trembling virgin” (“Lombardian Legends” 45). In witnessing the comings and goings of such a varied host of clientele, the pawnbroker becomes an expert in the subject of decline and loss. However, rather than focusing only on the receptivity of the pawnbroker to such sad histories, the “Legends” suggest that pawnbrokers, as storytellers, are well-suited to counteract their own negative portrayals in the contemporary press by sharing their wisdom. This outpouring of shared experience nevertheless invokes the same cast of pawnbroking archetypes that would later appear in the work of Sala and Ford.

The President of the Lombardians takes his listeners back to his days as a young pawnbroker’s assistant. Pining after one such “trembling virgin,” he redeems the heirloom locket she has pawned in distress and returns it to her years later when they meet by chance in America (where she is now supported, appropriately enough, by her uncle), fall in love, and return to England to become proprietors of the pawnshop where they first met. While the tale avoids the negative tropes of pawnshops, we see once again an interest in the material object, the history of patrons and pledges, the type of the endangered woman, and the improbable connection of past to future through coincidence.

The *Pawnbrokers’ Gazette* underscores the artificiality of the literary pawnshop in its juxtaposing of elements, often printing these literary depictions on the same page as reports on new pawnbroking legislation or threats posed by duffers, dealers, and other shady competitors. Even when these imaginative versions of pawning appear without editorial comment, the contrast between the practical concerns of actual pawnbrokers and such fanciful depictions is jarring. But the *Gazette*’s fact-based critique of the literary pawnshop is of less interest than its redeployment of similar tropes. Pawnbrokers were not distressed by errancy, but rather by negativity in their literary depictions; the trappings of the literary pawnshop – the temptations of nostalgia evoked by lost possessions, histories, and even lives – appears no less colorfully in the pages of the *Gazette* than in the fiction that it contests.

Telling Strange Tales at Last

THE “TREMBLING VIRGIN” OF THE LITERARY pawnshop is one of a type that, if not originated by Dickens, was at least popularized in his *Sketches by Boz*. While his sketch of a pawnshop portrays a number of colorful local characters, the haunting meditation that concludes the piece focuses on three endangered women, visible here in George Cruikshank’s illustration of the interior of the shop (Figure 27). The first of these, a young girl waiting for the appraisal of a few trinkets, hides “in the darkest and most obscure corner” of the pawnshop’s private stalls. A prostitute, “miserably poor but extremely gaudy,” watches her curiously from the next stall, and in the common shop, a woman “dirty, unbonneted, flaunting, and slovenly” watches both. These three women constitute a tableau of the stages in life of the fallen woman. “Who shall say how soon these women may change places?” Dickens’s narrator asks, suggesting the inevitability of the first young woman’s fate; as she accustoms herself to the loss of her trinkets, she will resign herself to the loss of her sexual purity and end her life as those beside her will do.⁵

In his accompanying illustration, Cruikshank alters the details, but retains the substance of this melancholy story. The young woman losing her trinkets appears in the centermost stall with her mother, and the prostitute can be seen watching curiously from the far right. A woman wearing a cap but no bonnet is visible in the rear of the shop, and she seems to represent the final of Dickens’s three women. Cruikshank underscores the inevitability of these losses by representing unredeemed items for sale as ghostly figures. An empty dress and coat hang like specters next to the portrait of woman who meets the reader’s gaze, and together, these lost pledges appear as lost souls. The slip between lost pledge and lost soul echoes a turn of phrase used by another client in the shop: frequent pledger Mrs. Tatham, who appears in Cruikshank’s illustration on the far left. Mrs. Tatham wishes that she was not so often “up the spout,” and her metonymic confusion between self and possession suggests that it is not only the pledge, but also the pledger who is in danger of forfeit. No one is more vulnerable to forfeiture than a young woman.

The three women in the sketch may also be Dickens’s modern counterpart to the legend of the three golden balls that serve as the traditional emblem for pawnbrokers, also visible in Cruikshank’s illustration on the door of the pawnshop. In this tale, a nobleman loses all his wealth and has no food for his daughters; in desperation, he considers sending them into prostitution. Saint Nicholas, hearing of their plight, tosses one bag of gold through the nobleman’s open window each night for three nights, providing dowries for the three daughters to enter honorable marriage (Hardaker 7). The three bags, St. Nicholas’s emblem, were adopted by the Lombards and later by all other pawnbrokers.⁶ The three women in Dickens’s sketch are likewise driven to prostitution by poverty, but the three golden balls prove to be their downfall rather than their salvation.

In *Oliver Twist*, Dickens further develops this theme of the pawnshop and tripartite endangered young womanhood. Illicit sexuality threatens each of Oliver’s most compassionate caregivers: Agnes, Nancy, and Rose Maylie. Following the pawning of a single critical item near the outset of the novel, patterns of pledging and redemption resonate throughout the text and the lives of these characters, playing a critical role in the resolution of the plot.

Agnes Fleming, the fallen woman and single mother who dies during childbirth at the commencement of the novel, possesses a single valuable trinket: a gold locket inscribed with

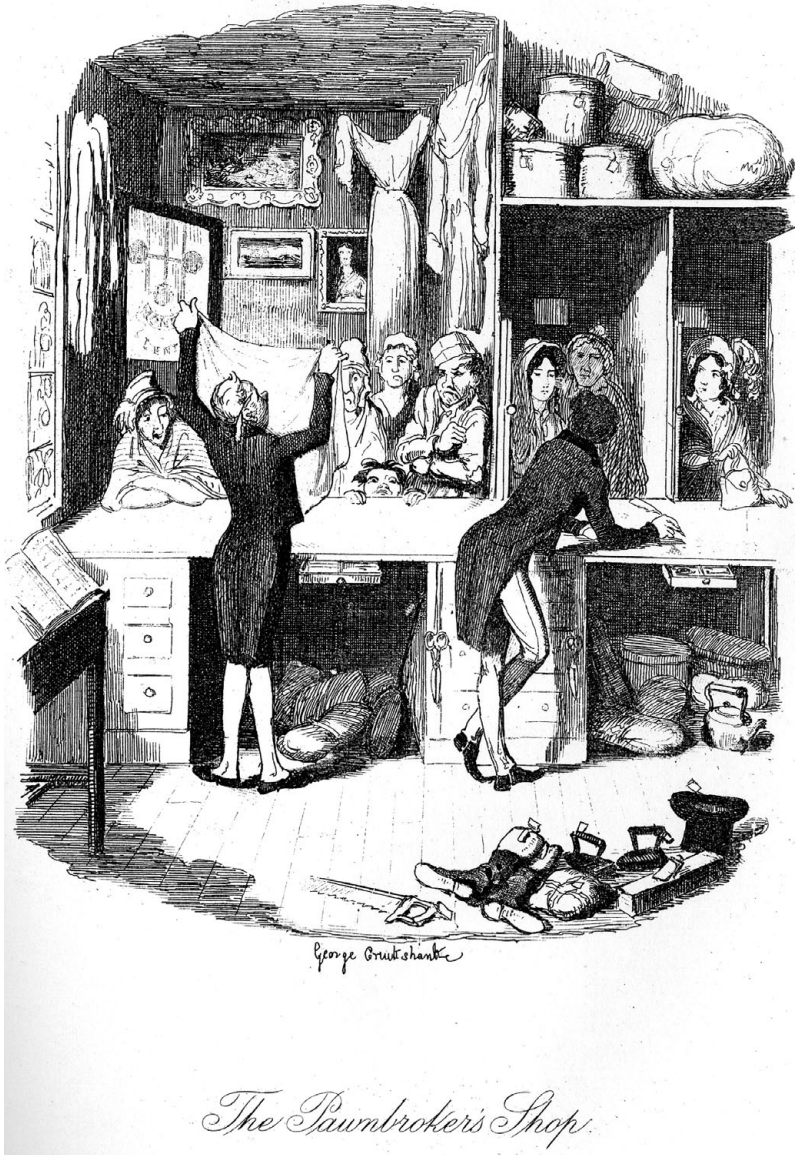


Figure 27. George Cruikshank, "The Pawnbroker's Shop." Illustration from Charles Dickens, *Sketches by Boz: Illustrative of Every-day Life and Every-day People*. 2 vols. (London: Chapman & Hall, Ltd.; New York: Charles Scribner's Sons, 1910), 1:220. Courtesy of the Armstrong Browning Library at Baylor University, Waco, Texas.

her name that contains the wedding ring she hopes one day to wear. The immediate threats of poverty and death cannot persuade her to sell or pledge the locket, for in addition to its sentimental value, it constitutes the only material evidence of Oliver's paternal heritage.

However, the locket finds its way to a pawnshop soon enough. Upon her death, Agnes relinquishes it to Mrs. Thingummy, the workhouse nurse, who pawns it for ready cash but continually renews the period of the loan to avoid forfeiture (*Oliver Twist* 301; ch. 38). On her own deathbed, Mrs. Thingummy tells the workhouse matron Mrs. Bumble of the whole affair. Thinking “something might one day come of it,” Mrs. Bumble takes the tattered pawnbroker’s duplicate and “redeem[s] the pledge” (301–02; ch. 38).

The nurse’s theft and pledging of the locket parallels Oliver’s alienation from his heritage and identity, and Dickens uses pawnbroking terminology to ensure that readers do not miss the analogy. Oliver, as a child of the parish, and the locket, as a pledge, are both “badged and ticketed” by Mrs. Thingummy, and together they hang in suspended alienation during Oliver’s early years (3; ch. 1). Similarly, the discrediting of Oliver and the destruction of the material evidence of the locket are the twin goals driving the villain, Oliver’s half-brother Monks, who wants to secure his full inheritance from their shared father Edwin Leeford. The significance of the pawnshop in the novel would seem to end when Monks buys the trinket from Mrs. Bumble and drops it into the Thames beyond recovery. However, Oliver’s redemption plot intersects with Nancy’s own redemption, and it is Nancy’s “pledge” that ultimately restores his identity.

Nancy, like Agnes, never visits a pawnshop. However she, like Oliver and his locket, is in dire need of redemption, not only from her life among thieves, but also from her abusive relationship with the murderous Bill Sikes. The title of chapter 44, “THE TIME ARRIVES, FOR NANCY TO REDEEM HER PLEDGE TO ROSE MAYLIE. SHE FAILS” (357; ch. 44) prepares the reader to see Nancy’s salvation through the novel’s dominant metaphor of pledging and redemption. When Nancy approaches Rose Maylie with the news of Monks’s scheme, Rose pleads with Nancy to stay so that she might repent and find salvation from her life of shame: “Your coming here, at so great a risk . . . your manner, which convinces me of the truth of what you say; your evident contrition, and sense of shame; all lead me to believe that you might be yet reclaimed. . . . Think once again on your own condition, and the opportunity you have of escaping from it. You have a claim on me: not only as the voluntary bearer of this intelligence, but as a woman lost almost beyond redemption” (325–26; ch. 40). Rose’s language suggests that Nancy both can be claimed and has a claim; Rose feels a responsibility to save her fallen “sister,” and Nancy’s selfless act has proven her worthy of such redemption. However, for Nancy it is too late. She “redeem[s] her pledge” by divulging the whereabouts of Monks, claiming in return only the memento of Rose’s handkerchief – an item she once would have stolen. She returns to Sikes and her death. While the locket is lost forever, Nancy’s fulfilled pledge allows Oliver’s friends to apprehend Monks. The additional evidence of the pawnbroker’s testimony against Mrs. Bumble restores Oliver’s true heritage.

Oliver’s redemption by Nancy’s sacrifice redeems the third woman of the text, Rose Maylie. Rose, Agnes’s sister, is tainted by her associations with Agnes’s sexual fall. She rejects Henry Maylie’s offer of marriage because of her own associations with illegitimacy, but she permits him to “pledge [him]self” to renew his suit “at any time within a year” (424–25; ch. 51): the period of time allowed before a pledge is declared forfeit by a pawnbroker. When the secret of her past is finally revealed at the end of the novel, Henry redeems his pledge and renews his suit, having renounced the bright prospects that prompted Rose’s scruples. Once alienated from each other by class and rumors of a “blight” upon Rose’s name (279; ch. 35), the two are reunited in modest, middle-class marriage.

In this way, the pawnshop, while making only a minor literal appearance in the text, governs it thematically as it explores the fate of three women shadowed by sexual shame: the sisters Agnes and Rose, and their sister-in-kind, Nancy. Agnes is redeemed through her son's restoration, Nancy by her selfless pledge to save Oliver, and Rose through the revelation of her own heritage and her marriage.

The Brass As Well As the Gold

THE THEMES OF LOSS, REDISCOVERY, and redemption also echo throughout George Eliot's *Daniel Deronda*, in which the site of the pawnshop literally and thematically brings the narratives of the two protagonists together. Gwendolyn Harleth's process of redemption begins in the novel's second chapter when Deronda, an orphan of mysterious parentage, redeems her necklace from a pawnshop in Leubronn. Deronda later finds the key his own past in a London pawnshop. For both characters, the pawnshop symbolizes not only their alienation from their paternal heritage, but also the personal cost of social aspirations among the English upper classes.

Gwendolyn, a more complex instantiation of the endangered pawnbroking "virgin," visits the Leubronn pawnshop in the novel's second chapter in order to raise money for gambling and travel expenses on a necklace made from her father's chain, "the ornament she could most conveniently part with" (*Daniel Deronda* 19; bk. 1, ch. 2). Although she is not, like Agnes, a fallen woman in the traditional sense, her calculated alienation of this last of her departed father's possessions anticipates another sort of sexual compromise: her mercenary decision to accept Grandcourt's offer of marriage in spite of his illegitimate family. But while Gwendolyn's visit to the pawnshop may foreshadow her downfall, it also prompts the moral and spiritual awakening that guides the rest of her plot and sets the confessional tone for her relationship with Deronda.

Although the wordless exchange between Gwendolyn and Deronda at the roulette table dominates their conversations about Leubronn when they return to England, the subtext of each conversation is their private and supposedly anonymous encounter over the return of the necklace. Deronda does not identify himself as her benefactor, but Gwendolyn pursues an intimate friendship with him based on her suspicion that it was he who secretly returned her necklace – a suspicion that develops into the conviction that Deronda can redeem her as well. Her initial resistance to any kind of criticism, first apparent in her anger and shame at his return of her necklace, evolves into a perpetual and desperate question: "What should you do if you were like me? . . . What should you do – what should you feel, if you were in my place?" (445, 449; bk. 5, ch. 36). In the context of Gwendolyn's miserable marriage, Deronda's responses that she should think of things beyond herself – that she should "care for what is best in thought and action" (446; bk. 5, ch. 36) – are somewhat unsatisfactory, reflecting his own uncertain ambitions. Finally, unable to fulfill his "impetuous determining impulse to . . . carry out to the last the rescue he had begun in that monitory redemption of the necklace" by marrying her upon Grandcourt's death, Deronda must finally end their romantic attachment with the announcement of his engagement to Mirah. Nonetheless, Gwendolyn cries, "I said . . . it should be better . . . better with me . . . for having known you" (805; bk. 8, ch. 69). His redemption of the necklace at the book's commencement reaches fruition at the end, when Gwendolyn declares to her mother that she "will live" (806; bk. 8, ch. 69), and presumably will live according to a higher set of principles.

The redemption Deronda seeks for himself takes a different form from that of Gwendolyn. Like *Oliver Twist*, Deronda is a victim of generational sin; his mother, the actress Alcharisi, abandoned him in the arms of Sir Hugo, hoping to spare Deronda the burden of his Jewish identity. Deronda, increasingly alienated from his guardian by his unknown heritage and uncertain vocational aspirations, must learn of his personal history and his race before he can accept his calling.

His redemption, and by extension the redemption of his mother, begins at the novel's second pawnshop: Ezra Cohen's establishment in London, which is also the home of Mirah's brother Mordecai. At the end of book 4 and almost precisely at the novel's midpoint, this visit proves the turning point of Deronda's narrative. As he rambles through Whitechapel, Deronda has "a presentiment of the collision between [Mirah's] idea of the unknown mother and brother and the discovered fact – a presentiment all the keener in him because of a suppressed consciousness that a not unlike possibility of collision might lie hidden in his own lot" (381; bk. 4, ch. 33). These speculations precede the remarkable coincidence that leads him directly to the Cohens.

The Cohens' shop does not openly invite the sort of morbid speculation on sad histories readily apparent in the selections from the *Pawnbrokers' Gazette*. Like the shop in Leubronn, the Cohen's establishment is of the higher sort, dealing with jewelry, laces, and other more expensive items; Deronda is initially attracted to its bright display of items purchased abroad for sale in England as antique curiosities. Ezra Cohen, cheerfully vulgar, is less whimsical a historian than a pragmatic philosopher. Much like the President of the Lombardian club, he sees his trade as one that gives him a broader view of the world:

I wouldn't exchange my business with any in the world. There's none more honourable, nor more charitable, nor more necessary for all classes, from the good lady who wants a little of the ready for the baker, to a gentleman like yourself, sir, who may want it for amusement. I like my business, I like my street, and I like my shop. I wouldn't have it a door further down. And I wouldn't be without a pawn-shop, sir, to be the Lord Mayor. It puts you in connection with the world at large. I say it's like the Government revenue – it embraces the brass as well as the gold of the country. (391; bk. 4, ch. 33)

Following an awkward split in the chapter, during which Sir Hugo exhorts Deronda to take up politics, the pawnbroker's grandiose speech anticipates Deronda's ultimate Zionist aims. While Deronda refuses to humor Sir Hugo by taking up the causes of his English countrymen against his own inclinations, he does ultimately pursue the establishment of a homeland for his race, both the brass – represented by worldly and secular Jews – and the gold – embodied in saintly Mordecai. Moreover, the split, which bridges Deronda's first abortive visit to the pawnshop and his eventual return to meet the proprietor, underscores both Deronda's vacillation about accepting his Jewish identity and his indecisiveness as to vocation: both are ultimately resolved by his growing friendship with Mirah and Mordecai as well as the Cohens.

In spite of Cohen's speech, very little pledging occurs in his shop. Deronda contemplates the purchase of silver clasps for Lady Malliger, but they are not a forfeited pledge; Cohen had purchased them secondhand in Cologne, "a bargain" (389; bk. 4, ch. 33). Indeed, Cohen, like other literary pawnbrokers, seems far more interested in secondhand dealing than lending; his "glistening eyes seemed to get a little nearer together" as he contemplates Deronda's

ring and his naiveté in “suppose[ing] that redemption was a satisfaction to pawnbrokers” (396; bk. 4, ch. 34). But while Deronda’s ring is the only actual pledge described in the shop, the shop nonetheless fulfills a function similar to that of other literary pawnshops. Like Gwendolyn’s pawned necklace, Deronda’s ring is seldom worn and has a history he does not yet fully appreciate: it belonged to his father and grandfather and symbolizes the history his mother effaced from his young life. By pawning the ring and thus gaining admittance to the Cohens’ private Sabbath, Deronda begins to approach the history concealed in his own artifact. It is the space of the pawnshop itself – not the items it contains – that opens the door to Deronda’s past.

Deronda’s gradual discovery of his heritage in many ways parallels that of George Eliot’s other hero of mysterious origins, Will Ladislaw of *Middlemarch*. While the primarily urban institution of pawnbroking plays a much more peripheral role in George Eliot’s “study of provincial life,” it is nonetheless important as the key to Ladislaw’s history. Ladislaw learns that his maternal grandparents once operated a pawnbroker’s “of the most magnificent sort both in extent and profits,” and furthermore that the sanctimonious Bulstrode became a partner in the enterprise through marriage (*Middlemarch* 587; bk. 6, ch. 61). While the business appeared respectable – “there was a branch house at the west end, and no pettiness or dinginess to give suggestions of shame” – much of the profit was due to the “easy reception of any goods offered without strict inquiry as to where they came from” (587; bk. 6, ch. 61). The extensive bookkeeping required of pawnbrokers during in the early nineteenth century would make a licensed pawnshop a poor cover for a high-end receiving house; an auction house or secondhand shop would offer far better concealment for illegal activities.⁷ While George Eliot’s invention suggests a lack of familiarity with pawnbroking regulations, the Dunkirk pawnshop serves a symbolic purpose that an auction house or secondhand shop could not: in nineteenth-century narratives, the pawnshop represents both the reception of the past and the regurgitation of it. Such is the case for both Ladislaw and Bulstrode; in spite of their shame over former ties, the distasteful history cannot be buried. An item sold outright is gone with no trace, but pledging, like murder, will out.

Deronda’s friendship with the Cohens prepares him for the revelations and the redemption of his mother, the Princess Leonora Halm-Eberstein and formerly the actress Alcharisi, whose rejection of her race and her son brings her bitterness, if not true regret, as she dies. “Do I seem now to be revoking everything? – Well, there are reasons. I feel many things that I can’t understand. A fatal illness has been growing in me for a year. I shall very likely not live another year. I will not deny anything I have done. I will not pretend to love where I have no love. But shadows are rising round me. Sickness makes them. If I have wronged the dead – I have but little time to do what I left undone” (628–29; bk. 7, ch. 51). Her voluntary restoration of Deronda’s history is not without its material restored pledge. She sends Deronda to Mainz to receive from Joseph Kalonymos a chest of historical documents, not from a pawnshop, but from its loftier analogue: a Jewish banking house. While Deronda loses his father’s ring to theft, in the chest he retains its essence: lost history.

Conclusion

IN CLOSING, I WOULD LIKE TO RECALL Krook’s rag and bottle shop, an unlicensed pawnshop that appears in Dickens’s novel *Bleak House*. We first see Krook’s shop through the eyes of the orphaned protagonist Esther Summerson, who is confused and appalled by its disorderly

contents: old rags, dirty bottles, books, parchments, counsellor's gowns, keys, and mounds of human hair (67–68; ch. 5). As Esther eventually learns, these decaying relics include not only the letters that document her unknown parentage, but also her father himself.

While first and foremost a generic sort of secondhand shop, Krook's establishment doubles as an unlicensed pawnshop.⁸ Unlicensed pawnshops, or "dolly shops," better merited the kinds of critiques and fears engendered by their more respectable counterparts. Since such businesses eschewed licenses and recordkeeping, they offered thieves an easy means for the disposal of stolen property. Moreover, they offered no guarantees that pledged items would be returned for a fair price. Therefore, dolly shops earned their reputation as places where things disappeared. This seems especially true of Krook's cluttered shop in *Bleak House*. Managed by an illiterate drunkard with hoarding tendencies, it seems the perfect place to bury the past. Yet even Krook's shop promises to yield up its secrets in due time. Because "everything seemed to be bought and nothing to be sold there," the reader remains confident that Lady Dedlock's letters must lay hidden somewhere amid its vast repository of documents (67; ch. 5).

Cleere refers to Krook's shop as "the epitome of blocked circulation" (111). But the same might be said of almost any literary pawnshop, whether licensed or not. Although the function of the actual pawnshop was, to paraphrase Dickens, to make a capitalist of any washerwoman with a flatiron, in the novel the pawnshop does not primarily serve to circulate goods or to facilitate the transformation of passive capital into active capital (Dickens and Wills 368–73). Instead, pawnshops seem to store and preserve a material record of the past. As Elaine Freedgood has noted, "mid-Victorians, and the objects in their novels, were not fully in the grip of the kind of fetishism Marx and Marxists have ascribed to material culture. The abstraction of the commodity into a money value, the spectacularization of the consumer good, the alienation of things from their human and geographical origins – these were not the only ways of imagining the things of that crowded world" (Freedgood 7–8). The pawnshop, with roots in a system of selling and borrowing that was far less well defined, predates the sort of capital relations that were to develop in the nineteenth century, and as the trade became increasingly regulated in later days, it became, if anything, less likely to render objects into anonymous commodities, devoid of attachment. The pledged artifact, combined with the textual artifacts of the ledger and duplicate that recorded its history, loaded these objects with traceable personal significance and retained them, if not indefinitely like Krook's shop, at least for a year and a day. It is this material history and this period of suspended alienation – the material embodiment of a story interrupted – that tempted the nineteenth-century novelist.

Penn State Brandywine

NOTES

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1. One midcentury proponent of this more balanced view was economist John Ramsey McCulloch, who argues that while pawnbrokers may "foster habits of imprudence" and "afford [thieves and swindlers] ready and convenient outlets for the disposal of their ill-gotten gains, . . . the capacity of obtaining supplies on deposits of goods, by affording the means of meeting pressing exigencies, in so far tends

to prevent crime, and to promote the security of property; and it would seem as if the desire to redeem property in pawn would be one of the most powerful motives of industry and economy”(McCulloch 1041–43; qtd. in “Pawnbroking” 267).

2. Tebbutt comments on the literary outpouring on pawnshops thusly:

The pawnshop remains a source of dramatic reflection, representing as it did the world’s tribulations in microcosm. . . . There were usually sales premises at the front, with dresses hanging around the door, and all sorts of unredeemed pledges in the window. Comprising every kind of article on which a few pence might be borrowed, the contents of such displays were invariably the subject of romantic speculation, as writers mused on the tragic life histories they represented. . . . Dickens’s example inspired a number of imitators who similarly made few moral judgments, and were inclined to treat the trade from “a very liberal point of view,” reflecting a current of opinion which had become significant by the middle of the century, when it was the “fashion . . . to admit the existence of what are called necessary evils, of which pawnbroking has come to be regarded as one.” (115–16)

3. Two years prior to its printing in the *Pawnbrokers’ Gazette*, Sala’s sketch appeared in *Belgravia: A London Magazine*.
4. See also the source of the epigraph for this essay, which goes on to note, “it is more than doubtful if the above picture conveys an accurate idea of the average pawn-shop of to-day” (“Three Golden Balls” 78).
5. J. Hillis Miller also briefly discusses this tableau as a portrayal of the life of the prostitute (18–19, 33–34).
6. The Lombardi golden balls have also been explained to represent three gold coins, and in later days, it was suggested that the three golden balls represented the low odds – one out of three – that one’s pledge would ever be redeemed (Hudson 33).
7. This description, taken with George Eliot’s erroneous suggestion in *Daniel Deronda* that most pawnbrokers profited from sale forfeits rather than interest on redemptions, suggests somewhat scant familiarity with pawnbroking and pawnbroking law in the nineteenth century. According to Tebbutt and a number of *Gazette* contributors, it was not merely the reception of stolen goods that placed the pawnbroker at odds with the law: it was the failure to carefully note the origin of every item. A receiving house need not have been hampered by the intricacies of pawnbroking law. While the Dunkirk pawnshop in *Middlemarch* must predate the formation of the Metropolitan Police in 1829 – approximately the time in which the present action of the novel is set – a secondhand shop or auction house would nonetheless have provided a far better cover for the sort of business apparently run by the Dunkirks.
8. A number of clues suggest that Krook runs a dolly shop. Guppy tells Tony Jobling that he suspects Krook of being an unlicensed pawnbroker (325–26; ch. 20). Moreover, as Richard J. Dunn has observed, the description of Krook’s shop appears to draw heavily from Henry Mayhew’s description of rag and bottle and dolly shops in *London Labour and the London Poor*. Finally, the original illustration of Krook’s shop, titled “The Lord Chancellor Copies from Memory,” by Hablot K. Browne, or Phiz, includes the hanging doll used as the symbol for dolly shops (77; ch. 5).

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