

Pawnbroking in Limerick

By W. MacL

When "Pashie" Browne's, the last of a long line of pawnbrokers' shops, closed its doors about a decade ago, another link with Limerick's poverty-stricken past was severed.

In the first half of the present century, pawnbrokers' signs could be seen hanging outside their shops in nearly all the poorer parts of the city. At least ten of these will be remembered by many readers: Pashie Browne's, "Dot" Clifford's and O'Dowd's, all in Broad Street, O'Brien's, (later Carmello's), in High Street, Parker's in Parnell Street, Jackson's in Denmark Street, Kearney's in Mary Street, Guerin's in Bridge Street and Johnston's in Nicholas Street. There were probably some other pawnshops not mentioned in this list.

Many amusing stories are told about "Uncle", as the pawnbrokers were jocosely called. For instance, a survivor of the battle of the Dardanelles, living in Watergate, got, to quote his own words, "a lousy nine shillings, and four pence and a piece of property for the loss of a leg". He was referring to the pension collected every Tuesday. His pension kept him in porter for 2 or 3 days, then on Friday the wooden leg would go into pawn, while he adjourned to a nearby pub, where he invariably told how he lost his leg and his religion for John Bull. He never attended Mass, as the leg was always on deposit over the weekend.

It is easy to imagine the consternation amongst the population in the Abbey, Watergate and Palmerstown in January 1860 when William Delaney's pawn office in Broad Street, with all its stock and records, went up in flames. The demands made on the unfortunate Delaney by his clients must have been both humorous and pathetic. However, it is pleasant to note that he survived this calamity, as we find him trading again in John Street in 1887.

But the story of pawnbroking in Limerick, like everywhere else, is a sad story, with the unlettered and improvident poor forced, through adverse circumstances, to pawn their paltry belongings for momentary gain. One has heard of women pawning their blankets and their shawls, during the cold winter months, and of children's boots being pawned by distraught wives so that drunken husbands could further allay their alcoholic cravings. And when there was nothing left in the kitty to redeem the articles, the inevitable happened; the pawn ticket

was sold to a third party, who then became the owner of the goods.

Since goods on which the debts were not discharged or redeemed could be sold after 12 months, a wide variety of articles were always on show in the pawnbroker's window: watches, clocks, boots and shoes, articles of jewellery, including wedding rings, tradesmen's tools, war medals, etc. In the dim recesses of the shop and on the broad shelves various articles of clothing and bedclothes all told their own tale of money borrowed and never repaid. Goods in pawn were said to be in hock, hocked or in pledge.

Pawnbroking, or the business of advancing loans to customers who have pledged household goods or personal effects as security for loans, is as a trade, one of the oldest known to mankind and existed in China 2000 to 3000 years ago. Pawnbrokers have always been used by the poor, and it is a well known fact that during the Middle Ages the impecunious aristocracy often pawned their jewellery and plate as collateral for loans.

The origin of the three balls is obscure. The earliest pawnshop signs were 3 bowls, which, for some unknown reason, were painted blue. At the beginning of the 18th century, these bowls were, again for some unknown reason, changed to balls. It is interesting to learn that many of the signs, in England at least, were of pure gold, an indication perhaps of the opulence of the trade.

Maurice Lenihan's **History** tells us that there was only one pawnbroker in Limerick in 1800, but an early reference to a transaction in the city from the manuscript of Dr. Thomas Arthur, dated 1641, runs as follows.

... and for the said gearran taken in pawne for the respekt of homadge which the said Kennedy fayled to pay as he was bound I payed 01-13-6.

If the number of pawnbrokers operating in a locality can be taken as an indication of poverty, then the nineteenth century must have been a very trying time for the working classes

of Limerick.

The Rev. Thomas Enright, C.C., St. Mary's, stated in a public letter that not less than 25 families were living in one house in his parish, where misery and destitution prevailed to a woeful extent. In the same year (1834), a visitor to the city, H.D. Inglis, stated "that nowhere did I meet with more destitution. I entered forty abodes of poverty and to the last hour of my existence I never will forget the scenes of utter and hopeless wretchedness that presented themselves".

Three years afterwards (1837) there were eleven licensed pawnbrokers in the city:

A. Joynt, Sr. Harry's Mall.
J. Joynt, Wellesley Bridge.
M. Kelly, Nicholas Street.
T. & J. Myles, Nelson Street.
H. Russell, Boherbuoy.
Mgt. St. Laurence, Bridge Street.
A. Trousdell, George's Quay.
R. Stewart, Sir Harry's Mall.
R. Slattery, Cornwallis Street.
J. Burton, George's Quay.
E. Parker, Edward Street.

There was also a pawnshop in each of the following places: Rathkeale and Newcastle West. In addition to the legitimate brokers there were many unlicensed moneylenders who charged rates even higher than the pawnbrokers, and often used strongarm methods for the return of their money.

Matthew Barrington, the eldest son of Sir Joseph Barrington, Bart., the founder of Barrington's Hospital, had been seeking ways and means to procure more funds for the administration of the hospital, where deserving admission cases were being turned away due to the lack of funds. He recommended to the governors of the hospital that the establishment of a charitable pawn office would be a means of augmenting their funds as well as ending the abuses which were long practised in the trade of pawnbroking in Limerick. The following table for the year 1839, clearly illustrates these abuses:

* One shilling lent and received in the week by a Pawnbroker, pays the same as if for a month, viz.:-

	per Week.	per Month.	per Year.
One Shilling pays per Week $\frac{1}{2}$ d. interest and 1d. for Duplicate is ...	£ s. d. 0 0 1 $\frac{1}{2}$	£ s. d. 0 0 6	£ s. d. 0 6 6
One Pound lent in shillings pays 10d. interest, and 1s.8d. for Duplicates, is ...	0 2 6	0 10 0	6 10 0
One Hundred Pounds lent in shillings pays £4.3s.4d. interest, & £8 6s 8d. Duplicates, is ...	12 10 0	50 0 0	650 0 0

Thus, one hundred pounds, lent in shillings and received weekly, would at compound interest, in 1 year, amount to the staggering sum of £45,690-7s-0 $\frac{1}{4}$ d.

The building of this charitable pawn office, called the Monte de Piete (House of Mercy), was commenced in the grounds of Barrington's Hospital, facing Mary Street, in 1838. Here a word of explanation regarding this Monte de Piete might be of interest.

Monte de Piete is simply the French name for charitable pawnshops which in turn were based on the Montes Pietatis formed by the Franciscans in Italy in 1462. The original idea of the Franciscans was to grant interest-free loans, secured by pledges to the poor, money to operate this scheme being obtained from gifts and bequests from the wealthy. But in time this noble idea became impracticable and in many instances Monte de Pietes became indistinguishable from pawnshops.

The principal objects of the Monte de Piete were:

To relieve the temporary wants of the poor, by advancing money to them upon pledges at a lower rate than is charged by the pawnbrokers; thus guarding them from greater exactions, and that the profits, after paying interest of the capital employed and the expenses of the establishment, shall be devoted to the use of the very class of persons from whom these profits are derived. In case of deserving objects, to restore the article, such as implements of trade pawned in the hour of real need without interest or charge.

The Monte de Piete opened for business in 1841 at a time when Lenihan's **History** mentions that the number of pawnbrokers in the city was twenty.

It would seem that the management were too honest in their dealings, because in 1845 the pawnshop ceased operating, having in four years received

460,895 pledges, for which it lent £78,595-9-0 $\frac{1}{4}$ but only getting back £71,005-8-7 — a loss of £7,590-1-7 $\frac{1}{4}$.

The Monte de Piete issued its own money tokens, several of which can be seen in the City Museum.

In 1847 the building was converted for use as a constabulary barracks and was used as such until its demolition in 1892. However, other pawnbrokers continued to flourish as we find no fewer than eighteen operating in 1877.

Mary Pitt, William Street Bow.

Thomas Robinson, Nelson Street.

Mary Benn, George's Quay.

J.J. Brown, John Street.

S. Dowling, Little Catherine Street.

J. Gallagher, 1 and 2 Mary Street.

D. Joynt, Brunswick Street.

J.P. Kearney, Wickham Street.

J.P. Kearney, Mary Street.

James Kearney, Nicholas Street

W. Nolan, 3 and 4 Cornmarket Row.

M. Ryan, 3 Broad Street.

M. Ryan, 16 Mungret Street.

John Ryan, Bridge Street and Denmark Street.

The last named was defendant in the famous breach of promise case, tried in Cork in 1883 and immortalised by the Bard of Thomond in his satirical poem **The Siege of the Golden Balls**. The poem has one hundred and ninety-four line verses, much too long to be included in this article.

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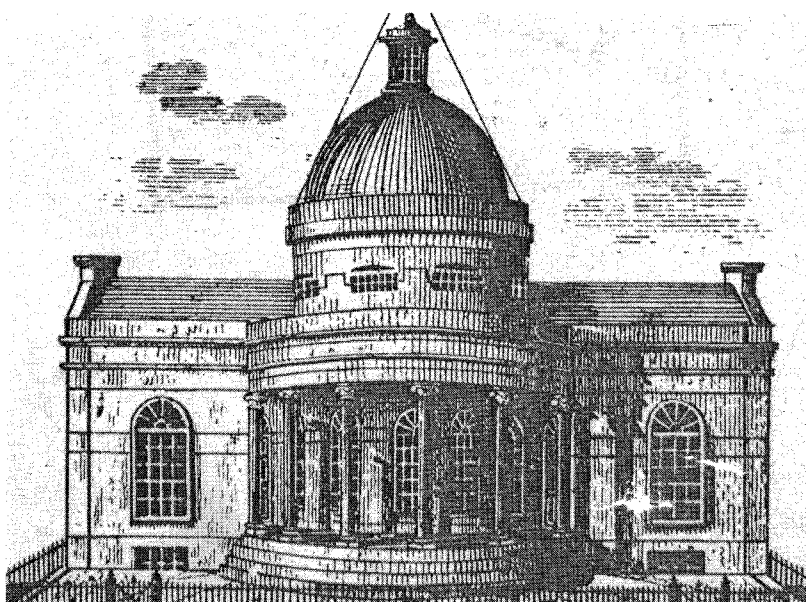
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A drawing of the Monte de Piete pawnshop.