

POVERTY AND PAWNSHOPS

Most of the transport in the city was provided by horse, pony and donkey cars. Due to the iron-shod wheels of all cars and the tearing action of the iron-shod hooves of the animals, the surface of the streets was ground into dust, causing pot-holes everywhere. The pot-holes were filled with shovelfuls of broken stones and mud to make neat repairs. The pot-holes became traps for anyone careless enough to step into one of them.

The carriages of the landed gentry and of the undertakers, dashing along at the fearsome speed of ten miles per hour, spattered the pedestrians with mud. Traffic accidents and drunken driving were rare. The greatest traffic hazard was the runaway horse, which was also the star turn of the hero in fiction; and this occurred as often in fact as it did in fiction. The wealthy landowners had horse-drawn carriages for travelling and many of them also had motor cars.

THE DOCTORS

Doctors with any pretensions to eminence used carriages when visiting their wealthy patients. General practitioners usually walked to their patients, the exercise being considered beneficial. All medicos carried a small, black bag, containing some implements resembling miniature carpenter's tools. One implement was a wooden hearing-aid, which the doctor placed against the patient's chest, like a water inspector listening for leaks. Another implement was a small rubber-tired mallet, with which the doctor tapped the patient's chest while the latter called out "9...9...9...". If reception was good and the sound came through loud and clear and resonant, the doctor painted a word picture of a happy and carefree life. If the reception was clouded by atmospheric, the medico's face became clouded with anxiety. The medico apparently feared the worst. The patient and relatives also feared the worst. The only one who became happy about the whole affair was the undertaker, who saw the silver lining.

Some doctors were efficient and some were impractical. One of the latter kind told a legless patient to remain in bed and to avoid all strenuous exercise, particularly walking - walking, he stated, was definitely bad for the patient!

THE POOR

Poverty and near-destitution were commonplace in the city. Because of the poverty, some parents could not afford to send their children to school. The parents needed the child labour to help the family to exist. Because of this, total illiteracy was commonplace amongst the poor. Added to this were those who were able to read but unable to write. Most of the children attending the city schools were barefooted. Whether literate or illiterate, public credulity was strong and belief in the clergy was absolute.

There were several places in the city near the various markets where agricultural labourers and other unskilled workers assembled, in the hope of being hired for a day's labour. The payment was one shilling per day, "with their legs under the table". Sick and indigent people, who through misfortune were unable to work, came to those places in the hope of gaining employment for their children. Farm labourers were called "spalps" and child labourers "spalpeens", thus preserving the ancient Gaelic idiom for slave labour.

by P.J. Ryan

THE PAWNSHOPS

There was less than a dozen pawnshops in the city. Their offices ranged from one in Thomondgate in the north side to Parkers's in the south and Brownie's in the east. The pawnshops were commodious enough to hold the large variety of goods pawned. In a penurious age, "uncle" made a nice profit. In an age of affluence his trade slackened, but as the goods were reduced he got his money back.

A pawnbroker's ledger was lined and numbered from 1 to 100 on each page. He was thus enabled to see in a few seconds how good or bad his trade was. An examination of the ledgers of several "uncles" showed that on Monday of each week over 200 clients pledged goods for sums varying from one shilling to ten shillings. Noting the various sums, it was seen that the five-shilling figure claimed sixty of each hundred lines.

To obtain an accurate assessment of the financial condition of the very poor, it is necessary to examine the ledgers of "uncle". But this alone is not enough; it is also necessary to scrutinise the ledgers of such publicans who gave credit or "tick". The scrutiny of the publican's ledgers shows that there were many families who lived on "tick". Some names and addresses appear on both the publicans' and pawnbrokers' ledgers. The pattern of pawn and pub is constant through the years.

On Monday, 200 clients visited "uncle"; on Tuesday the number was 150; on Wednesday, the figure dropped to 50. Thursday, being a half-day, showed that those unfortunates who were due for the sack on Friday pawned gold and silver watches and other goods. The pawnoffices remained open until 11 p.m. on Saturdays.

Friday and Saturday were the days of uniting. On those two days "uncle" and client were united in common joy. The "uncle" was happy to get his money back. The client was happy to be able to redeem the goods pledged. The pawnbroker, bringing in one hundred pounds in gold and silver on Monday morning, was happy to take home one hundred and twenty pounds on Saturday night. This sum represented a profit of 20% per week.

The life of a pawnbroker was not all routine: there was the occasional novice burglar trying to pawn stolen goods and the shamed drunkard pawning his wife's grandeur. Such events and the occasional visit of a constable gave spice to his life and sweetened the kitty. There was also the desperate woman, voluble in pleading to obtain the exorbitant sum of one shilling.

A pawnbroker gave but a tithe of the value of the goods pawned. In such a case "uncle" hardened his heart - in so far as one can harden a diamond - and sent the unfortunate one off his premises. The sale of unredeemed goods, particularly jewellery, was the bonus for good trading.

Pawnbrokers were the financial barometers of the city. Socially they were a cut above the genteel and shabby-genteel.