Pawnbrokers File

1. THE MONT DE PIÉTÉ

by Mark Tierney

Matthew Barrington was a very busy man throughout the mid-1830s. Apart from being crown-solicitor for Munster, he was building Glenstal Castle, acquiring more land to add to his estate around Murroe, and planting acres of trees on his estate. It is a wonder that he had any time to give to help run Barrington's Hospital. In fact, his name rarely occurs at the weekly meetings of the hospital's committee throughout 1836-7. Yet, he was a very public-spirited person, and he never hesitated to serve his fellow citizens of Limerick, if and when called upon to do so.

For some time, he had been appalled by the growth of pawnbrokers' shops in Ireland.[1] In fact, he had himself made a special study of Limerick pawnbrokers in an attempt to find out how they operated, and what profits they made. One of the principal abuses was the charge made on pawntickets, which varied from 1d to 4d, depending on the value of the article pawned.

On 15 October, 1836, Matthew Barrington personally pawned 25 articles in 25 different pawnbrokers in Limerick, and in each case had obtained a ticket. The ticket from one of these offices that day numbered 92,119, and when he went to this same office on 22 October - a week later - the ticket number was 93,400. He calculated that this one pawnbroker had issued 1281 tickets within the week, which would work out at 66,612 pledges in one year. Taking the cost of a ticket at 1d., this brought in the sum of £277.11s. in a year. He calculated that the deposits in a week in the 25 pawnoffices in Limerick amounted to 14,153, and in a year to 735,956, making a profit of £3,066 for tickets alone. He decided to expose this system, which had led to the exploitation of the poor of the city, and to publish the numbers of the 25 tickets which he himself had received:

I here give the offices, counting from 1 to 25. I do not wish to mention names, but the Pawn-brokers themselves know their own numbers, and I defy them to contradict this statement:-

No. Office	Number on October 15.	Number on October 22	Number received in	Number in the year.	For Tickets alone! per year
1	120105	120768	663	34476	£143 13 0
2	28696	29088	392	20384	84 10 4
3	96864	98038	1174	61048	254 7 4
4	29734	30128	394	20488	85 7 4
5	63449	64372	923	47996	199 19 8
6	74735	74992	257	13364	55 13 8
7	31700	32431	731	38012	158 7 8
8	42760	43317	557	28964	120 13 8
9	91236	91596	360	18720	78 0 0
10	52950	53206	256	13312	55 9 4
11	92119	93400	1281	66612	277 11 0
12	40075	40756	681	35412	147 11 0
13	82639	83095	456	23712	98 16 0
14	49875	50278	403	20956	87 6 4
15	14977	16128	1151	59852	249 7 8
16	4244	4299	55	2860	11 18 4
17	7480	7947	467	24284	101 3 8
18	4116	4471	355	18460	76 18 4
19	17853	18278	425	22100	92 1 8
20	9707	9826	119	6188	25 15 8
21	45865	46552	687	35724	148 17 0
22	246	594	348	18096	75 8 0
23	85427	86275	848	44096	183 14 8
24	2500	2870	370	19240	80 3 4
25			800	41600	173 6 8
				735956	£3,066 1 4

He also found that another source of profit to pawnbrokers arose from affidavits for lost tickets. The form of affidavit cost the borrower 2d., although no law or authority existed for this charge. It was notorious that pawntickets were commonly lost by poor people for want of a safe place to keep them, so that in many cases they were forced to pay this extra 2d to redeem an article. But the worst side of pawnbroking was the exorbitant interest charged. In most cases it was 50 per cent. Matthew Barrington discovered that, though the law demanded that pawnbrokers were obliged to keep a book for the inspection of borrowers for three years after the time of sale, he had failed to find one single instance of any such balance being returned by a Limerick pawnbroker.

At the back of his mind, Matthew Barrington had a double purpose in making his investigation into pawnbroking in Limerick. Firstly, he wished to save the poor of Limerick from exploitation by the pawnbrokers. Secondly, he hoped to set up his own pawnoffice, and to use the profits for the benefit of Barrington's Hospital.[2] The particular kind of pawnoffice he intended establishing would be called a Mont de Piété, or Charitable Pawnoffice.

A meeting was held in the City Courthouse of Limerick, on Friday, 28 October, 1838, 'For the purpose of explaining the objects of the MONT DE PIETE, or CHARITABLE PAWN OFFICE'.[3] Matthew Barrington was the main speaker. In the course of his speech, he disclaimed any disrespect to those persons in the pawnbroking trade, or of interference with their property. He told his listeners that the monts de piété, or lending houses, were first instituted in Italy in the year 1464, with the express sanction of Pope Leo X. In France they were in operation in 1695, but really came into their own in 1804, when they were incorporated into the celebrated Code Napoleon, with a view to lowering the interest to the poor, and at the same time turning the profits to the hospitals. The system worked particularly well in Bordeaux and its neighbourhood and 'had the effect of banishing pauperism from Bordeaux ... From the fund obtained through the Monte de Piété, the hospital in that city, said to be the finest in Europe, had been lately completed and endowed'.[4]

Matthew Barrington made the telling point that in no part of Europe were there private pawnoffices, except in Great Britain and Ireland. He then proposed as a resolution that the establishment of a mont de piété in Limerick, on the same principles as those in France, would be beneficial to the public. The resolution was seconded by William Roche, M.P. A second proposal was made by William Roche, to the effect that 'The public thanks were due in a particular manner to the Barrington family, for their increased and judicious acts of benevolence on behalf of the suffering poor of their native city, especially for the valuable boon of a Mont de Piété, about to be established in connection with Barrington's Hospital, and the Charitable Institutions of the City in general'.[5]

All this activity and interest in the Mont de Piété had been entered into by

Matthew Barrington with a view to relieving the financial situation at Barrington's Hospital. From the beginning, the hospital's finances were very unsatisfactory. It was a 'voluntary' hospital, depending on subscriptions mainly from the public. It is true that the Grand Jury allocated £200 per annum to the hospital, and certain other monies came in from government grants, though these latter never exceeded £100 per annum. One of the main sources of income was the money received from 'charity sermons', preached in the Protestant and Catholic churches of the city each year. In 1835, the sum raised in this way came to £183. 9s.[6] All this helped, but the Barrington's committee was never able to balance its books. By the year 1837, the hospital was in debt to the tune of £600.

A meeting was held by the committee in the boardroom on 20 June, 1837, when the following resolution was passed:

> *'We deem it, therefore, right to acquaint our worthy brother governor, Matthew Barrington, with the circumstances in which we stand, but we will use every exertion to maintain this Institution in the mean time, and we rely on his cooperation and talents to assist us on his arrival here for the approaching Assizes,[7]* ***to create such means as will place our finances in a flourishing condition,*** *and we defer applying to the Committee of the Mont de Piété or to the Government for aid, until such time as the matters connected therewith are taken fully into consideration.[8]*

This was an obvious reference to obtaining funds from the Mont de Piété. Work began on the building of the new pawnoffice, near the hospital on the green fronting Mary Street, in November, 1836. On 22 March, 1837, an advertisement was inserted in the *Limerick Chronicle,* which contained the following information:

> *'MONT DE PIETE,*
> *or*
> *Charitable Pawn Office, for the support of Barrington's Hospital and City of Limerick Infirmary*
> *"This establishment being now in full operation, it is particularly requested by the Committee of Direction, that those persons who have already invested money in its Capital Stock, or who intend to do so, may, without delay, send for their debentures, which are now ready for delivery at the Private Office, every day from 10 to 3'."[9]*

Business had, in fact, begun on 13 March, 1837. The building itself was very picturesque, in classical style, on the lines of the Temple of Vesta, with a cupola, pillars, railing and small grass enclosure. The Limerick Mont de Piété had its own tokens or pledges, in the form of coins. A set of by-laws, with rules and regulations for the government of the Mont de Piété, or Charitable Pawn Office, Limerick, was approved by Dublin Castle. An inspector and secretary, Archibald Douglas, was appointed, and a board of directors set up, with J.N. Russell and Philip McArdell as principal directors. The by-laws covered a number of items:

- Internal Management
- Capital
- Rate of Interest
- Operations of the Establishment
- Sales of Pledges
- Branches[10]

Matthew Barrington took a very optimistic view of the working of the Limerick Mont de Piété, and sent a petition to the House of Commons, London, describing how it worked, and asking for the approval of Parliament on the scheme. In the course of this petition,[11] Matthew Barrington said that he:

> *'had caused suitable buildings to be erected at his own expense, and sent competent persons to Paris to obtain the necessary information as to the mode of conducting the MONT DE PIETE of that city. Such persons having made themselves conversant with the system of management there, the Limerick MONT DE PIETE was opened, under their management, in the month of March last* (i.e. 1837). *A capital of £4,000 was raised by debentures, bearing interest at £6 per cent. and the business of the establishment commenced on 13 March last; it has now been more than eight months in operation, and your petitioner is most happy in stating to Your Honourable House* (i.e. the Parliament) *that its success has been most complete ... During the short period that the Limerick MONT DE PIETE has been at work, 70,000 pledges have been received into its magazines, upon*

AN ADDRESS

TO

THE INHABITANTS OF LIMERICK,

ON THE OPENING OF THE

MONT DE PIÉTÉ,

OR

CHARITABLE PAWN OFFICE,

FOR THE SUPPORT OF BARRINGTON'S HOSPITAL, IN THAT CITY,

BY M. BARRINGTON, ESQ.

DUBLIN:

WILLIAM HOLDEN 10, ABBEY STREET.

1836.

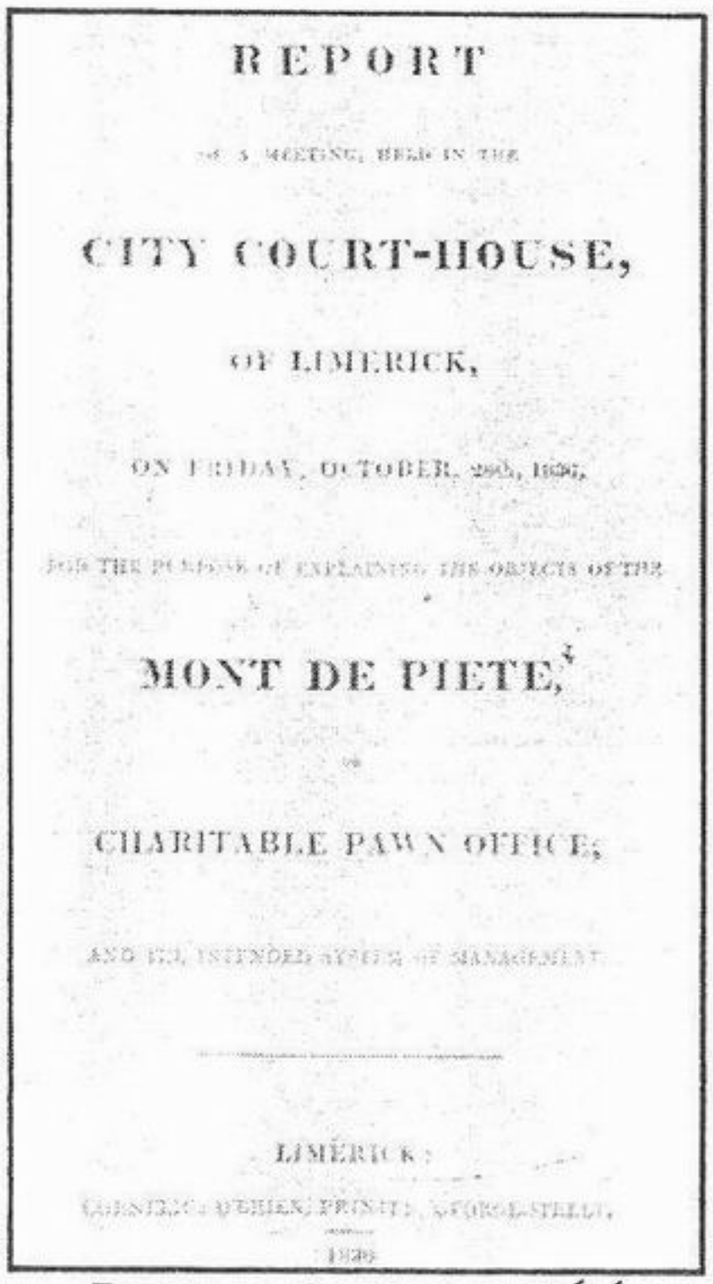
Matthew Barrington's address on the opening of the Mont de Piété, 1836.

*which the sum of £13,000 has been lent. Of this number, 51,000 have been released, for which the sum of £8,000 has been received back ... The rate of interest charged in this establishment is but **one** farthing for a shilling in the month, and no charge for tickets or duplicates ...'*

Towards the conclusion of the petition Matthew Barrington stated:

'Your petitioner has great pleasure in stating to Your Honourable House that already the poor, not of Limerick alone, but of the surrounding country, are rapidly becoming aware of the advantages held out by the "Mont de Piété", that they crowd to it in numbers to avail themselves, not for the advantage of the lower rate of interest alone, but from the satisfaction of knowing that the profits are employed for their own advantage, by supplying funds for the support of an hospital built for their relief'.[12]

However, Matthew Barrington's hope of the Mont de Piété becoming a money-raising venture for the hospital were never realised. It is difficult to state precisely what went wrong. Maurice Lenihan, who lived in Limerick at the time, and was a shrewd observer of the social scene, maintained that 'The Mont de Piété like other useful local institutes, fell from its original purposes in consequence of gross neglect'.[13] It is possible that the very name of 'mont de piété' was off-putting, being foreign and strange to the people of Limerick. It was a pity that Matthew Barrington did not find a more Irish-sounding title for his charitable pawn office. But the most telling point of all in the history of the Mont de Piété is that it failed to put out of business the twenty-five licensed pawnoffices in Limerick. In fact, as one observer put it 'the business in such establishments has not declined, nor has



REPORT

OF A MEETING, HELD IN THE

CITY COURT-HOUSE,

OF LIMERICK,

ON FRIDAY, OCTOBER, 23D, 1836,

FOR THE PURPOSE OF EXPLAINING THE OBJECTS OF THE

MONT DE PIETE,

OR

CHARITABLE PAWN OFFICE;

AND THE INTENDED SYSTEM OF MANAGEMENT.

LIMERICK:

CORNELIUS O'BRIEN, PRINTER, GEORGE-STREET.

1836.

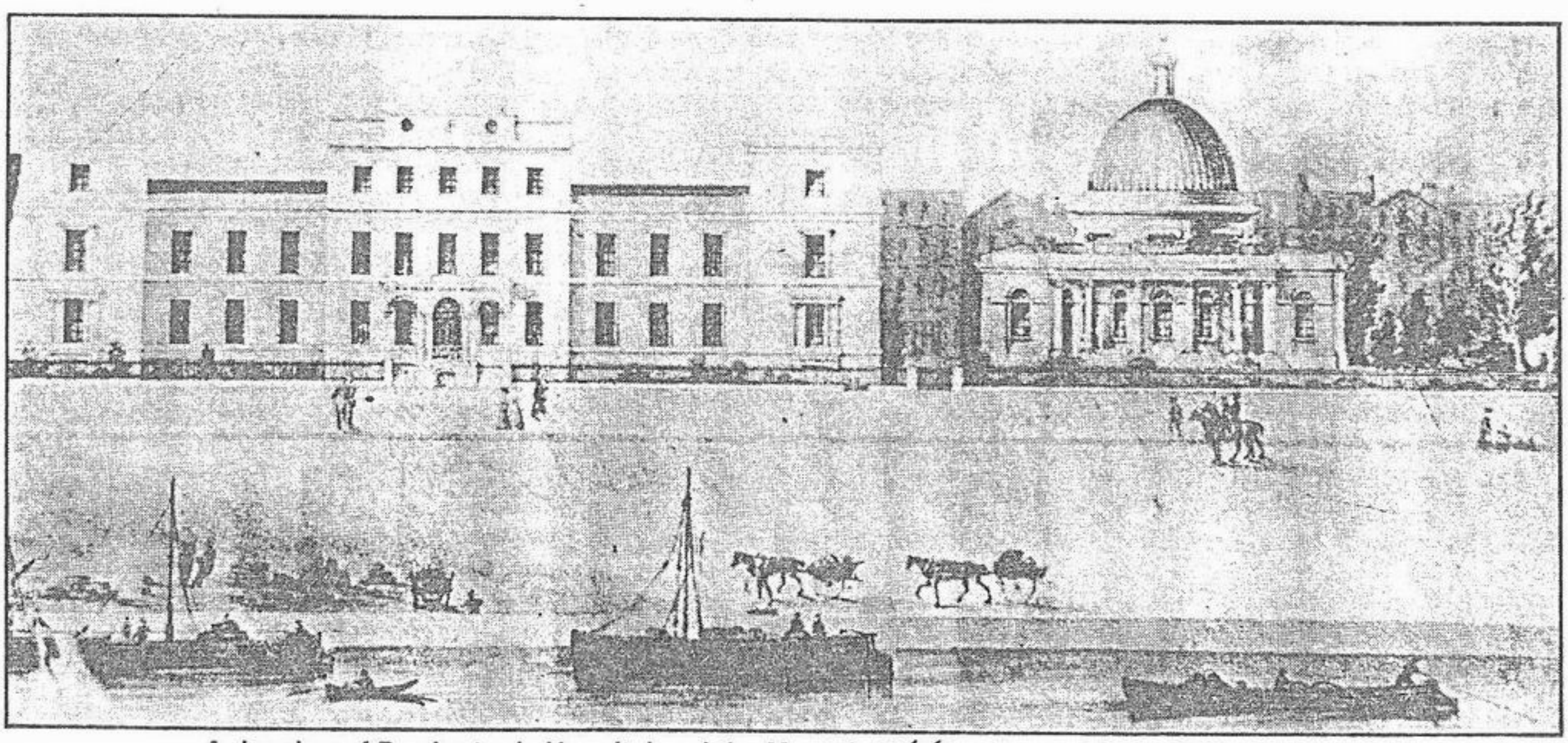
Report on the Mont de Piété, 1836.

the number of them lessened, on the contrary it has gone on increasing since then'.[14] As a result of these and other factors, the Mont de Piété failed to make a profit. From 1837 to 1841, the total number of pledges received since the opening of the establishment was 460,895. The amount lent on pledges in the four years was £78,595. 9s. 0d, whereas the amount received for released articles was £71,005. 8s. 7d., thus making a loss of £7,590. 8s. 7d.[15] Indeed, the whole venture was a disaster and only added to the financial problems of the governors of Barrington's, as they were held responsible for paying the ground rents and other taxes relating to the Mont de Piété. One wonders if Matthew Barrington had put the money expended on building the Mont de Piété into the hospital funds, would it have helped the governors to solve their financial problems. Certainly it would have helped to wipe out the debt of £1400 which was outstanding in November, 1840.

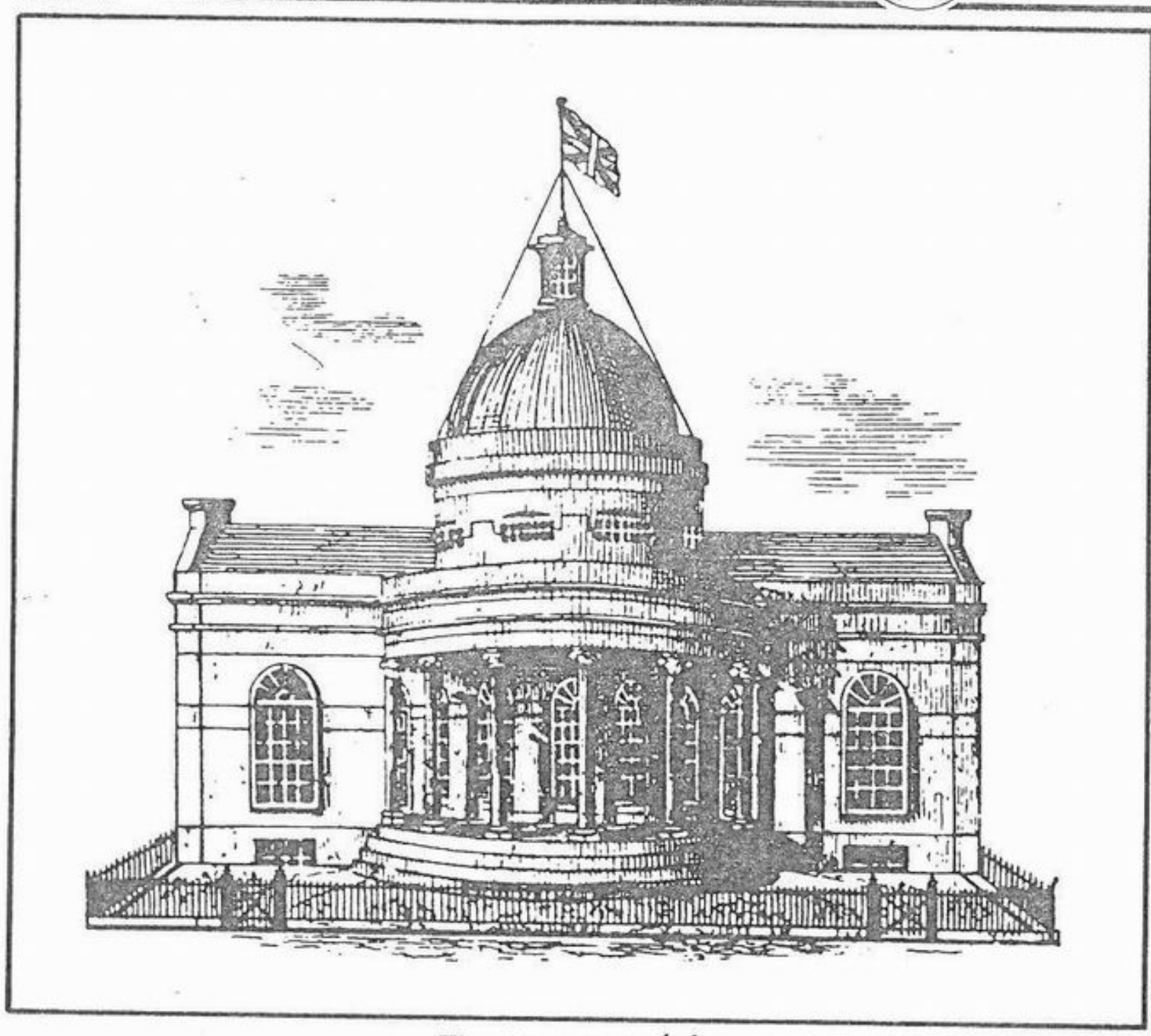
There is, however, one other angle which has to be considered when looking at the Limerick Mont de Piété experiment. This is the historical angle. Matthew Barrington was not the only person in Ireland trying to alleviate the lot of the poor at this time. The government was well aware of the sufferings and misery of thousands of Irish people, who did not have the means of a proper livelihood. It is true that the majority of those in dire want lived in the country, rather than in the towns and cities. At the very time that Matthew Barrington was establishing his Mont de Piété, the Dublin Castle authorities were setting up a new Poor Law system, based on the Workhouse. The country was to be divided into 100 Unions, and a workhouse was to be built in each union to house 1000 people each. George Nicolls was the man who devised this scheme, which was inspired by the English workhouse system. All government monies were being diverted into the building of these workhouses throughout Ireland between 1839 and 1845. The committee of Barrington's Hospital hoped to get some of the money collected under this new Poor Law, and called the 'Poor Law Rate'.

Thus, on 7 December, 1840, the committee of Barrington's Hospital wrote to the Assistant Poor Law Commissioners in Dublin Castle:

'In accordance with the Resolutions passed on the 30 November, 1840, when you attended our Board meeting, we beg to lay before you



A drawing of Barrington's Hospital and the Mont de Piété by the architect, William O'Hara.



The Mont de Piété.

the Report there read.[16] *In so doing we have to deplore the circumstances under which our establishment calculated to render such extensive relief to the poor and afflicted, should be allowed to sink into comparative uselessness for want of adequate funds for its support*[17]

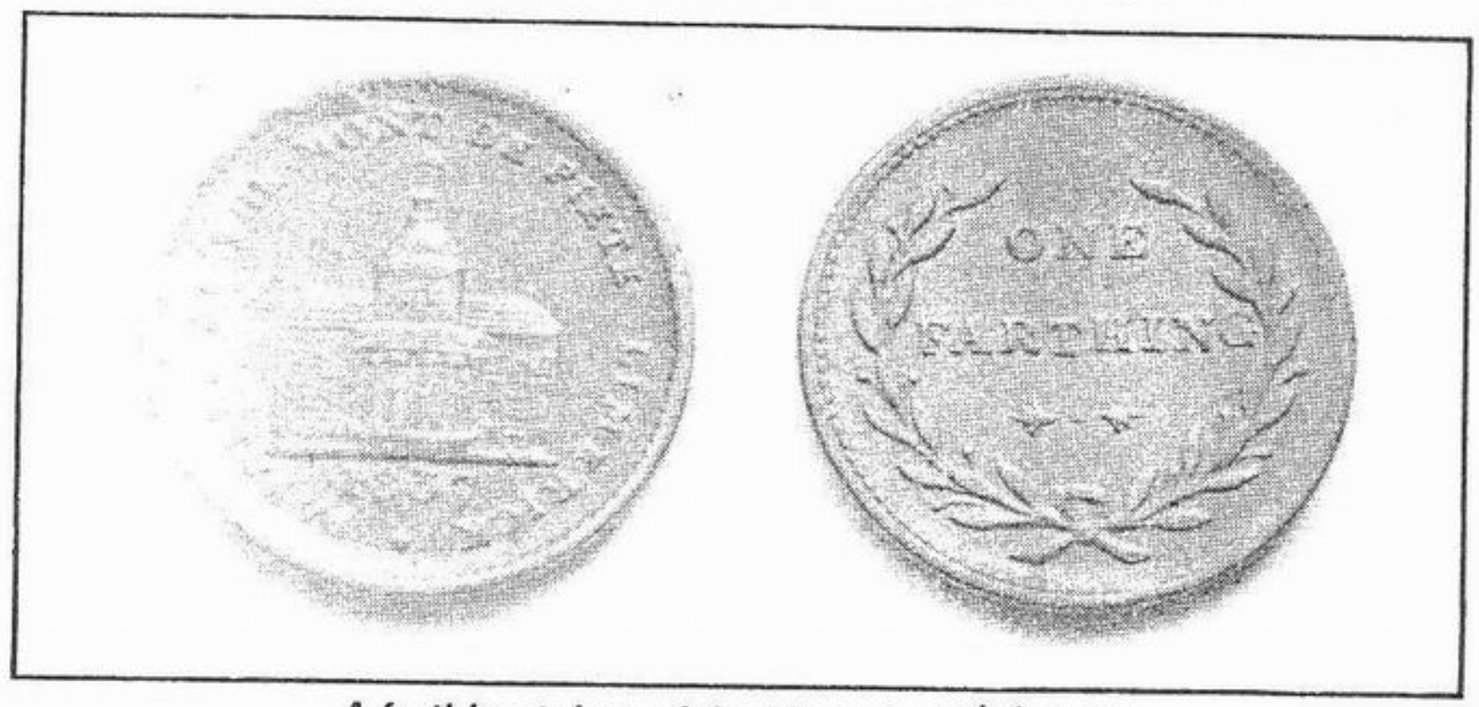
The committee then put in a request that the government agree to a 'compulsory assessment somewhat on the principle of the Poor Law Rate, to support and maintain this Institution ... That a few pence in the pound when spread over the property comprehended within the limits of the Union,[18] would suffice for the maintenance of the several charitable institutions it contains'.[19] However, nothing ever came of this proposal. Thus Barrington's Hospital was by-passed in the government's plans to alleviate the plight of the poor of Ireland, and was thrown back on its own limited resources. The salvage operation hoped for by the Mont de Piété was, therefore, only one of many disappointments and failed hopes for the governors and committee of Barrington's. The appearance of the Great Famine in the autumn of 1845, and the continued emergency which it brought to an institution such as Barrington's Hospital, only added to the burden of debt and responsibility of those running the hospital. As a result, they continued to labour under very severe difficulties during the so-called 'hungry forties'.

In 1845, the building called the Mont de Piété was converted into a convalescent hospital for patients discharged from the Fever Hospital.[20] By then the Mont de Piété had ceased to trade as a charitable pawn office, though still owned by the governors of Barrington's Hospital. In 1847, the building was leased as a police barracks at the annual rate of £26. However, it was untenanted during the 1880s, and was finally demolished in 1892, and the materials sold by auction.[21] The copper dome brought in a very considerable sum, and the fine stone pillars were said to have gone to assist in beautifying a millionaire's mansion in New York.[22]

It was a sad ending to a 'dream' which never came true. Those who thought up the Mont de Piété scheme were entirely out of their element, and incapable of making it a financial success. Fortunately its failure did not mean the end of Barrington's Hospital. It was but one of many schemes designed to aid the hospital, and certainly the most colourful and picturesque.

NOTES

1. Matthew Barrington, *An Address to the Inhabitants of Limerick on the Opening of the Mont de Piété, 18 Dec. 1835.* Published by W. Holden. Dublin, 1836.
2. The Board Book of Barrington's Hospital, Vol. I (1831-45) p.232. (Henceforth called B.B.), giving details of financial position in the Hospital.
3. *Report of the meeting on the Mont de Piété, held in Limerick, 28 Oct. 1836.* A pamphlet published by C. O'Brien. Limerick, 1836.
4. J. Connery, *An Essay on Charitable Economy and the Mont de Piété.* p.11. (Dublin 1837).
5. Cf. note 3 above. p.15.
6. B.B., I, p.161.
7. As Crown-Solicitor for Munster, M. Barrington had to attend court in Limerick for each of the four assizes (or sittings of the court).
8. B.B., I, pp.230-1.
9. *Limerick Chronicle,* 22 March, 1837.
10. *Appendix to Report from Select Committee on Pawn-Broking in Ireland,* 1838. H.C. 1837/38 (677), XVIII, pp.218-231. A full copy of the By-laws of the Limerick Mont de Piété - 74 in all - are printed in this *Report,* pp.218-222.
11. Ibid. The petition is printed in full, pp. 227-230.
12. Ibid. p.229.
13. M. Lenihan, *History of Limerick,* p.481.
14. Ibid.
15. Ibid. p.480.
16. This was the financial report, showing debts of over £1,500.
17. B.B., I, p.316.
18. The Limerick Poor Law Union or District, which covered both City and County.
19. B.B., I, p.317, giving the letter to the Poor Law Commissioners in full.
20. The Board Book of Barrington's Hospital, Vol. II (1845-65), p.4.
21. W. Lysaght, 'Pawn-Brokers in Limerick', *Old Limerick Journal* (Winter, 1982, p.1).
22. M.E. Gleeson 'History of Barrington's Hospital', *Limerick Leader,* 14 May, 1945.



A farthing token of the Mont de Piété, 1837.