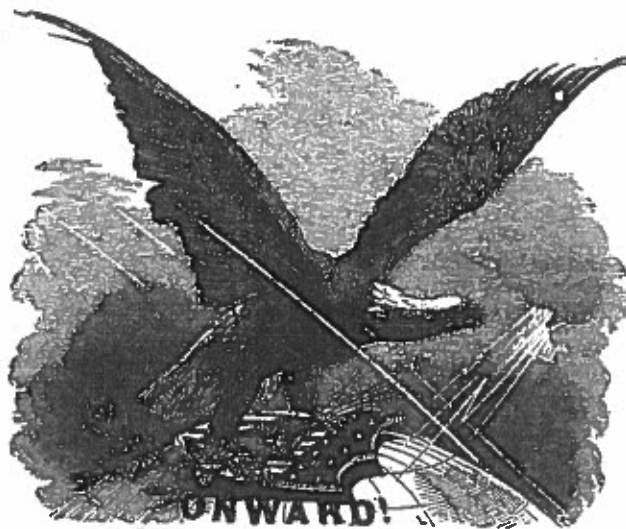


THE  
GREAT REPUBLIC  
MONTHLY.

A National Magazine,



DEVOTED TO THE BEST INTERESTS OF AMERICAN LITERATURE, WHOLLY  
ORIGINAL AND IMPERSONAL, AND IN NO WISE  
SECTIONAL OR SECTARIAN.

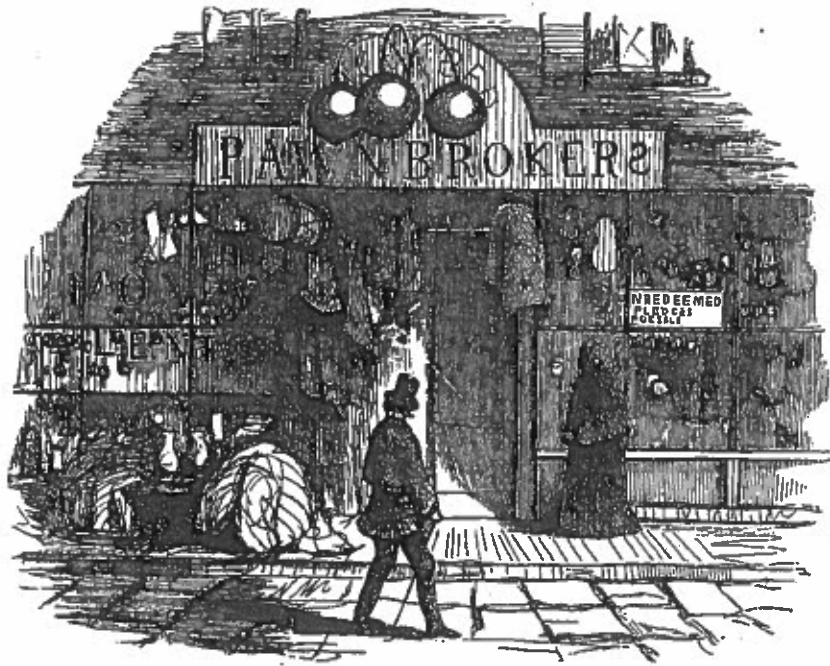
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JULY, 1859.

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## The Pawnbrokers of New York:

IT would be a long trip were I to carry my readers to the early days of usury, for the pawnbroker is the child of usury, as is also the millionaire of many a lordly mansion, who would make terrible havoc with me if I dared to name him by his Christian name, in connection with this topic. Usury is the way to make money grow, or rather it is the growth of money. Plant a grain of corn in the hill, and it will yield you from one stalk at least a thousand seed. Plant a three cent piece alongside of it, and watch it, and you will see nothing come of it, watch you ever so long; but lend three cents to your friend, and tell him that you lend it only upon the condition of his paying you the three cents in full by itself, with ten cents for every month that you intend to let him keep it, and if the period be for five months, you will find, at the expiration of that time, that your three cents have produced nearly as abundantly as the one grain of corn. Interest is rent for money, as rent is no better than usury for land; and though the ancients practiced loans, from time immemorial, it is not certain that the system of pawnbrokerage was a recognized principle among them—though we have some doubts on that point

It is not our purpose to enter into a learned dissertation on the usury laws, or bother our readers with a very offensive pedantry about pawns, but endeavor to present a series of sketches that will perpetuate, so far as our Magazine is concerned, an institution of New York—happily unknown to a large class of our country readers—and long may the ignorance last to them, save in this revelation. Here is "My Uncle," and I beg you, ladies and gentlemen, to approach my venerable relative with all due courtesy.

"My Uncle" is generally a gentleman of very retiring habits; indeed so modest is he that you can only approach him by stealth. He occupies a benevolent position in society, and whenever need overtakes any of his numerous nephews and nieces, they have only to present themselves to him, and make known their wants, and their uncle will relieve them. Gentle reader, you have an uncle; he may be a worthy bachelor, a polished gentleman, a learned man, and very neat in his dress, wearing gaiters and a cue, may carry gingerbread in his coat-pocket and pieces of cocoa-nut, with the milk extracted for philosophical inquiry; but is he an uncle who would sit all day at his table, and let you have as much

money as you wanted for your old clothes, or old books, or old watches, or new watches, indeed for spoons, and half-worn boots, and soup-knives, for fiddles and fiddle-sticks, and beds and bedding, prayer-books and Homer's Iliad, for pistols, and guns, and cannons, and certificates of your possessing gun-powder, and carpets, and old hats, and kitchen furniture, for soap in bar, and pillows and wash-hand basins, and towels, or a pair of horses, or a wagon, a cow, a pet monkey, stuffed; or a boa-constrictor, (stuffed,) or your wedding-ring, a bracelet with your mother's hair in it, or your tears—no, not for them, for he hates tears—this good man, "my uncle;" and as he is too good, and pure, and generous, ever to shed a tear himself, he cannot bear to see them—though he does see them often—and so you won't cry when we visit our uncle. You can tell where uncle lives if you do "the nephew of your uncle," by a golden sign, and it is the sign of three balls of guilt, (gilt, we should have said, and do say,) and they hang over his door-way; for no other man or men of the nation use such things as signs but he; and they are the signs that many a wretched niece has followed, as mariners have followed, on a storm-tossed sea, the cross of the southern skies. He sits so patiently in his little back office, that even city officials, given up to hardness of heart, are tempted to look upon him

with a sentiment of gentle and commiserating sympathy, as he on them.

Those of his nephews and nieces who go to see their uncle, choose an early hour—and the latest, too.\* The earliest in the day, but the latest of their fortune; that is, they postpone going to him, kind-hearted as he is supposed to be, until all the other relatives have been tried, and found wanting; he is so good an uncle that it would be downright cruelty to run to him with such small stories as of children starving, of Mr. Hardhand having levied on the furniture for debt, etc., etc.; but when once the mind is made up about the visit, the thing is settled with a fierce determination; and the visit is made. We see the visitors at my uncle's. They are not first-class people, that is, they are not the people who take the first pews in Grace Church, nor do they lead the calico ball movement; but they are very poor people, my gentle reader, much addicted to washing out their dirty linen at home. When they reach their uncle's dwelling, or, rather, place of business, they forthwith undo their parcels and packages, and show my uncle's right hand man—for my uncle is so kind and so good, that he does not appear in person, not wishing to let his left hand know what his right hand does exactly—what they have got of their old housekeeping effects: traps and bits of things, that, to look at, you



VISITORS AT MY UNCLE'S.



SALE OF MY UNCLE'S LITTLE SUPERFLUITIES.

of the brown stone front, would think the uncle would not handle for a moment, much less, take a valuation of, but be they old nails or iron bolts, or brass pegs, or locks wrenched off the empty closet doors at home, or picked up from amid the rubbish left by the rag-picker in the aromatic gutter; the uncle's eye or the uncle's right hand man's eye, sees in them things of some value in the aggregate; and after due fumbling over them, he says: "How much on this parcel?" The parcel is a pillow perhaps, taken away from a sick old grandfather's head to fill the hungry young grandchildren's bread-baskets; and the visitor says, with great trembling in her weak knees, that she would like two shillings on it; and so on with the rest, until, perhaps, for all that she has brought out of the old wreck that lies upon the sands far away even from the shore of hope, she gets just money sufficient to go around the corner and buy food enough to last two days. But before she leaves her kind uncle's place of business, the craftsman of uncle's benevolence gives her a ticket, with a number upon it, and the name of the borrower, and the amount borrowed, and the date, and finally the interest to be paid at a certain time, else the pillow and the other things, worth, intrinsically, four times the sum loaned, will be put up at auction, and sold beyond redemption. But if the sale takes place, and

some accident of sickness, or any other possible unforeseen contingency, occurs to prevent the borrower being present at the sale, dear old uncle is forced, by some barbarous and terribly unjust law, (so he and his tribe of uncles think,) to show an account of the sale, and to whom sold. Rather hard on the precious old uncle, you must admit; but the law took it into its foolish noddle that Uncle Pawnbroker might, in the multifarious and nefarious operations in which he deals annually, forget to offer some precious gem or relic to the public bid, and keep it to himself as an heir-loom for his children, living so grandly and so far away from the sign of the three gold balls—these glittering, beautiful apples of the garden of Hesperides.

Every year there takes place a great vendue at the establishment of mine uncle—a great vendue of things that have in them each a history, equal to a passion. The front of dear, old uncle's house is generally a store or shop as our English consins call places where men carry on traffic of commerce; and the snug little office is behind, kept shady, and cosy, and quiet, and unclish-like, and niceish, and nephewish, and all that sort of thing. You had better go to one of these public sales of tears and death-gasps, of ruined homes and broken—yes, indeed, of broken—hearts, for poverty has its history of broken hearts, cleft,

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pierced, wedged in too, by want and penury extreme, oftener far than has love, the charmer and the joy. Such queer old things you can pick up, such old valuables, from a gold watch to a pair of ash-colored pantaloons, from a soldier's sword to a beggar's staff, from a hero's feather to a sewing-girl's ring of truth.

While I write, I have before me, loaned by a kind, good friend, a gold watch, loaned to me that I might look at it; and he says, if I will not mention names, I may describe the watch, and tell its history.

This watch is what is called, in watch parlance, a turnip; though turnip it may be, it has its carrots; and a wonderful old thing it is to look at, viewing it in any way you please. I place it in the sunlight, off from me, on my table, and it glitters like a nugget, for it is rough and fretted with a fine working of golden lace work, and embossed with symbols and relievos. All around its outer border, are astronomical instruments, and if I am not mistaken, things used in free masonry; and its back represents, in alto relievo, a grand scene, I can assure you. There is an old fellow rising from the sea, holding in his arms the globe, while on the shore, proudly decked in robes and crown of regal state, and scepter in her hand, sits Britannia, and accepts the offering of the world, made to her by the god of the deep sea, old Neptune himself. Afar off on the ocean, you see a ship under full sail, and at Britannia's feet, you observe the symbols of America. In those days, England held dominion over this fair realm, and well might father Neptune bring from Plymouth's rock and Jamestown's turf, the emblems of the far-stretched power of the British arm. But, Hail Columbia! things are not so now, and as long as there lives a man to beat upon a drum-head the tune of Yankee Doodle, we intend to be a free and united nation. But to the story of the watch. This relic is a repeater, and to this day keeps as steady count of time, as any of your new-fangled Geneva humbugs, aye, better than they, and as good as my Lord Marquis of Landsdown's diamond-covered hunting watch, valued at a prince's ransom.

Remove the outer case, and you find the body of the watch, finished like a lady's veil, made in Holland. Hither and thither run the threads of gold, all open-work and delicate, vine and flower like. Then open that, and within there is a cover, and within that are the works. Such works! built to last a whole family through, from the time of Charlemagne, to the era of Beau Hickman.

Having described my hero, let me tell you his adventure.

He was the sob-friend of the Scotch Duke

of D——, (I promised not to mention names, else I would be happy to do so for your curiosity's sake,) and this Duke D—— was in the habit of placing upon a table near the head of his bed, when he went to roost, this watch, a snuff box, a muslin cravat, and a pruning knife; and in the morning, he would put his right worshipful ducal hand out of the bed clothes, and touch the bell of this old repeater, and if the hour was the proper hour for him to get up, up he would get, and forthwith, pruning knife in hand, he would go into his garden, and prune his right ducal fruit trees. Now it happened, that one morning, the Duke met with a disappointment, for when he put his hand out to touch the watch, there was no watch there; when he tried to get possession of his pocket handkerchief, that was among the missing, and the same with pruning knife and snuff box. The fact was that my Lord Duke's castle on the Clyde, had been entered by thieves, and his room visited, and while he slept under the blessed influence of Glasgow punch, the rascals had the audacity to carry off the sacred articles from his *table de nuit*.

Then issued a hue-and-cry, but in vain the clamor. Thief kept shady, and after several weeks of vigorous searching, the Duke subsided into a state of religious resignation at his loss, for in those early days, watches were scarce, and only owned by the wealthy gentry and the great nobles. One day, however, a policeman was crossing Glasgow Green, and in his transit, he saw a rough man sitting on the grass without his coat, seemingly enjoying the luxury of a rest after a long chase. The policeman instinctively saw the character of the coatless stranger, but had no idea of any definite crime that he had committed; and while the suspected mused, the officer quietly approached, looked at his dress, and arrested him as being the burglar who had entered the castle of the Duke of D——. How did he know that he was the man? At first the policeman saw a man with a very coarse, soiled shirt; upon drawing nearer, he observed that he wore a very fine neckcloth, and in the corner of the neckcloth, he saw the coronet of the Duke. Search being made, the pawn ticket for the watch was found upon his person, and also of the silver snuff box and the pruning knife; and the man was tried, and hanged.

You know that in those days, when George the III. was entering upon his reign, for it was then this affair occurred, they hung in gentle England a man for stealing a rabbit, or a horse-shoe, or a peck of potatoes. So, you see, that my watch story comes in very well on this page, and I assure you, that in every part, the

Digitized by Google  
 This text is a scan of a page from a book. The page contains a long, detailed story about a watch. The text is mostly legible, but there is a significant amount of noise and artifacts, particularly in the right margin, which appear to be bleed-through from the reverse side of the page. The page number is 22, and the title is 'THE PAWNBROKERS OF NEW YORK.' The story begins with a description of a 'turnip' watch and its history, then moves to a scene where a policeman catches a thief. The thief is identified as the burglar who stole the watch from the Duke of D—. The story concludes with a note about the historical context of the time, mentioning George the III. and the severity of theft penalties in England.

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THE FIRST VISIT TO MY UNCLE'S.

history is a true one, and as I look at the glittering witness of death and eternity, as it shines before me now, I wonder whether the poor devil who expiated on the gibbet his crime of petit larceny, does not wish he had lived in the time of Lord Brougham, whose wisdom and eloquence obtained a total annihilation of those ferocious laws that disgraced the statute books of the mother of the trial by jury and the Habeas Corpus act. The only trouble would be, that had he been postponed until then, I never would have had this story to tell, and after all, what difference does it make now to the poor fellow who exchanged the coroneted neckcloth of the Duke, for the hangman's noose? Not much; for possibly he might have been hung under the revised statutes for killing Dr. Burdell.

After this digression, let me get back to Uncle Pawnbroker.

The first time a man visits a pawnbrokers establishment, for the purpose of raising money on some valuable relic, the last probably left from the ruin of hard times, he must feel rather streaked as the saying is.

Doubtless, he thinks that every human being that ever knew him is on the look-out to watch and report his movements. He has been dreadfully dunned and done that morning—his landlady, perhaps inexorable as the scissors of Destiny, or the tide at Hell Gate

on the East River, has been after him with a crooked bill; and failing to collect it, has threatened a reform in the commissariat department, and promulgated opinions relative to his final intention to "walk up to the captain's office and pay the money." Under such demonstrations of feminine sovereignty, he has come to the determination to do one of two things—commit suicide or do uncle. Do uncle is the easiest, and grabbing in his hand a couple of old family silver spoons and a venerable tea-pot of similar metal and memory, he glides down stairs; he hides the tea-pot under his shawl, or somewhere where he can hide it, and hurries to the sign of the golden orbs. See with what a look of fear and agony he ventures into the august presence of the dreaded relative; he imagines a most austere and questioning inquisitor in the person of the king of balls; he dreads some unknown, unheard of revelations; indeed, he for the first time has a suspicion that his ancestors have deceived him, and what he believes to be silver spoons and tea-pot, are nothing better than counterfeit imitations, and if so, what will benevolent uncle give of silvered tin, for plated tin?

But he must go on; he has gone too far; he has crossed the threshold of the cave of the dragon, and, tin or no tin, he must find out from the stern judge his fate and the teapot's

too. Vain fears; the silver is genuine, and the terrible being behind the box is human after all—no monster clothed in horrid scales, with flashing eyes and furious fang, and only my uncle's gentle right-hand man, a sweet youth, abounding in the smell of bad gin cocktails and good bank notes. Half the world does not know how the other half lives, and possibly may imagine that they live on half per cent a month. That is an error, for one half the world lives upon two per cent a month, and the other half pocket the two per cent, and that's the way they live. So you see the question, when you come to look at it, is easy of solution; but it is a hard law that allows a pawnbroker to charge twenty-five per cent a year for money, and not have an appraiser of pawned goods, so that some standard of justice may be arrived at in the dealings of the poor man's uncle and the poor. It is the uncle who can take advantage of a broken man's necessities, and force him to take, upon goods worth five times ten dollars, only ten dollars, and by affording him such small temporary relief, so soon exhausted, drive him to such a point of despair as to make him reckless from the very absence of a sufficient sum to put him right before the world, and in the end, unable to raise more property to pawn, allow the first to go to the use and ownership of the man who has valued the goods at so

low a figure. Let the Legislature look into this business if it please, and see what can be done to protect the helpless victim of a commercial crash, or an unfortunate inability to turn a penny by traffic in Wall street or elsewhere.

I have spoken of the property that is generally carried to a pawnbroker for the purposes of temporary security, and you can well imagine for yourselves what a terrible exposition would be made if I had the power, by any means, to take a biographical inventory of one of the gold ball establishments. Remember all the old clothes and furniture you have ever seen in your life, all the musical instruments that were ever blown, struck upon, or sawed over; all the old and new pictures of the National Academy of Design, from the time of its establishment to the present day, all the old books and pieces of odds and ends, and odds and ends themselves; of poets' manuscripts, that generally bring enough to buy a drink; of souvenirs that love has bestowed upon those dear and precious; of forks that pick and knives that cut; of carpenters' tools, and pieces of cloth, pawned by tailors out of work; of tattered flags, that may have been in battle torn; of guns that may have been used by sportsmen cunning in the aim; of pistols, that may have defended or taken life; of daggers that Macbeths may



MY UNCLE.



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THE UNLICENSED PAWNBROKER.

have clutched, or women handled to resist violence; of prayer books that may have been held in dying sinners' hands; of Bibles that may have been blessed, and did bless; of gowns of silk, that covered beauty's form; of gowns of serge, that may have warmed the widow's aching breast; of infants' clothes, of no farther use, since the little wearer now wears wings, and needs no vestments, as the great Italian painters, with wondrous eloquence of brush, would make us think—yes, think of all these things and many hundreds more, bringing in side-scenes to theaters, and dresses of the players, great Siddon's glove, or Forrest's offcast robe, which some poor wight has picked up from the boards, where the proud Hamlet threw it in his fury; of portraits of parents long since dead and withered; of children's likenesses, in lockets of pure gold, and sweethearts' too, done up with all cunning devices of love; and after these call to mind whatever man has used, and broken, and worn thread-bare, and you will have a picture of the shop my uncle keeps.

Now come we to the unlicensed pawnbroker. "And who is he," I hear you ask.

As far as I can get at him, his character is expressed in his title. He takes out no permit, or license, as the more open-hearted and open-handed uncle does, but works upon the sly, receiving clandestine visits, and by no

means so democratic as our favorite before mentioned. There is an aristocratic rascality about the unlicensed pawnbroker, that smacks well in a yellow-covered novel, or would work up handsomely in those terrible stories published from time to time with such thrilling effect in our respectable Sunday papers. For instance:

Scene, a dim room, hung round with pictures (pawn.) Hour, ten at night, by the clock on the mantel-piece (pawn.) A gentleman is sitting on a pea-green damask sofa, (pawn,) in an attitude of profound grief. From a side-door enters to him a lady (half pawn) dressed in a magnificent—but see fashion plate to save trouble. She courtesies to the man of the pea-green sofa. He rises most respectfully, silently, and offers the lady the sofa, contenting himself with an easy chair.

She hesitates, though evidently impatient to speak, while the gentleman makes a few passes of his hand over his knee. The silence cannot last long, and the sterner sex is the first to break the ice.

"Vat to-day, ma'am?"

That is enough. Now let the wondrous Cobb take hold of that outline, and give us a scene harrowing and terrific, and get the immortal Mr. Hicks to illustrate it, and my life for it there would be a grand sale of the fortunate paper in whose columns it should appear.

We have thus expressed our ideas in order to give you a glimpse of the mysterious character of the unlicensed pawnbroker, as well as to indulge in a little sling at those charlatans who are spoiling the legitimate literature of the country by their thunder and lightning, and blood and bowie-knife stories, bringing discredit to legitimate works when they appear, and forcing publishers to give nothing to the world unless it absolutely reeks with carnage and superhuman accident.

The unlicensed pawnbroker deals with mushroomery and upstarts generally, who have fluttered, and soared, and fallen; people of pretension without balancing qualities, and destitute of ballast in coin; people who, if they had taken a feather out of the wing of their fancy, and put it in the tail of their judgment, might have been enabled to stay longer in the air, or up town among the Fifth. I have heard of cases when these secret affectors of pawns, have helped out indigent ambition, when it had been crippled and mangled by the expenso of a great ball given to a foreign nobleman, the silly ball giver imagining, in a moment of delicious frenzy, that a rout would win the lineaged guest to be a wooer of her bedizened daughter.

I have heard of worse cases than that, something similar to that of the gallant Monmouth, of England, who allowed his *chere amie* to pawn her diamonds and her rare jewelry, to sustain him in his exile, and his schemes, as you will find by referring to your Macaulay.

There is, in this city, an old woman, who is, or was, a pawnbroker without a license, that could tell a wondrous story if she thought proper, of people who hold a high head in town to-day; stories in which dark lines abound of crime and folly; and many a silver soup-ladle by which big-bugs were helped to precious turtle, has she planked down the coins for, and diamonds too, that beauty worn in woe, have glittered in her noisome, dark sitting room, to please the wondering eyes of sister crones, who have gathered there to gloat over the baubles of the criminals of fashion.

But let me pass off from these recollections and suggestions that please us not, and finish my article on city features for this month, with another short story, gathered from the same friend who owns the golden watch that was pawned to the golden ball, in the golden era of George the Third, the crazy king of England.

The way he came into the possession of the watch, was by the will of a relative, a good and worthy person, innocent of all wrong, and fraud, and trick; and with the watch he got the Court regalia of the Duchess of the Scot-

ish Duke. There was a whole coat-of-mail of diamonds, a breast-plate of countless price, formed of congregated stars, and each star a diamond; and a necklace and various other gems that women of her great rank decked themselves with, when they went to Court. Now it so happened that this same Duke had a long law suit for his title and estates, with the first Duke of the land; indeed, had the union between England and Scotland not have taken place, this Duke would have been entitled to the Scottish crown. Hard pressed by his powerful adversary was this Duke, whose watch my friend now wears; and his Duchess, a proud and ambitious woman, and in matters of revenge and resistance, a perfect Boudicca, pushed on her lord to fight the suit through every court known to the realm of England.

Vast sums of money had to be raised; for law is an expensive luxury for commoners at the best, but to nobles, it is more so; and away went bills to discount, rents were anticipated, and every resort resorted to, to raise the necessary funds to feed the mill of justice and its millers.

Not a foot of land could go under mortgage, and so personal property of every species had to suffer, and straightened to the last pinch, the combative Duchess pawned, in Edinburgh, her jewels to the last ring of gold, except that of her bridal.

It so happened, that just at that crisis, orders were received from Court, for all the Scotch nobility to be present at the coronation of King George the Third, and so our Duke and Duchess had to prepare as lieges true and loyal, to attend the royal *fete*. But how could the Duchess go without her jewels?

The Duke was not privy to their pawning, and there was no treasure in the Ducal strong box to redeem the pledge. Leave women alone for wit in difficulty.

The plotting Duchess went to the banker, or secret pawn-broker, and represented to him her case; and tried hard, but vainly, to borrow the jewels for the coronation. Failing in that, she made a proposition to have them copied in paste; and the pawn-broker consented to the suggestion of her Grace.

They were handed over to a jeweler of trust and confidence, and in due time the triumphant lady swept up to the foot of the throne, glittering like a new-found mine of Golconda. Who was the wiser? Who, for an instant, would question the genuineness of the great Duchess' regalia?

The coronation over, the baubles were put away, as if they were worthy of safe keeping, and after that the suit was won against her foe,

by a decision of the House of Lords, sitting as a Court, and the Duchess dying some time after, left the paste-diamonds to one who venerated her too highly to suspect the trick, or even dream of it, and this person dying after the Duchess, left to my friend, as genuine stones, the mockery of the real; and my friend receiving them from such high authorities, thought himself the possessor, with other things that he had, of exhaustless wealth.

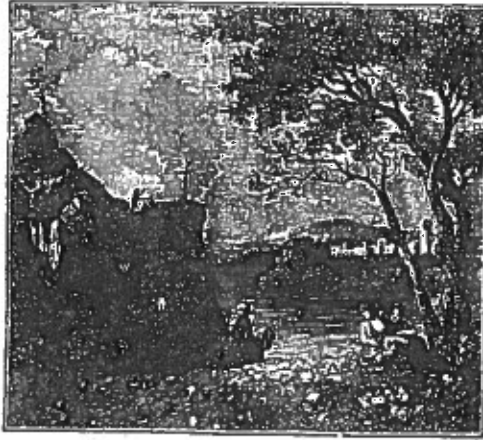
One day he went into Glasgow, and took with him a single star that had glittered upon the bosom of the mighty noble, and intending to give the whole collection to a child that was dear to him, he felt anxious to find out the value of his gift, and so he took the star, and calmly laid it before a jeweler, and asked him what the thing was worth. The expert lapidary held the diamond planet between his forefinger and thumb, looked at it for a moment, put it down and said, "About two-and-six-pence!"

"Impossible!" exclaimed my friend.

"Well, it may be impossible," rejoined the composed vender of bijoutrîe, "for I don't believe that it is worth even that."

The dream was over, and down fell the stars, no longer gems serene, but worthless glass. It was afterward that my friend found out the story of the stones, as I have told you.

It is needless for me to go on even with a moral, and so I leave these pages of the New York pawnbrokers in your hands, hoping that no need will ever come to you, or cruel accident, to force you to pawn your soul to sin, or your jewels for a husband's want, or wear false diamonds at the coronation of a king; so when you go abroad be careful that your brooches, and gem-pins, and coronals are of the true water; and, above all things, do not allow an heir-at-law to find out any pastry trick by which you have foiled your gems and despoiled his hopes.



### THE VALE OF AVOCA.—MOORE.

**T**HERE is not in the wide world a valley so sweet  
As the vale in whose bosom the bright waters meet;  
Oh! the last ray of feeling and life must depart,  
Ere the bloom of that valley shall fade from my heart.

Yet it was not that nature had shed o'er the scene  
Her purest of crystal and brightest of green;  
'Twas not her soft magic of streamlet or hill—  
Oh! no—it was something more exquisite still.

'Twas that friends, the beloved of my bosom, were near,  
Who made each dear scene of enchantment more dear,  
And who felt how the best charms of nature improve,  
When we see them reflected from looks that we love.

Sweet vale of Avoca! how calm could I rest  
In thy bosom of shade, with the friends I love best,  
Where the storms that we meet in this cold world should cease,  
And our hearts, like thy waters, be mingled in peace.

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