

Tragedy and Humor Walk on King Street.

HEARTS FOR PAWN IN CITY'S OLD CURIOSITY SHOPS.

London's Pawnbrokers See Life of City, Its Tragedy, Crime and Fun—Charity Is Necessary for Success in Business.

By OLAF RECHNITZER.
Illustrated by H. B. West.

Down and out, his pension money gambled away, and longing for a square meal, a legless returned soldier hobbled into "Jake's Place" on King street last month, unstrapped his wooden limbs and asked the proprietor how much they were worth.

Jacob Fox, the owner, evinced no surprise. Years of experience as a pawnbroker had taught him to expect almost anything. A customer might offer to pawn his head and Jake wouldn't flicker an eyelash.

"I'll give you ten dollars," he told the legless one.

It was a fair bargain. The pensioner deposited his synthetic limbs with Jake, took the money, and walked out on his stumps. The following week his allowance came to hand and he redeemed the precious legs.

Last week a young woman in desperate need of cash extracted three gold teeth from her mouth, offered them as collateral for cash to another local pawnbroker, and received six dollars.

These are only two of the innumerable interesting episodes in the life of a modern pawnbroker. Every day he is besieged by persons who, driven by the lash of necessity, are forced to dispose of some peculiar relic or valuable to get ready money.

The location of these transactions is the corner of King and Clarence streets, where stand a group of insignificant little shops, their windows crammed with merchandise of all descriptions. Each is jammed tight against the other, and the variegated nature of the articles on display gives them an appearance as novel as it is grotesque.

This is the center of the pawnbroking business in London. Here drama and romance, poverty and opulence stalk arm in arm. Here denizens of the underworld, society women temporarily in need of funds, criminals, rich men, poor men, beggermen can be seen almost hourly negotiating for a loan on some rare heirloom, pawning a shirt or seeking an advance on a cherished gem, hoping to retrieve it at some more propitious date.

Unique Education.

To spend an afternoon in these shops is an education in itself. To spend a lifetime in them, as has Tommy Fox, "king of the pawnbrokers," is to have come in personal contact with more interesting types, more seasoned criminals, more sacrifice and suffering than the most tireless social worker or "slum angel" ever did or ever will. For, six out of ten of the articles displayed in these bizarre little stores were only parted with at the cost of many heartaches and much despair. Each symbolizes some degree of individual sacrifice and, like the cobblestones of old London, if they could tell their story there would be unfolded a romance of love, joy, hope and death such as the mind of Charles Dickens himself could not conceive.

"You may go to all the universities of the earth and you'll never get the education one gets in a pawnshop," Stewart Gush, one of the veterans of the trade, told the writer. "Here we knock up against every class and type."

"And we see more of human nature on the half shell than is seen in any other business," Jacob Fox, owner of the "Temple of Economy," added. "Men and women come here as a last resort when hope has fled and the pawning of valuables is the only means of relief. If we were to tell you all the peculiar things that have happened here you would have enough material to fill a hundred books."

The brokers themselves are one of the greatest aids in the apprehension of criminals the police know. Every day the shops are visited by detectives, who examine minutely the articles brought in. Many essential clues are obtained in this way. Notwithstanding their help to the police, however, every successful pawnbroker in the city has achieved a reputation for kindness and benevolence.

Charity in Business.

It is not because they are more charitably inclined than any other class, but in this particular field a reputation for charity is a trade asset that shrewd pawnbrokers cannot afford to overlook. According to an ancient legend, the three balls of a pawnbroker's establishment mean it's two to one you won't get it back. Mr. Fox claims, however, that this significant phrase was originated by a cynic and is repudiated both by practice and tradition. What the three spheres really stand for, Mr. Fox declares, is Faith, Hope and Charity.

"Jake's Place," one of the main second-hand emporiums in "Three-ball alley," is as full of



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PAWNBROKERS' ROW
ON KING STREET.



LEADING PAWNBROKERS OF LONDON:— STEWART GUSH, A PRODUCT OF THE PAWN SHOPS OF OLD LONDON; THOMAS FOX "KING OF THE PAWNBROKERS" AND JACOB FOX, HIS SON, OWNER OF "JAKE'S PLACE"

Why Things Are Pawned.

"You ask why people pawn their stuff?" Mr. Levy said in answer to a query. "There are many reasons. In the old days a craving for drink was one of the prime causes. Actual poverty is, of course, the main reason nowadays. Many dispose of things to get money for gambling; others to spend money on some trivial pleasure or to gratify some petty desire."

"The stories our customers tell are truly pitiful, but you can only believe about twenty per cent of them. There are old characters who always have a pathetic tale on their tongue, and their complaints go in one ear and out the other."

"In my time I've bought everything from \$250 diamond rings to ragged underwear. Some men sell their last shirt to get ready cash and then leave the shop garbed only in a pair of trousers and a vest."

"Sure, there's always the danger of receiving stolen goods," Mr. Levy went on, "but we usually avoid that because we're forewarned by the police. We know practically every crook in London and Western Ontario. It takes a clever crook to put anything over on us."

Other second-hand dealers and pawnbrokers echoed these sentiments. An experienced criminal never has any direct business contact with pawnbrokers. Attempting to dispose of stolen property via the pawnshop is a hazardous game and only the greenest ever try to put their illicit gains "in hock." The merchants work hand in glove with the police because it is to their interests and for their protection to do so. That is why the police department regard local pawnshops as one of the best sources of information in the apprehension of criminals and for the curbing of crime.

What kind of merchandise do citizens most commonly submit for the appraisal of pawnbrokers? If you ask this question of any local "three-ball" specialist he will furnish you with a list of articles that includes everything from dilapidated gardeners to trained cockroaches.

All Have Strads.

"We get all sorts of musical instruments, some good and some poor," one of the profession said. "Almost everybody who comes in with a violin claims it to be a genuine Stradivarius or Amati. As a matter of fact, I don't think there is one real Strad in this country. The instruments invariably bear a label which shows them to be imitations or models of the actual product of the great fiddle designer. The owners usually labor under the delusion that these instruments are genuine and always place a ridicu-

lously high value on them.

"Lots of people try to sell their family Bibles, and it's curious how valuable they seem to think they are. Because a Bible has been in the family for several years they imagine it should fetch a big price. Others bring in parrots, canaries, pigeons, and once we had a woman bring in a pet cobra with the fangs extracted. Revolvers are frequently offered to us, but we are not permitted by law to accept them without a special license."

Coins, stamps, tools, candlesticks and antique brassware are sold every day of the year. M. Levy declared. Recently he purchased a number of American pennies issued in 1851. These are worth about 25 cents today. Shortly after buying them he placed the display in his window, and the same evening caught a would-be thief trying to cut the window open with a diamond drill.

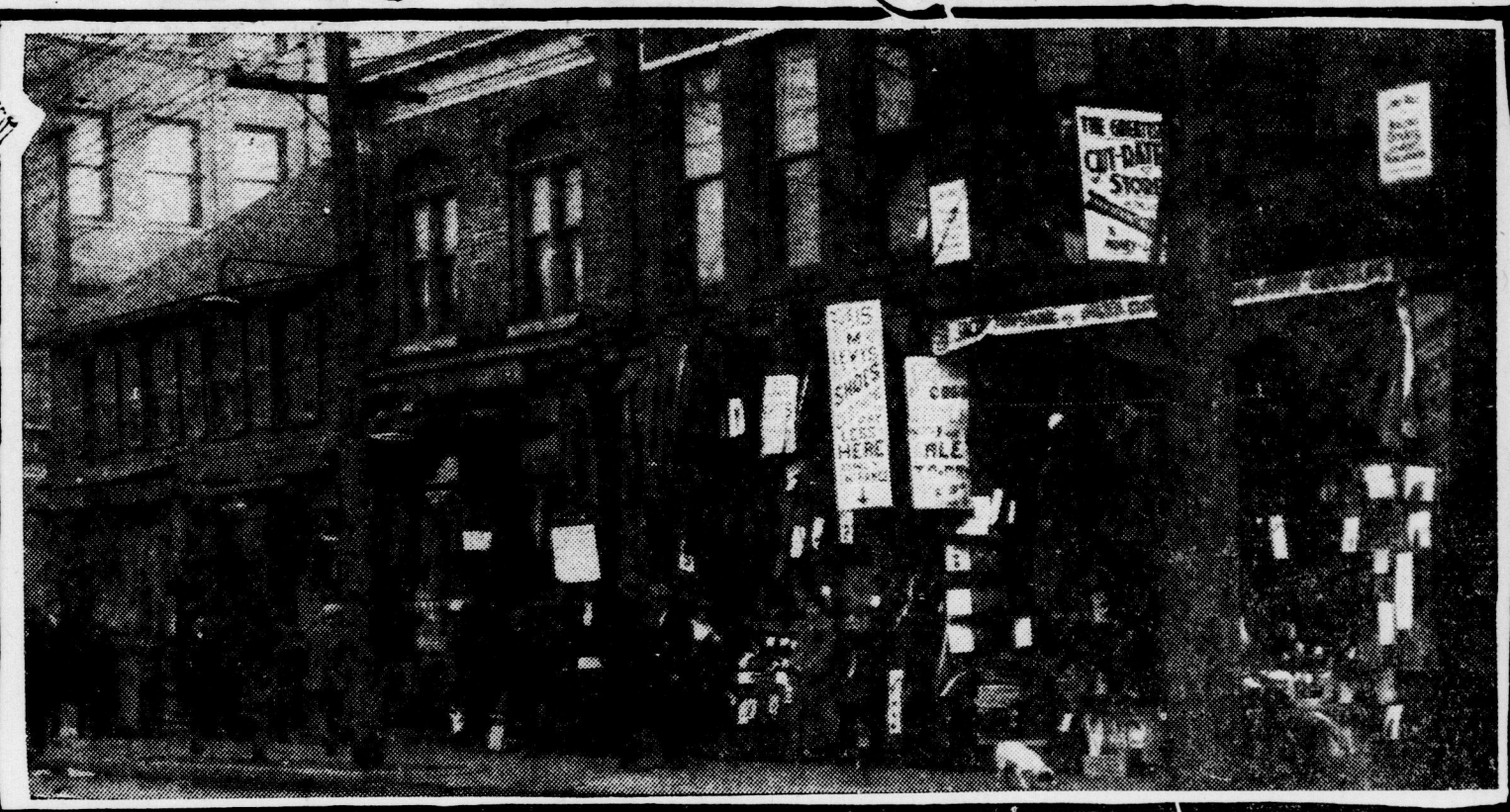
"Jake's Place," situated at 209½ King street, has been the scene of some extraordinary sales and purchases. According to Jacob Fox, genial proprietor and son of Tommy Fox, London's original pawnbroker, many persons in dire want have been compelled to pawn their gold teeth, so distressing and pitiable was their plight.

"Some very funny transactions have transpired here," Mr. Fox, Jun., said. "Two weeks before the robbery of the Melbourne bank by Pat Norton, Williams and the Murrell brothers, a young woman entered my place and put a Colt .44 revolver here for safe-keeping. As it turned out, this was the identical revolver that Murrell used when he shot and killed young Campbell on that tragic afternoon in Melbourne nearly three years ago. The young woman, of course, must have given the gun to Murrell."

Big Help to Police.

"Pawnshops are of great assistance to the police because many persons wanted by them leave their goods with a pawnbroker, thus providing some mighty valuable clues. As an illustration, a young man from Toronto recently came into my shop with a \$700 diamond ring and a stop watch which he wanted to pawn. After the transaction Inspector of Detectives Thomas Nickle dropped in, examined the ring and decided that it had been stolen in Toronto because he had that morning received a telegram from the Queen City police telling of the robbery. As a result of this clue the burglar was arrested and convicted."

"On another occasion a man pawned a purloined watch. At the back of it he had placed



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Forty Years Business.

Thomas Fox, London's veteran pawnbroker, was in the business forty years before retiring. His life as "king of the pawnbrokers" has been charged with many extraordinary experiences. To recount them all would require a great deal more space than is allotted here, but his definition of a pawnshop is well worth mentioning.

"A pawnshop," says Mr. Fox, "is the poor people's bank, the refuge of the unfortunate and the hope of the improvident. A shrewd pawnbroker is one who knows just when to drive home a close bargain and when to dispense charity. Charity is his principal asset, and I never knew a successful broker yet who wasn't ready to help out the truly deserving."

"Of course we have remarkable experiences. One I recall better than any other occurred several years ago, when a man came into my place to sell an old coat. I gave him \$1.50 for it and he left. Half an hour later the detectives came in. The coat, they said, had been stolen in a restaurant. One of them ripped the lining open with a knife and \$1,500 in bills fell out. The owner of the money had purposely put his cash in the threadbare coat so no one would be likely to steal it. The thief did not know, of course, that such a substantial sum was hidden in the lining."

It is men who deal most with pawnbrokers, but women, too, comprise a large bulk of the custom. When an object is pawned the broker gives a ticket as a sort of a check with which to redeem the article anytime within twelve months after depositing it. The only charge for keeping pawned goods is interest on the money advanced. According to Jake Fox, 70 per cent of all pawned merchandise is redeemed, the remaining 30 per cent automatically becoming the property of the broker after the twelve months period.

Today, if you go into a pawnshop, you will observe hundreds of hockey boots, skates, overcoats and furs. These have been stored in anticipation of the annual Christmas shopping festival. Yuletide buying in the pawnshops is always exceptionally heavy. While the writer explored the places dozens of farmers came in to purchase underwear, gloves, leggings, etc., as Christmas gifts for their friends.

"We get all kinds," Tommy Fox observed. "The variety of things in a pawnshop is only exceeded by the variety of persons who come to pawn or buy. During exhibition week we get men and women who've had their pockets picked and who haven't enough money to get home. Sometimes they pawn a coat, sometimes their cuff links or rings, if they have any."

"It's a great life with all its peculiar contacts, and gives you a wonderful insight into human nature. I never regret being a pawnbroker. It's the most interesting vocation in the world."

families of respected lineage—each of these things tells its own story of hardship, suffering and fortitude.

"I didn't know you sold baby clothes too," the writer said to the owner of one of the shops as he noticed a pair of tiny shoes and a miniature overcoat tucked away in a corner.

"Well, as a rule we don't," the broker returned. "In fact, these clothes once belonged to a London woman and we just bought them to please her. Before her baby died she sold her wedding ring and almost every belonging of any value she had. When the baby died she wrapped all the child's clothes in tissue paper and put them away. But things went from bad to worse, and finally she was forced to pawn them. They say she's got a job in Detroit now."

"Wealthy young girls frequently sell valuable trinkets to us," another broker said. "Some just want enough money to go to a movie show or to buy a hat with, and they pawn their stuff rather than ask their parents for the money. Hundreds of well-to-do women come here to buy things, but those who pawn or sell usually do so out of curiosity."

Feeds on Golf Balls.

While conversing with an employee of "Jake's Place" a citizen well known in pawnbroking circles entered the store with a golf ball. He offered it for sale and after some bickering received ten cents.

"There's a fellow who makes his living finding golf balls," the writer was informed after the man had departed. "Sometimes he brings in twenty at a time. He roams the city golf courses picking up balls, and sells them to us."

Hundreds of military medals have found their way to the pawnbrokers of London. Very few are sold outright, the majority of ex-soldiers preferring to receive a loan in the expectation of being in a position sometime to redeem their decorations. In most instances they never see the medals again because the twelve-month period during which "hocked" articles are kept usually elapses before the owners are in a sufficiently flourishing condition to reclaim them.

Although not a pawnshop, one of the most interesting establishments in the vicinity of King and Clarence is Hamilton's book store. This is the only place in the city that deals exclusively in second-hand books. It boasts a larger variety of ancient and modern volumes than any other shop. Many rare tomes, some of them first editions, are purchased here.

Countless scientific and classical writings are obtainable at Hamilton's, yet, strangely enough, the big demand is for second-hand books that deal with sensational and erotic subjects. The clientele of such a place is composed of two distinct elements—those who lean toward "high-brow" or philosophical works and those who are more vitally concerned with the doings of penny dreadful heroes and heroines of the Bertha M. Clay vintage.