

The human factor in the work of the city's Novgorod province Lombard

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In the period of large-scale reforms of Alexander II reformed and credit and banking. The former state-owned banks were closed or were reorganized on a modern basis. In addition to state and joint-stock banks in Russia, there were a number of different credit institutions: mutual loan societies, credit and ship-saving partnership.

In cities, however, a fairly wide range of the poor remained outside the framework of the activities of these credit institutions. Not having any significant assets (property, jewelry, securities) that could serve as reliable collateral to obtain loans they could not expect to receive it. Not being able to use the services of credit institutions, they are thus inevitably been drawn into the sphere of the usurious loan, which had to pay a rather high interest rates.

To combat loan sharks efforts of the city authorities and benefactors have established municipal pawnshops. They gave out small loans (mostly 1 – 10 rubles) bail of clothing and household items. Because of the weakness of municipal finances, they have not received widespread distribution, for example, in the Novgorod province they were established in the three district towns of the eleven: in Novgorod, Tikhvin and Staraya Russa. However, during his work pawnshops has provided invaluable financial assistance to low-income citizens.

But the work of the city's pawnshops Russia was far from perfect and had a lot of unused internal resources, for example, optimization of work with clients. So, the number of working days in the year when Lombard made its operations, was clearly insufficient. In 1913, in the Novgorod pawn shop it had been 255 days out of 365, but in Tikhvin is only 140-170 [1].

In addition, a lot of working time was spent on the design of collateral. The staff of the Russian city of pawnshops was forced to compile a detailed inventory of pawned things in order to avoid any customer complaints on worsening of her condition after the pledge (which, indeed, often were). It was common practice in urban pawnshops Russia. At the same time in most of these foreign institutions the operation and registration of accompanying documents has been simplified to the maximum. The appraiser just indicated in the receipt category of collateral, for example, "watch", and the sequence number without any description. Clothing could be taken from the population, even in sealed packages and nodes (fur articles in this case were not accepted). Accordingly, the whole process takes a few seconds.

Great importance in the work of the Lombard had a subjective factor – the attitude of management to their duties and to business in general. For example, in Tikhvin city pawnshop immediately struck by the frequent change of workers. For 24 years (1889-1913) was replaced by 6 managers, all of whom have worked in this position for 2 to 7 years. On the other hand, in the Staraya Russa pawnshop in 22 years of operation changed only 3 appointees, of whom two died in office.

In general, Tikhvin municipal pawnshop was characterized rather negatively (although in Moscow there were cases of "collateral problems" [2]). He worked very irregularly, sometimes even without a schedule, causing repeated complaints from the city Council and the administration [3].

Auctions for the sale of unredeemed goods were made in this establishment very rarely – 1-2 times a year. Reporting was carried out carelessly, "loss" of money and things could be significant for the pawnshop amount. So, in 1895, the shortage in 180 rubles led to the prosecution of the former Manager of the pawnshop Bogdanov [4].

It is characteristic that the local city Council only once, in 1906, expressed deep gratitude to the Manager of Tikhvin Lombard M. D. Jagrov for its activity [5]. However, just a year of work he managed to give a major scandal with the local city Council, in writing insulting her deputies [6].

At the same time the Manager of Novgorod Lombard. N. S. Pirogov received numerous commendations from the city Council on results of work for the year [7]. In the Staraya Russa pawn shop, which contrasted with stable operation and good performance, managers almost annually received from the local city Council and the administration of Acknowledgements and prizes for his work. Despite the fact that two of them died in this position – V. M. Kleinmichel (1896) and N. K. Glushytskiy (1911), the works of the pawnshop was in excellent condition [8].

On the basis of their partial charitable orientation. Novgorod Lombard more than a third worked at a loss. In Staraya Russa and Tikhvin and pawnshops, this figure was even higher.

However, despite all the shortcomings in its activities, the city's pawnshops in Russia and, in particular, Novgorod province, continued to operate until 1917, providing a possible financial support to low-income citizens.

Notes

1 – The Russian State Historical Archive (RGIA). F. 583. Inv. 2. Un. 3171. Reports and notes of the Novgorod City Lombard (1904-1913). S. 110; Un. 3252. Records of the Tikhvin City Lombard (1889-1903). L. 32, 58.

2 – Cultural importance of cities and Russian cities // Bulletin of the Novgorod Zemstvo. 1904. Issue № 18. S. 39-40.

3 – RGIA. F. 583. Inv. 2. Un. 3252. The report and accompanying note Tikhvin City Lombard (1889-1903). S. 50, 56.

4 – Ibid. S. 52.

5 – RGIA. F. 583. Inv. 2. Un. 3253. The report and accompanying note Tikhvin City Lombard (1904-1912). S. 6.

6 – L. G. Local chronicle // Bulletin of the Novgorod Zemstvo. 1904. Issue № 9. S. 42-43.

7 – Korolev N. From city Council // Bulletin of the Novgorod Zemstvo. 1902. Issue № 1. P. 47-48.

8 – RGIA. F. 583. Inv. 2. Un. 3224. Records of the Staraya Russa City Lombard (1893-1903); Un. 3225. Reports and notes of the Staraya Russa City Lombard (1904-1913).