

# Dick Whittington is Contingent on Materialism: Flawed Capitalism and Fraudulent Entrepreneurship in Dickens' *Martin Chuzzlewit*

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## 1 The significance of family pedigree

Most readers in *Martin Chuzzlewit* (hereafter abbreviated as *MC*) are amusingly or staggeringly exasperated about a remarkable correspondence between an outmoded title and a lengthy narrative in the opening chapter. The former title tells readers about several ups and downs regarding the family lives with great fanfare. This announces that the title includes episodes of “his relations, friends, and enemies. Comprising all his wills and his ways: with an historical record of what he (Martin Chuzzlewit) and what he didn't ...” Further titles suggest that the key events will be centered around the inheritance of fortunes among greedy members:

Showing, Moreoever, who inherited the family plate, who came in for the silver Spoons, and who for the wooden ladles. The whole forming a complete key to The House of Chuzzlewit.

Tantalized as it seems to be at first glance, the story clearly contains a rather conventional episode concerning several adventures by young Martin and his inheritance. In this sense, *MC* has a slight echo of Dickens' earlier texts such as *Pickwick Papers* and *Oliver Twist* for their humorous vivacity and adventurous burlesques with sprawling structures.

For all its delightful anticipation, the opening chapter conveys a message of satirical overtone. The chapter starts with the ancient origin of the Chuzzlewit family which can be traced back to the biblical ancestors of Adam and Eve. Here the Chuzzlewit can be imagined as old and primordial as human kind.

As a direct and noble descendant of Adam and Eve, the family clan has persistent assertion on “a polite breeding” with an aristocratic vein. The involvement with ancient aristocracy is emphasized throughout the lineage of historical accumulation. Chuzzlewit’s ancestor’s intimate relationship with William the Conqueror helps the clan strengthen the tie of “long lines of chivalrous descendants, boastful of their origin” (2). Their aristocratic blood connects the family with the famous intriguing figure, Guy Fawkes in the 17<sup>th</sup> century and an obscure Duke Humphrey. However, an aristocratic nobleness which was handed down from generation to generation virtually came into non-existence when Toby Chuzzlewit revealed his identity as “The Lord Noo Zoo”. Something hollow and obscure can be sensed in this appellation which reminds us of Dickens’ favorite metaphor, “Nobody” commonly used in *Little Dorrit*. The prestigious status of Chuzzlewit clan is gradually eroded by obscurity and dubiousness and finally replaced by atrocity and vagaries in modern times.

As repeated several times in the family chronology so far, “divers slaughterous conspiracies and bloody frags” (1) or the presence of atrocious nature in the clan begin to be noticeable in all of the family member of the next generation and affect all spheres of their activities. Some go well financially and gain a large sum of money. Digory Chuzzlewit well wins favor with his uncle and successfully takes over large sum of money. As the chronicle suggests “his gentleman’s patronage and influence must have been very extensive” (5), Digory Chuzzlewit refers to his uncle as “Golden Balls” which traditionally stands for a pawnbroker as a commercial sign. An inevitable strife among family members in the pedigree is also later given an eloquent expression in the family reunion in chapter 5. Chapter 5 as well as the opening chapter provides the readers with vast canvas of several portraits, though some of whom disappear from the scene forever. As demonstrated by Cary. D. Ser, the high pitch of tension is generated by “the suspense surrounding the disposition of the family fortune” (Cary. D. Ser, 45).

Closer analysis of the opening chapter provides us several valuable key-points. It is quite important that this enormous family tree also reveals the conflicts and struggles within their kinship. The same can be said of the

narrative stories: for example, Jonas Chuzzlewit's murderous intentions and his ambition to snatch away his father's money. Clearly, the long train of the Chuzzlewit history and as well as the Chuzzlewit clan is basically chained to the principle of competition rather than mutual cooperation and confidence. Every filial parental relationship seems to be quite fragile because father and son don't see eye to eye over trivial matters, and so do grandfather and grandson, cousin and cousin. It is through this repetitions of family strife that readers can see the Chuzzlewit's evil pervade among every class of people as a crucial culprit of corruptness. As a universal type of human nature, the chronicle narrator points out that "such of its members as shall be introduced in these pages, have still many counterparts and prototypes in the Great World about us" (5). In fact, if the family turns out to be a microcosm of the society, then the society can be regarded as having similar vices which are universally acknowledged.

The most impressive scene to demonstrate the ubiquity of this family pedigree is the one in which Chevy Slyme appears and claims to have a close kinship with Old Martin. After he stammers out a question indignantly, "Whom do you call kinsman?" (673), he utters a cry of desperation: "Self, self, self. Every one among them for himself!" (673). As old Martin's utterance indicates, the theme of "selfishness" seems to match author's intention to demonstrate the pervasiveness of the family evils. Every character is chained and linked to "selfishness" in the text whose overall structure is centered around it. Yet a closer look reveals that the "selfishness" varies from people to people. Though Chevy Slyme just appears in the scene to claim to join in the Chuzzlewit clan, his selfishness can not be the one shared across a wide spectrum of the members, such as Jonas, Anthony and Montague Tigg.

According to H. M. Daleski, careful reading of each character's action in the story shows that the term "selfishness" Dickens takes up in the Preface cannot be generalized into single meaning, but entails several nuances of the word. Daleski's argument tells us to notice the slight different nuance between "self-centeredness" and "self-seeking" (Daleski, 104). Old Martin and his grandson, Young Martin belong to the former category, while the other characters with strong personalities to the latter which represents human

avarice and greed for money. “Selfishness” in *MC* cannot be a vague and a general subject of human nature. A more inspiring and rewarding approach may proceed from a critical scrutiny of social overtone of the “selfishness” and its social ambience behind the word.

## 2 Pawnshop and Tigg’s insurance Company

As per the aforementioned analysis, several episodes in the pedigree perfectly catch Chuzzlewit clan’s moral obtuseness and their selfishness. Significantly, the family chronicler insinuatingly touches on “Golden Balls”, which in the pedigree serves as a convenient naming to Digory’s uncle attached by his nephew. The mention of “Golden Balls” is indeed emblematic because its symbolic function, which is less noticeable in its own, fits well into a narrative discourse revolving around money matters. This brings us back to the scene where Martin pawns his watch to get money in preparation for his visit to America (190). Moreover, other instances of slight mention on the monetary value relating to pawn broker are able to be found everywhere throughout the story as “Golden Calf” (148, 299) and “gold pieces” (264) in the scene of Anthony’s death.

In relation to the pawn broker, the three financial companies, interestingly, are set up as a model plan for financial speculation. They are the old established firm house of Anthony Chuzzlewit and Son, Manchester Warehousemen (153), Chuzzlewit & Co., Architects and Surveyor in American Eden (329), in short a construction company in the New World, and life-insurance company owned by Tigg Montague (372). The last company is indispensable to this discussion, which is regularly named as “Offices of the Anglo-Bengalee Disinterested Loan and Life Insurance Company” (372). This financial speculation which is originally initiated by Tigg and extended by Jonas occupies a distinctive place in the thematic unfolding of the text. An adequate discussion on the company would surely direct our attention to the historical understanding of the text.

Quoting from Jeremy Bentham’s preface in *Constitutional Code* (1830), John Bowen argues that the term of “self” and “selfishness” were much in

vogue around the 1830s and 40s, which saw the publications of Bentham's entire works as well as *MC*'s serialization. These terms involve socio-economic connotation, and are deeply rooted in a financially-directed society. In this respect, the echo of semi-social motive, or to be precise, "self-regarding motives of physical desire", is accompanied with an insinuating overtone of the term (Bowen, 211–212). As suggested, the social ill Dickens criticizes for its pervasiveness should not be appreciated as a general subject of human kind, but particular issues based on his contemporary daily life. The critical research into the representation of Tigg's company provides a wider and more intimate knowledge of how much strongly the spirit of commercialism begins to pervade every corner of popular life in Victorian era. People in this era, by and large, were subject to any external authority or agency radiating from a lucrative climate. Tigg's company is an apt example of the natural consequence of socio-economic background.

When Dickens started the planning for *MC* and actually turned to writing, a certain famous historical event undoubtedly came to his mind. Actually he was seized by bankruptcy caused by insurance fraud, the swindle of the West Middlesex life insurance company. In 1836, a few years before he set his pen on *MC*, a certain Thomas Knowles initiated the company later known as "the West Middlesex Life Insurance Company". Taking advantage of economic bubble of life insurance project in the 1830s, Knowles extended his business prosperously and began to set up office branches one after another throughout in Britain. Assisted by his associates, he was able to collect a considerable amount of money from several clients. With promissory notes that guaranteed comparatively high returns, the swindler continued to maintain a disorganized management of the life insurance company. Some journalists launched a fierce campaign against fraudulent management of the firm and its owner. The article which attacked against the speculative investment appeared in *The Times*, 3 January 1839. Everything the swindlers had said and done turned out to be a sheer nonsense, and they absconded overseas with cash in their hands (Russell, 85–95). This memorable incident stirred up great scandal among contemporaries to such an extent that several well-known writers except Dickens took up the fraud and swindle as a literary topic.<sup>1</sup>

In *A Dictionary of Commerce* (1845), J. R. McCulloch, a distinguished political economist of the era, directed his contemporaries' attentions to the fervor of life insurance company and warned against dubious management, declaring that "Life insurance is the most deceptive of businesses; and offices may for a long time have all the appearance of prosperity, which are, notwithstanding, established on a very insecure foundation" (Russell, 85–86). Clearly, Dickens' creation of Tigg's Anglo-Bengalee Company is modeled on the exposure of the West Middlesex Fire and Life Assurance Company which occurred just before Dickens set pen to paper. Some similarities can be discovered between the two companies. As Norman Russell investigates in detail, one of the most conspicuous features of this fraudulent business is a showy advertising for their disreputable business. The company's advertising publicity had a great impact on the people who were planning investments. To borrow from Mercy Pecksniff, "See advertisement" (13) begins to be a kind of slogan widely current among many speculative clients at the time.

Such official advertising had become quite effective by the 1840s in creating a social milieu and ambience which admitted of this seedy entrepreneurship. In a sense, Tigg's company is a natural consequence of the economic bubble phenomenon. As an index to the reality of the business, physiognomical details in the firm's office are suggestive example of exaggerated advertising: "On the door-post was painted again in large letters, 'Offices of the Anglo-Bengalee Disinterested Loan and Life Insurance Company,'" and on the door was a large brass plate with the same inscription: (372). With the frequent uses of imperative form by the narrator, the readers shift their attention to the interior space of gaudy appearances. The narrator exclaims thus: "Business! Look at the green ledgers with red backs, like strong cricket-balls beaten flat; the court-guides, directories, day-books, almanacks, letter-boxes, weighing-machines for letters, rows of fire-buckets for dashing out a conflagration in its first sparks, ..." (373).

Much space is devoted to lengthy descriptions of interior space with gorgeous and gaudy furniture. A particular emphasis on the exterior of the official edifice, for instance, the firm's appellation engraved on the brass plate (372), means the same. Even more remarkable than the name-plate

embroidered on the door-step is a porter in “a vast red waistcoat and a short-tailed pepper-and-salt coat” (373), namely Bullamy. With his shadowy presence, even a careful reader would pass by him unnoticed. But his ritualistic presence is worthy of much attention. The livery and waistcoat he wears as porter wraps him completely and metamorphoses this inconspicuous person into an impersonal piece of article. He looks as if transformed into an utter embodiment of respectability.

No questions had been asked on either side. This mysterious being, relying solely on his figure, had applied for the situation, and had been instantly engaged on his own terms.... And yet he was not a giant. His coat was rather small than otherwise. The whole charm was in his waistcoat. Respectability, competence, property in Bengal or anywhere else, responsibility to any amount on the part of the company that employed him, were all expressed in that one garment. (373–374)

Appearance and surface are everything and precede Bellamy’s individualistic attributes. Emphasis on this physiognomic appearances with a lack of physical actuality is repeated again and again in the scene of Tigg’s firm. Everyone and everything stay on the surface, not on the inner part.<sup>2</sup>

Beside this porter, another minor character, David Crimple, is also indispensable to the thematic paraphernalia of the financial establishment. Although his name is originally Crimp, it is associated with “an awkward construction” (373). By changing from the older name, Crimp, to Crimple, he attempts to shake off the evocative image of the original name. Furthermore his appearance on the stage, above all, takes us back to the pawnbroker scene where Young Martin encounters Montague Tigg, not Tigg Montague, ever since Martin was summoned to see his distant relative in the Blue Dragon (97). At this moment, David Crimple works in a pawnbroker shop as the shopkeeper who can lend Martin three pounds for his gold hunting-watch (191). Several pages later, David appears in the text again, then totally dressed up as the chief manager of “the ornamental department ... the inventive and poetical department” (372). We are informed by Tigg

Montague that the “plain work of the company, David—figures, books, circulars, advertisements, pen ink and paper, sealing-wax and wafers—is admirably done by you” (372). Significantly, Crimble is in charge of the firm’s advertising department.

### 3 Physiognomy of thriving Frauds and Deceptions

Here in these two symbolic scenes, the insurance business launched by Tigg is very much closer to a pawnbroker shop in its analogy for the capital system as well as a dubious nature of its business cycle. In *MC*, the pawn shop is deliberately presented as an utter untrustworthy capitalist system in which the owner is likely to escape somewhere with cash and pledges, leaving behind despondent customers.

Temporary analogy between two capitalist systems is confirmed by the subsequent dialogue between Tigg Montague and his secretary, David Crimble. The chairman Tigg is also described as a commercial gentleman of dandical fashion who seems as if to gather in his arms all the riches in England: “His clothes, symmetrically made, were of the newest fashion and costliest kind. Flowers of gold and blue, and green and blushing red, were on his waistcoat; ...” (370). Their dialogue revolves around monetary dealings transacted in the insurance company, though its subject or context takes on a special meaning with a word play on “capital”. David, half sneeringly, exclaims at the concept of the Anglo-Bengalee Insurance Company as “a capital concern” (370). In reply to David’s enthusiastic and sarcastic admiration, Tigg exultantly observes subsequently:

“It was a capital thought, wasn’t it?”

“What was a capital thought, David?” Mr. Montague enquired.

“The Anglo-Bengalee,” tittered the secretary.

“The Anglo-Bengalee Disinterested Loan and Life Insurance Company, is rather a capital concern, I hope, David,” said Montague.

“Capital indeed!” cried the secretary, with another laugh—“in one sense.”

“In the only important one,” observed the chairman, “which is number one,



David.”

“What,” asked the secretary, bursting into another laugh, “what will be the paid-up capital according to the next prospectus?”

“A figure of two, and as many oughts after it as the printer can bet into the same line,” replied his friend. “Ha, ha!” (370)

The most important point to be discussed here is insinuating references to the words, “the only important one (capital)” and “number one”. The latter phrase is frequently used by Dickens as a convenient term to criticize the economic climate produced by Bentham, Ricardo and Malthus. For all its satiric overtone, the phrase of “number one” here also implies another simple meaning of “being single” or “only one.” The passage is notably out of the key unless the words’ meaning in pun can be realized, but the word pun also discloses a dirty side of the firm business, informing readers that the company itself has no operating capital to maintain and run it, whatever the figures the accounting ledger indicates. Tigg says that “... who said, ... that, providing we did it on a sufficiently large scale, we could furnish an office and make a show, without any money at all?...” (371–2).

On second thoughts, a more illuminating analogy between pawnshop and life-insurance company exists in a financial transaction. When he redeems his article, a customer exchanges more than money he borrows with the collateral so that the pawnbroker agent can obtain his commission for the transaction. Though some similarities are working between two capitalistic systems, these analogical relationships correspond to the difference pawnbroker and stock dealer, the latter of which doesn’t operate through collateral or security items. The investor is never guaranteed a refund if the firm fails in speculation. In *MC*, it is clear through the general principle of monetary reciprocity that such “a paid-up capital” may have no true reference except zero, or has no concreteness in its own. A few pages later when Jonas enquires about a secure collateral, “What’s the security?”, Tigg replies in an insinuating way, scornful of “that Sunday School expression”. Seeing Tigg pointing to the paper which is supposed to be a paid-up capitals, Jonas gets the point immediately ; “Oh! I understand all about paid-up capitals, you know” (382).

Later as Tigg triumphantly discloses a business trick as deception, a more contagious sort of conflict reaches a serious point. Tigg and Jonas hugely enjoy their evil scheme, imagining themselves how delightful and especially satisfying they can make a dupe of several customers, by squeezing all their money. The subsequent passage shows us that the swindlers will try every means to entrap and victimize their customers at their disposal. A little bit longer as it may be, it is worthy to be quoted in full length.

“Right! quite right!” retorted Tigg. “... But charity begins at home, and justice begins next door. Well! The law being hard upon us, we’re not exactly soft upon B; for besides charging B the regular interest, we get B’s premium, and B’s friends’ premiums, and we charge B for the bond, and, whether we accept him or not, we charge B for “enquiries” (we keep a man, at a pound a week, to make’em), and we charge B a trifle for the secretary; and, in short, my good fellow, we stick it into B up hill and down dale, and make a devilish comfortable little property out of him. Ha, ha, ha! I drive B, in point of fact,” said Tigg, pointing to the cabriolet, “and a thorough-bred horse he is. Ha, ha, ha!” (384)

As is shown by the above quotation, the central institution of the insurance company as a fraud stands amid Victorian England and its demonic force permeates every corner of the society. John Reed demonstrates that Victorian novels are indeed rich sources for deception and disreputable business in his book, *Victorian Conventions*; “Victorian England has often been characterized for its interest in getting and spending. Much of that getting was only marginally legal, and even then, it was not entirely sound” (Reed, 172). The feel of the place as a whole figures in the deception and fraud, especially in the firm of Anthony Chuzzlewit.

#### 4 The Firm of Anthony Chuzzlewit and Son

As discussed so far, the all-pervading presence of fraudulent transaction begins to strike us as demanding and inevitable as the story unfolds. The

general quality Dickens uses to suggest in the ubiquitous forces is connected with hollowness and obscurity of financial entrepreneurship. Interestingly, undeniable obscurity of business quality produces several portraits of impressive characters whose behaviors and manners of life are totally shrouded in a dense fog of mystery. Nadget, Tigg's so-called right hand man, is described as "born to be a secret.... How he lived was a secret; where he lived was a secret; and even what he was, was a secret" (385) when he is summoned by to examine the cause of the sudden death of Anthony Chuzzlewit. Though his mysterious manners seem to invite no suspicion, "the whole object of his life appeared to be, to avoid notice, and preserve his own mystery" (505). But even naïve Thomas Pinch feels something inscrutable and enigmatic about his suspicious behavior (591). The descriptions of most of characters of which this novel encompasses, as John Bowen suggests, are closely bound up with a social mobility because the novel abounds with its interest in finance and credit, "in particular the relationship between and economic life" (Bowen, 195). Furthermore, she tells that "Nadget's multiple identities demonstrate both how important economic transactions are to the novel, and how they are also profoundly fictional in form" (Bowen, 195). Bowen's statement, I suppose, is quite right. The business hollowness which this mysterious figure suggests is also reinforced by another clerk, old Chuffey in the firm of Anthony & Son's establishment: "He looked as if he had been put away and forgotten half a century before, and somebody had just found him in a lumber-closet" (155). Also he looks as if totally deprived of living identity with a lack of any vitality: "Take him in that state, and he was an embodiment of nothing. Nothing else" (155). After his master, Anthony, dies suddenly, he appears to lose even his linguistic competence, only treated as "a piece of goods" by everyone surrounding him (611). None of his utterances is heard of any longer. He came into non-existence after all. If Nadget is typical of a city-dweller of inscrutable nature, Chuffey is also another.

In her thought-provoking essay, Dorothy Van Ghent suggests that some sorts of labyrinth from Todger's house stand for the way that the so-called *Lebensraum* in London has lost significant contact with emotional and

physical vitality, and natural rhythms of daily activities (Van Ghent). Arguing against her statement, Daleski presents the view of the Firm of Anthony Chuzzlewit as central scenery of urban alienation in *MC* (Daleski, 92). The scene of the firm emphasizes commercialization of daily activities. The subsequent passages demonstrate how limited their scope of daily life is and how deeply eroded and imbued are they with a surge of commercialism.

The old-established firm of Anthony Chuzzlewit and Son, Manchester Warehouse, and so forth, had its place of business in a very narrow street somewhere behind the Post-office; where every house was in the brightest summer morning very gloomy; and where light porters watered the pavement, each before his own employer's premises, in fantastic patterns, in the dog-days; and where spruce gentlemen with their hands in the pockets of symmetrical trousers, were always to be seen in warm weather contemplating their undeniable boots in dusty warehouse doorways, which appeared to be the hardest work they did, except now and then carrying pens behind their ears. (153)

The next paragraph starting with famous passage, "Business, ... was the main thing in their establishment" shows us the detailed abundance of business paraphernalia which is supposed to be never set into ordinary operation. Instead, the business affairs "shouldered comfort out of doors, and jostled the domestic arrangement at every turn" (153). In a word, commercial dealings in the firm work out not so much to bring comfortable and soothing effectiveness on domestic life, as to reduce the people here in an alienated state of life. They hopelessly or ironically enjoys their isolation, especially the Anthony family, all shut up in themselves. The same can be said of Todger's house and Tigg's, as analyzed by Daleski who exemplifies that "In the world of *Martin Chuzzlewit*, in other words, it is not only inanimate things that are endowed with life but also the concept of business. It is as if business has itself become a demonic force" (Daleski, 94).

Business activities turn out into a demonic force which goes nearly out of control. For all their lucrative ambitions, all the characters have their

own worlds put out of joint through communication and result in isolation from each other. Jonas is a brilliant case of isolated character. Because of his early childhood education he received (105), Jonas acquires a bad habit “of considering everything as a question of property” (106). His commercial way of thinking or commercial analogy is one of the things that permeate all aspects of this family life and provide a more insidious tone to the establishment than Todger’s can claim.

In the latter part of the story, this obsessive idea drives away Jonas to the patricide and atrocious murder of Tigg. Jonas’ commitment to murderous acts changes the tone of the text from the investigation into a socio-economic man to a psychological study of hunted murderer. But in spite of his apparent metamorphosis, Jonas’ character still remains the same as a gentleman of entrepreneurship, and also can be counted as a traditional type of literary apprentice, for instance, an infamous apprentice of George Barnwell. George Barnwell is a literary anti-hero created by George Lillo, *The London Merchant or the History of George Barnwell* (1731) which won a wider acclamation and was staged on every theater in contemporary London. The protagonist, George Barnwell, was incited to betray his benevolent master and kill his uncle for his fortunes. After the murder, he was turned against by his lover, Sarah Millwood, and they finally ended up on the gallows. Just as Barnwell follows the degrading process of a model and ideal apprentice to a lazy apprentice, Jonas can be also termed as a sort of corrupted apprentice. He is indeed far removed from Dick Whittington, who stands at the opposite pole from the other.

For all his emphasis on irresponsible aspect of apprentice figure, it must be noticed that Dickens in no way rejects the figure of Jonas. As Morris Golden points out, Jonas is firmly concerned with a public celebrity and acknowledgement which reflects Dickens’ own experience in American visit and his final destination of success as a self-made man. Invited by Tigg to ask for the office in Pall Mall, Jonas ruminates over his proposal, thinking that “... there was money to be made by it (the scheme), .... Thirdly, it involved much outward show of homage and distinction.” (387). This is a state of celebrity a Whittington figure aims to attain through his ambitious career of

industry. Undoubtedly Dickens has been dazzled with a public celebrity as a glorious achievement of his literary career: “Through Jonas, he (Dickens) registers this pleasure as well as the ironic self’s judgment on its value” (Golden, 63).

Certainly, some presences of promising and positive aspects of Dickens’ ambition can be detected in the creation of Jonas, though Golden’s interpretation takes a little psychological turn and realism. For all his psychological insight, Golden’s following statement that “Dickens’s acute self-consciousness intensified a favorite image in the Jonas plot” (63) seems to be far-fetched and beside the mark. As Golden’s interpretative terminology of Jonas’ “favourite image” (Golden, 63) is susceptible of misunderstanding among readers, his intriguing aspects should be rephrased into the embodiment of what the material and financial success would bring about on people. Notably, Dickens denies the Jonas’ character, but never defies public celebrity and honor achieved by commercial success. In this sense, Jonas would be another young Martin if more sufficient details were given how a social-economic network in Europe was set in motion, and affected their commercial and daily activities. Jonas’ favorite image, or a supposed realization of Jonas’ dream, should be detected and perceived in Europe’s economic networks with a background.

## 5 Conclusion: Contingent Capitalism?

In *MC*, two commercial and industrious cites are slightly mentioned, Manchester and Antwerp, though their presences are less conspicuous. The former, Manchester is too well-known for its remarkable presence as a central industrial city to require even a cursory comment on it. Nevertheless it must be noticed that in the 19<sup>th</sup> century England, its name was frequently used to denominate some groups who admire ardently economic liberalism advocated by Bentham and Ricardo, so-called Utilitarian people. Their theoretical doctrine can be traced back to Adam Smith in the 18<sup>th</sup> century. In the Victorian era, Manchester was strongly associated with a central stage for a liberal- economist, or *laissez-faire* in economy. Such denominative

category includes Cobden and Bright who engaged themselves in abolishing Corn Law in 1840's for the benefits of bourgeois class. They were, on the whole, called as "Manchester Man", struck with awe. The awe-struck denomination had a wider currency among contemporaries and produced a famous Victorian best-selling novel by Mrs. G. Banks, whose title was indeed *The Manchester Man* (1874). Astute readers would notice the attached label of "Manchester Warehouse" in the firm of Anthony Chuzzlewit and Son (153).

The latter, Antwerp in Belgium, is a travel destination Jonas chooses as a defection site when he tries to take flight to avoid a public disclosure of his patricide (chap. 40). Though his escape from the blackmailer, Tigg, finally ends up failure, an associated image of Antwerp is worthy of a critical comment elaborated to some extent. Toshiaki Tamaki, a distinguished scholar of economic history, demonstrates what he regards as the net-work of the World System by I. Wallerstein in his book. Tamaki's argument demonstrates that in early modern times Antwerp occupied an indispensable place in its function. Antwerp merchant, as Tamaki suggests, had originally no hometown as an economic basis, so-called a diaspora who acquired high skills of business dealings by setting up an intelligent network around North Europe. The rise of Antwerp merchant surely brought about a drastic shift of economic emphasis from Mediterranean to North Europe, whose commercial spaces were encircled by Germany, Holland and England. Furthermore, the early 19<sup>th</sup> century witnessed a gradual emergence of commercial network in North Europe with the strong basis of Antwerp and Hamburg (whose name reminds us of Cheeryble brothers as German merchants in *Nicholas Nickleby*). As a consequence of the rising commercial network, the status of British empire came to be strongly confirmed as its crowning achievement of the hegemony. In short, the rise of Antwerp and its diaspora merchant heralded the dawn of world capitalism which consistently backed up British hegemony (Tamaki, 68–91).

This discourse on historical background throws valuable light on Jonas' attempt to take flight to Antwerp, though his flight has no direct bearing on the narrative. Probably, Jonas' ambitious entrepreneurship,

Dickens imagined, well may fit into a commercial world of Europe and his flight into Antwerp might be reconstructed into another version of young Martin's American visit. The fact that Anthony and his son, Jonas come from Manchester confirms the impression that they are deeply concerned with fierce competition with business rivals, or to be precisely, the Utilitarian doctrine of survival competition. As G. Himmelfarb explains, *laissez-faire* England is the main culprit of Darwinian competitive society based on self-interest (Himmelfarb, 418),<sup>3</sup> I think it quite natural to find the strong bond between economic competitiveness and evolution of survival in Jonas and his father. In this respect, the likelihood Jonas presents us is not limited to a mere fallen apprentice, but rather unsettled and disturbing in its representation. Jonas, as Golden appropriately terms, is labeled as an ambivalent Whittington or "ambiguously Whittington" (Golden, 53). As previously pointed out, the figure of Jonas is the object of criticism and denial, but a public acknowledgement and a celebrity Jonas might achieve defy any critical attack. Evidently, the creation of Jonas and Tigg gives Dickens a glimpse of secular success with which a Dick Whittington apprentice was endowed. Undoubtedly, glamour and splendor of business success and secular happiness catches the heart of Dickens and his imagination.

Contrary to Dickens' indulgence in a picture of luxurious life, the value of money still depends on the people. In *MC*, several "good" people give their money to their friends as a sign of their benevolence and sterling character. Mrs. Lupin, for example, offers Tom a five-pound note "in a basket with a long bottle sticking out of it" (481). When Young Martin leaves Pecksniff for his bad treatment, Tom gives Martin a half-sovereign in a book (185). A few pages later (though five weeks have passed since Martin left Pecksniff), Young Martin receives anonymous mail that contains a twenty ponds note (195), which turns out to be Old Martin's charitable act. Old Martin also lends a helping hand to Thomas Pinch as an anonymous benefactor through his attorney, Mr. Fips (520). In each case, simple transactions of giving and receiving indicate their generosity and serve as the mirror of their mutual friendship.

Several important lessons are drawn from these simple transactions. Such



humanized business transactions show the right usage of wealth and also tell us dangers by the economy that rely on the accumulation of wealth by deceptive works such as lottery rather than by industry and hard work. It also criticizes the demanding materialism that worships money into a fetish. In short, these humanized simple relations are totally at the opposite side of what Carlyle calls as cash-nexus, a ruthless relationship based on self-interested competitiveness. This also entails human sterility and reduces everyone into commercial item. By contrast, Dickens is also fascinated and gripped by glamorous achievement of economic success. This was also a bright future promised by a growing materialism and its achievement was also advertised by an unanimous chorus of Macaulay, Spencer and other optimistic Victorians.

In *MC*, it seems apparent that there are two facets to capitalistic systems examined throughout the whole text. Capitalism is characterized and driven by human greed and atrocity, and also bring about consequences to enter into a whole-hearted partnership with an individual and the community. In Dickens' ages, the time had already passed away when the single pattern of success story, Dick Whittington, was welcomed as only a model guidance for secular success. This single success story of apprentice comes to be obsolete and unacceptable as it is also contingent on a socio-economic climate. Dickens is not so juvenile as to take it at face value, and perceives some likelihoods of degradation even in a Dick Whittington apprentice story. In short, Victorian people had a growing awareness that they had to accept the myth of Dick Whittington as well as George Barnwell. In this respect, it might be quite misleading to see the novel totally as an indictment of growing materialism. And the term of "selfishness", whose various meanings are already suggested by some critics,<sup>4</sup> should be considered as coined by Dickens to bridge the gap between reality and imagination. Of course, Dickens realized that financial success achieved him celebrity status, imagining himself that a material prosperity for some was accompanied by major social disasters for others. As already mentioned, the term of selfishness implies several interpretations, such as hypocrisy, self-centeredness and self-seeking. Inclusion of several interpretations in the term, or the indefiniteness of the term shows Dickens'

anxieties to material improvement when faced with a looming vision of the society eroded by commercialism. I imagine that the novelist must have kept asking himself if Dickens would picture a palpable success story for his readers in the text.

### Notes

- 1 The prevalence of seedy business on daily basis in Victorian society is a favorite subject some contemporaries writers often take up in their works. In 1841, Thackeray also wrote a short burlesque, *The History of Samuel Titmarsh and the Great Hoggarty Diamond* in *Fraser's Magazine*. Though it is less remarkable in size and quality compared with Dickens' *Martin Chuzzlewit*, Thackeray's work is also modelled on the same scandal of the fall of the West Middlesex. Other writers and works relating to financial swindling includes Bulwer-Lytton's *Lucretia* (1846), whose protagonist is based on the infamous Thomas Wainwright (Russell, 102). Similar instances of contemporary writers can be enumerated in John Reed's *Victorian Conventions* (See Works Cited).
- 2 Dickens' way of emphasizing the surface details is a rather idiosyncratic and peculiar method of making personal character into symbolic function. Notably, his idiosyncratic method allows us a glimpse into an emotional state of the character. As the same kind of characterization, the case of Littimer in *David Copperfield* comes to mind immediately. He is a servant of Steerforth and helps him to elope with Little Em'ly. In his first appearance in chapter 21, he is described as a total embodiment of respectability with arrogant politeness.
- 3 The subsequent quotation from Himmelsfarb assists in understanding the existing strong ties between the political economy of Malthus and the biological idea of Darwin: "From Malthus to Darwin and back to a Malthusian Darwinism: the system seemed to be self-sufficient and self-confirming. The theory of natural selection, it is said, could only have originated in England, because only laissez-faire England provided the atomistic, egoistic mentality necessary to its conception. Only there could Darwin have blandly assumed that the basic unit was the individual, the basic instinct self-interest, and the basic activity struggle" (Himmelsfarb, 418)
- 4 Concerning the various meanings the term of "selfishness" includes in *MC*, Daleski provides a concise summary of the nuances in *Dickens and the Art of Analogy* (pp. 79-82).

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