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Published by The Ohio State University Press

Dalley, Lana L. and Jill Rappoport.

Economic Women: Essays on Desire and Dispossession in Nineteenth-Century British Culture.

The Ohio State University Press, 2013.

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Charlotte Riddell

NOVELIST OF “THE CITY”



NANCY HENRY

It would scarcely be too much to say that the hero of the story is the Bankruptcy Act of 1869, and the heroine, winding up an estate by liquidation.

—Review of Charlotte Riddell's *Mortomley's Estate* (1874)¹

Canonical works of Victorian literature are critical of greed, corruption, and dishonesty in the Victorian business and financial world. Exposing these ills of capitalism is a hallmark of Victorian realist novels in particular, so that even while they uphold a middle-class, Protestant work ethic, they maintain a tone of disapprobation when describing or referring to the mysterious workings of the credit economy generally and financial markets in particular. The last thing W. M. Thackeray, Charles Dickens, or Anthony Trollope, for example, intended their fiction to do was explain how aspects of financial markets or particular credit instruments functioned. These authors can seem uneasy in even appearing to possess such knowledge.

The distaste among literary authors for the unliterary world of “the City”—the square mile of London that was the financial heart of Great

¹ Review of *Mortomley's Estate*, *Saturday Review*, 10 October 1874, 481.

Britain and its empire—has a history that might be written in many ways. In *Genres of the Credit Economy* (2008), Mary Poovey argues that economic writing and literary writing were not originally distinct genres but rather became so in the nineteenth century through a strenuous effort on the part of poets, novelists, and critics to distinguish what they wrote from writing intended to convey information about the monetary system, such as financial journalism or works of economic theory.² This policing of literary boundaries is particularly evident in reviews of novels by the Irish immigrant to London Charlotte Eliza Lawson Cowan Riddell (1832–1906). Her work was popular from the 1860s to the 1880s, but her success faded in the 1890s, and she remains largely forgotten.³

Riddell not only asserts the fundamental honesty of businessmen and women but, in telling their stories, self-consciously resists some of the features that critics have traditionally valued as literary. Her novels are full of detailed commercial transactions, “City” slang, and even harangues by the narrator about specific financial legislation. She recognized the impact on individual lives of the Limited Liability and Joint Stock Companies Acts (1855–56) and the Bankruptcy and Debtors Acts (1869), probably because they affected her through her husband (an inventor and small businessman), who declared bankruptcy in 1871.⁴ She also believed that the successful pursuit of business was incompatible with the type of

² Mary Poovey, *Genres of the Credit Economy: Mediating Value in Eighteenth- and Nineteenth-Century Britain* (Chicago: University of Chicago Press, 2008).

³ Patricia Srebrnik has written particularly about Riddell's critical reception and the decline of her reputation. See Patricia Thomas Srebrnik, “Mrs. Riddell and the Reviewers: A Case Study in Victorian Popular Fiction,” *Women's Studies* 23.1 (1994): 69–84. For other criticism on various aspects of Riddell's life and works, see John Reed, “A Friend to Mammon: Speculation in Victorian Literature,” *Victorian Studies* 27 (1984): 179–202; Margaret Kelleher, “Charlotte Riddell's *A Struggle for Fame*: The Field of Women's Literary Production,” *Colby Quarterly* 36.2 (June 2000): 116–31; Benjamin F. Fisher, “Mrs. J. H. Riddell and Late Victorian Literary Gothicism,” in *In Memory of Richard B. Klein: Essays in Contemporary Philology*, Romance Monographs No. S-2 (Jackson: University of Mississippi Press, 2005); Linda H. Peterson, *Becoming a Woman of Letters: Myths of Authorship and Facts of the Victorian Market* (Princeton, NJ: Princeton University Press, 2009); Randal C. Michie, *Guilty Money: The City of London in Victorian and Edwardian Culture, 1815–1914* (London: Pickering and Chatto, 2009); Tamara S. Wagner, *Financial Speculation in Victorian Fiction: Plotting Money and the Novel Genre, 1815–1901* (Columbus: The Ohio State University Press, 2010); Silvana Colella, “The Worth of Commerce: Charlotte Riddell's City Novels,” *Rivista di Studi Vittoriani* 28–29 (2009–10): 25–44, and “‘Glorious uncertainty’: Business and Adultery in Charlotte Riddell's *Too Much Alone*,” *Romanticism and Victorianism on the Net* 59–60 (2011).

⁴ Riddell strove to free them from the nemesis of bankruptcy through her writing, an experience reflected in *Mortomley's Estate*. On bankruptcy in Victorian fiction, see Barbara Weiss, *The Hell of the English: Bankruptcy and the Victorian Novel* (Lewisburg, PA: Bucknell University Press, 1986).

introspection that seemed to make fictional characters literary. To her, the honest, capitalist pursuit of wealth held unrecognized dramatic interest and demanded suitably realist narrative strategies. Despite the insights provided by her portraits of "City" life into the business subculture of Victorian London, a legacy of hostility to pro-capitalist writing—traceable to Victorian literary reviews—may account for the continued neglect of her financial novels.

Riddell's novels contain their share of romance and melodrama along with their evocative descriptions of the City, patient accounts of financial transactions, and occasionally passionate opinions about the shortcomings of both contemporary novelists and contemporary laws. While all realist novels incorporate multiple discourses, Riddell's City novels are unique hybrids of financial and literary writing. They intersect and overlap particularly with financial journalism, which was using different generic conventions to make arguments about representing financial life that were similar to Riddell's. Reviewers picked up on this hybridity by invoking financial journalism, unfavorably, to describe her novels. A reviewer of *The Senior Partner* (1882) observed that Riddell

talks of bills, paper, and discount in a way which, for all we can see, would not discredit the City editor of *The Times* . . . we scarcely know whether, as a general rule, her novels should be reviewed in the columns that are set apart for literature, or whether they would not more fitly receive a notice side by side with the works on foreign exchanges or the currency.⁵

Another reviewer responded similarly when objecting to the appearance of the 1869 Bankruptcy Law in *Mortomley's Estate* (1874), observing,

it is rather the services of an attorney than a literary critic that are required to draw up a brief statement or review of her case. . . . If ever the Merchant Shipping Act gets through, then we shall expect a romantic treatise on it equaling in length and in dullness *Mortomley's Estate*.⁶

Despite the sarcastic tone, the critique is serious in its implication that Riddell has violated genre boundaries, which it was the duty of literary critics (whose professional "services" are compared to those of a lawyer) to uphold. Such efforts to keep financial and literary works separate were not wholly

⁵ Review of *The Senior Partner*, *Saturday Review*, 25 March 1882, 375.

⁶ Review of *Mortomley's Estate*, *Saturday Review*, 10 October 1874, 481.

successful, and some critics applauded her innovations. Anne Thackeray (later Ritchie), for example, wrote in an 1865 review: "It seems strange as one thinks of it that before these books came out no one ever thought of writing about city life."⁷

Financial journalists had already recognized the gap in literary representations of the financial world and complained about the disproportionate attention paid to financial fraud and scandal in Victorian novels. In 1858 Walter Bagehot, whose *National Review* was in the forefront of magazines that combined articles on financial and literary topics, argued:

The most remarkable deficiency in modern fiction is its omission of the business of life. . . . In most novels money *grows*. You have no idea of the toil, the patience, and the wearing anxiety by which men of action provide for the day, and lay up for the future, and support those that are given into their care.⁸

Riddell appeared on the scene in the 1850s as if to answer this call to represent "men of action." In doing so, she contributed to the ascendance of an inclusive realist aesthetic that makes business and finance central and essential to the nation's literature.

In her most successful novel, *George Geith of Fen Court* (1864), she sought to show "what trade really is; what an excitement, what a pain, what a struggle, and when honestly and honourably carried out, what a glory too" (97). In telling the story of a man who escapes a bad marriage by moving to London and becoming a City accountant and who then falls in love with the daughter of an aristocratic client who has lost all of his money by speculating in Welsh mines, she shows the potential of capitalism both to redeem and to ruin individuals. Her narrator argues that business was not interesting to outsiders "because business has never yet learnt to be self-conscious,—because it is in its very nature to work rather than to think, to push forward to the goal rather than to analyze the reasons which induce it to push forward at all" (98). City men seemed to lack the psychological complexity that, by the 1860s, might be assumed to make the characters in realist novels interesting. The narrator further contends that a tradesman "speaks of markets, of failures, of losses, or successes; but he cannot, or will not, reveal how these things affected his own feelings and thoughts" (98). This is one way that she resists literary conventions and the

⁷ Anne Thackeray, "Heroines and their Grandmothers," *Cornhill Magazine*, May 1865, 634.

⁸ Walter Bagehot, *The Collected Works of Walter Bagehot*, Vol. 2, ed. Norman St. John-Stevas. Cambridge, MA: Harvard University Press, 1965: 137.

Romantic legacy of interiority that we now call psychological realism. Her narrator complains directly about other novelists:

The woes of governesses are drugs in the markets. The trials of sensitive men who cannot make sixpence a year, have been repeated till even young ladies are weary of making heroes of them. . . . It is only trade, only that which is the backbone of England, only that which furnishes heiresses for younger sons; . . . which can find no writer worthy of it. (144–45)

She sought to become a writer worthy of trade and all the aspects of credit and capital that rested on that "backbone of England."

Like Bagehot, Riddell viewed men of business as men of action and turned lack of introspection into a virtue. She seemed to see her role as speaking for men, complicating the intersections of business and gender both within her novels and in the history of their reception. She brought to her representations the sensibility of a woman who was more aware of the gendered nature of the business and financial world than male journalists. Further, in her fiction she could test boundaries by imagining the consequences of a woman pursuing a business career.

I. WOMEN AND GENDER

"She had sense enough to know it is impossible for any one to be man and woman too."

—Charlotte Riddell, *Austin Friars* (1870)⁹

It is important to remember that Riddell was popular. Patricia Srebrnik calls her "one of the best-known and most widely discussed novelists of the time" (70), and Margaret Kelleher documents the relatively successful sales of her novels. In 1931 the critic S. M. Ellis devoted a chapter of his book *Wilkie Collins, Le Fanu and Others* to her, reflecting on her popularity and seeking an explanation for it.¹⁰ He observed that she was equipped specially to represent the "hectic excitements of business affairs, stocks and shares, and Company promoting" by her "personal liking for men and a sympathetic understanding of the masculine mind" (279). Riddell herself

⁹ Charlotte Riddell, *Austin Friars* (London: Hutchinson and Co., 1870), 52.

¹⁰ S. M. Ellis, *Wilkie Collins, Le Fanu and Others* (Freeport, NY: Books for Libraries Press, 1968).

explained in an 1890 interview in the *Pall Mall Gazette*: "I understand men well, I have much in sympathy with them, and I always find them easier to describe than women."¹¹ This male-identification complicates Riddell's position within Victorian literary and financial cultures. It reveals her distinctive self-consciousness about gender roles, which she defied, seemingly not out of political conviction, but rather because of a personal inclination and sympathy. She surprised critics by understanding men and by knowing and writing about finance, a typically masculine form of knowledge.

In *Austin Friars* (1870), her heroine Yorke Friars contemplates running her own business. The narrator comments:

She had sense enough to know it is impossible for any one to be man and woman too; that is to say, she understood if a woman strayed either by choice or necessity into a man's position, she could not expect to be treated while there with that considerate tenderness which is due to those who keep themselves fenced in by every social propriety and protection. (52)

Like a dog or sheep, a woman "strays" into a "man's position." It is the social gender role, not the sex of the person, that matters most, and there is bitterness in the notion that "considerate tenderness" is "due" only to those who "keep themselves fenced in." Her novels protest the defeminizing effect that entering the financial sphere had on social perceptions of women.

Riddell did not choose to keep herself fenced in, and she used a variety of strategies to succeed in the literary marketplace, including writing about the trials of a female author trying to make it in the London literary world as a subplot in *George Geith*, and later as the primary plot in *A Struggle for Fame* (1883).¹² Early in her career, she published under pseudonyms, including six novels as F. G. Trafford. She also used other gender-ambiguous names such as T. C. Newby, R. V. Sparling, and Rainey Hawthorn.¹³ A reviewer of *City and Suburb* (1861) wrote that the novel included material that "seems to belong exclusively to men, with business details, a dabbling with practical scenes, railways, inventions, patents, and so forth, all treated in a masculine tone" (356). The spotting of apparent contradictions between the author's knowledge of City matters and other aspects of her writing was common before *George Geith* established her authorial identity and her

¹¹ Raymond Blathwayt, "Lady Novelists: A Chat with Mrs. J. H. Riddell," *Pall Mall Gazette*, 18 February 1890, 3.

¹² *A Struggle for Fame* also portrays a female author taken by critics to be a man. See Peterson, *Becoming a Woman of Letters*, 151.

¹³ Srebrnik, 74.

literary fame. Reviewers of *Too Much Alone* (1860) and *City and Suburb* in the early 1860s were writing in the wake of the revelation that "George Eliot" was Marian Evans, the woman who lived with the married George Henry Lewes and called herself Mrs. Lewes. As a writer in London, Riddell, as well as her critics, would have been familiar with the controversy over the authorship of *Scenes of Clerical Life* (1858) and *Adam Bede* (1859) that was unfolding throughout 1859 and that ultimately "outed" Marian Evans as George Eliot. The case of George Eliot, following on the earlier example of Charlotte Brontë, led critics to discuss the gendered nature of writing. It was a question of the moment whether one could tell a female from a male author through voice, implied experience, and subject matter. We do not know why Riddell used pseudonyms, but we can speculate that it was at least partly an attempt to have her work taken seriously.

Even after she began publishing under the name Mrs. J. H. Riddell, questions of gender persisted in ways that seem unique to her fiction because of its financial content. Reviewing *The Race for Wealth* (1866) in the *Westminster Review*, J. R. Wise ventured the observation that, "Next to George Eliot, though at a very long distance, we are inclined to put Mrs. Trafford, as we suppose we must call her, for a certain masculine power."¹⁴ A reviewer of *Austin Friars* commented grudgingly that the "facility with which she handles commercial slang is remarkable in a lady."¹⁵ (748). Commercial experience, language, and knowledge all seemed to be gendered male to Riddell's reviewers, and she consistently frustrated their expectations. A reviewer in *Harper's Magazine* wrote of *A Life's Assize* (1871): "Though written by a lady (Mrs J. H. Riddell), it is very far from being a lady's novel—is, in fact, peculiarly not a lady's novel."¹⁶

Further overturning expectations of ladies' novels, Riddell's works are striking for the passion they bring to financial matters. In *The Race for Wealth*, the narrator asserts: "No person who has not studied the statistics of companies can have the faintest idea of the deluge which came upon the earth for its wickedness when once Parliament opened the sluice-gates by doing away with Unlimited Responsibility" (139–40). One must study the "statistics" in order to know what a "deluge" came upon the earth for its "wickedness" because of a specific act of Parliament. Along these lines, Riddell criticized writers who "jeer at business and treat with contempt that which is holy in God's sight," seeing business instead as holy and its representation as an act of faith (*George Geith*, 145).

¹⁴ Review of *The Race for Wealth*, *Westminster Review*, 1 October 1866, 526.

¹⁵ Review of *Austin Friars*, *Saturday Review*, 4 June 1870, 758.

¹⁶ Review of *A Life's Assize*, *Harper's Magazine*, June 1871, 139.

This unusual mixing of the factual and mythic registers lends emotion to her financial novels that was noticed by critics, as when John Ashcraft Noble, reviewing *Mitre Court* (1885) in the *Academy*, referred to her “fearful and wonderful knowledge of matters financial.”¹⁷ Years after the initial legislation was passed, she was still denouncing limited liability, which had led businessmen to take irresponsible risks and resulted in so many company failures.¹⁸ In *The Senior Partner*, she wrote that “while one section of society was blessing the Act, another was anathematizing the day they trusted their good money to its tender mercies” (434). Her invectives led a reviewer to observe that limited liability “fills her mind in much the same way as the Pope of Rome used to fill the minds of anxious Protestants.”¹⁹ It is sometimes unclear whether reviewers objected more to her masculine knowledge of financial language and facts or to the emotional (therefore feminine) awe with which financial matters affected her. But even if her reviewers and her heroines thought it impossible for anyone to be “man and woman too,” Riddell’s writing draws simultaneously on her knowledge of feeling and finance to resist these limitations.

II. AUSTIN FRIARS

“Has it never struck you as being a little singular that there should be an Austin Friars a place and an Austin Friars a man?”

—Charlotte Riddell, *Austin Friars* (1870), 361

The title *Austin Friars* would seem to refer to the name of that novel’s protagonist, Austin Friars. But Austin Friars is no hero. He is a social-climbing bounder, petty swindler, and forger. So it is tempting to think that the title refers to the courtyard in the City of London where he was left on a doorstep and after which he was named—Austin Friars being a shortened name for the Friars of the order of Augustine which once inhabited the space. The unusual blending of names between place and person may be an ironic twist on the aristocratic naming of a character after his “seat,” the theme of the fallen aristocracy being central to many of Riddell’s novels.

¹⁷ James Ashcroft Noble, Review of *Mitre Court*, *The Academy*, 5 December 1885, 371–72.

¹⁸ On limited liability, see Donna Loftus, “Limited Liability, Market Democracy, and the Social Organization of Production in Mid-Nineteenth Century Britain,” in *Victorian Investments: New Perspectives on Finance and Culture*, ed. Nancy Henry and Cannon Schmitt (Bloomington: Indiana University Press, 2009), 79–97.

¹⁹ Review of *The Senior Partner*, *Saturday Review*, 25 March 1882, 375.

To complicate matters further, the main City location in the novel is not Austin Friars but Scott's Yard, of which the narrator says on the first page: "Concerning who Scott may have been, and why he was considered worthy of having a yard named after him, not merely general but local history is silent" (1). And so Riddell plays with names, origins, and identities (as she did with her pseudonyms), destabilizing them in a way that is consistent with her project of representing the real social changes in Great Britain as they are reflected in that part of London where a family name means less than one's ability to succeed in business. Upon his engagement, Austin is disillusioned by learning that the man he thought was his father, the wealthy businessman Mr. Collis, is in fact merely his mother's half-brother and that his real father was a servant. He therefore cannot expect to inherit the money he counted on, having no legal claim to it. Collis, who does not like Austin, somewhat ironically reassures him about Londoners: "Provided a man be wealthy, I do not imagine they care particularly who his father may have been, or whether indeed he ever had one" (73).

As if to reinforce the importance of place and experience over name and birth, Riddell begins *Austin Friars* by linking her own novels through continuity of place, asking her readers "who have walked with me ere now over so many and many a mile of the city pavements, to forget about the Cannon Street Terminus, and go back with me in spirit to the time when Scott's Yard was as quiet as Laurence Pountney Lane and Fen Court still are" (2). Ellis notes that Riddell once lived in Scott's Court (destroyed by the construction of the Cannon Street Station in 1866), so that in addition to referring to her own past works, she incorporates a biographical dimension in her invocation of City places.²⁰ This emphasis on place in an age of displacement and migration reinforces the argument made in all her City novels that the geographical center of Britain's financial empire is worthy of treatment in fiction.

The real hero of the novel is Austin's mistress, Yorke Friars, who, like George Geith, has escaped from marriage, privilege, and the country by taking on a new identity in the City. The portrait of her relationship with Austin is daring for its sexual frankness. Yorke lives with Austin in a house in Scott's Yard. She is the silent partner in the (unspecified) business to which he gives his name and which his actions and decisions have made unprofitable. She masquerades as the widow of his (fictional) brother; hence she has assumed the name Friars. They are lovers who cannot marry because Yorke's older, wealthy husband, Mr. Forde, from whom she ran

²⁰ Ellis, 274.

away on her wedding day, is still alive, though he knows nothing of her whereabouts or her incognito.

When the novel opens, we find Yorke a doting mistress who learns that Austin has been secretly wooing the daughter of a wealthy but honest City man, Alexander Monteith, and has proposed to the young heiress, Mary Monteith, in order to advance himself and become the father's business partner. Though Austin proposes that they continue as lovers, arguing that his advancement will benefit them both, Yorke determines to leave him and to continue running their small business. Justifying her decision to remain a businesswoman, Yorke asks: "What is to prevent the business being carried on by Y. Friars as well as it was by A. Friars?" (44). As an author who employed pseudonyms and ultimately adopted her husband's initials as part of her authorial identity, Riddell implicitly compares writing novels to running a business, recalling her assertion in *City and Suburb* that "the grand difference between the author and the shop-keeper, is but the power of expression" (3). Austin falsely told Yorke that he was related to the "Hertfordshire Friars," and she only belatedly learns that Austin Friars, like *Oliver Twist*, is a fictional name bestowed on a foundling. She, however, keeps the name "Mrs. Friars" in preference to her maiden name (Haddon) or married name (Forde). The name Friars adds another layer to the complexities of Yorke's identity. Mrs. Friars is a purely fictional identity meant to cover an adulterous relationship. "Friars" is doubly outside the law, being a name arbitrarily given to Austin and inaccessible to Yorke because she could not marry him. The gender ambiguity of the name "Yorke," furthermore, allows her to turn Yorke Friars (or Y. Friars) into a professional identity associated with her business.

With the help of Austin's former clerk, Luke Ross (who is also in love with her), Yorke carries on the business. When she demands that Austin return her initial £1,000 investment in the business, she sets up a complex chain of events involving bills, discounts, and dishonored assurances that are described in the sort of detail that earned the amazement of critics. Austin's bad behavior runs counter to what Riddell views as the more usual, honest business practices in the City. In Austin she creates a villainous financial swindler comparable to characters such as George Vavasor in Trollope's *Can You Forgive Her* (1864–65) or Ferdinand Lopez in *The Prime Minister* (1876).²¹ Significantly, even before he becomes corrupt, Austin is a bad businessman whose initial partnership in business with

²¹ On the home-grown, English financial swindler in Victorian fiction, see Wagner, *Financial Speculation in Victorian Fiction*.

Yorke left her to do most of the serious work. He is contrasted both to her and to the three honest businessmen, Luke Ross, Mr. Monteith, and Mr. Collis, who ultimately save Austin from himself and from prosecution for his misdeeds when they collaborate to help him leave the country.

In *Austin Friars*, as she had in all her previous City novels, Riddell enhances her story by insisting on the inextricability of everyday financial details from other aspects of common life. In a chapter called "Those Little Bills," Riddell writes:

This story does not profess to be other than a record of the common everyday life, wherein, let the tragedy of a man's existence be piled ever so high one hour, he has the next to come down to the ordinary considerations . . . has to devote himself the moment after leaving [his lover] to the arrangement of that little bill due to-morrow . . . in short to thoughts the reverse of sentimental, having relation merely to pounds, shillings, and pence, and all the other prosaic matters which, with love, hate, death, joy, sorrow, meeting, parting, quarrelling, reconciling, go to make up the sum total of our experience in this work-a-day world. (202)

We feel for Riddell's quiet hero, Luke Ross, who takes on Yorke's cares as she battles with the consequences of Austin's transgressions and repeated calls on her to honor their love by helping him out of financial difficulties. Riddell is unflinching in her acknowledgment that Luke, born into vulgar, lower-middle-class respectability and burdened by a family of shallow, carping women, never had a higher ideal to work toward. His attempts to succeed financially are repeatedly frustrated by economic circumstances beyond his control, but he is ennobled by his love for Yorke (who still loves and enables the worthless Austin).

Again, Riddell mixes the details of everyday financial matters with passion. She sees the inevitable swings of economic circumstance as part of the "love, hate, death, joy, sorrow, meeting, parting, quarrelling, reconciling, [which] go to make up the sum total of our experience in this work-a-day world"—the reality of common businessmen and women. In addition to a romance plot that is inevitably tied to its financial plot, *Austin Friars* is notable for the extreme similes Riddell employs to describe economic depression as affecting the whole of society: "Like the wind, these times of universal depression come as they list. . . . Where the money goes, or why it should be so difficult to procure, is a mystery even to the elders in Israel" (205). She uses metaphors of natural disaster and epidemics to describe financial downturns: "Like the cause of influenza,

there are numberless conjectures concerning [the origins of economic depression]; but the only fact which can be positively stated is, that the pecuniary depletion is felt by every class in the community; that the epidemic being, no respecter of persons, affects millionaires as well as struggling young beginners" (205). It is not the swindles of a great financier that account for economic misfortune but rather a force that Riddell was able to conceptualize and compare to natural phenomena; even with her financial knowledge of facts and statistics, "the economy" remained a mystery, requiring emotionally charged references to nature, God, and the supernatural.

Even with this sense of the economy as a force of nature that buffets the honest as well as the dishonest capitalist, the narrator of *Austin Friars* rewards virtue in business with a miraculous turn that defies the realistic account that has preceded it. Yorke's elderly husband, Mr. Forde, conveniently dies, and she determines to marry her long-suffering admirer, Luke. But in another complicated legal twist of plot, she requires permission from the executors of Mr. Forde's estate to do so. After fearing she will have to give up Forde Hall and its fortune, she is in the end allowed to keep both Luke and the money. It is a circuitous route for Yorke as the daughter of a tenant farmer who escapes to the City, lives as a mistress and businesswoman, takes up with a lowly clerk, and ultimately returns to the country as a happily married, wealthy landowner.

Even in the occasional fairy-tale ending, Riddell's novels are distinctive for insisting that the business sphere is essential not only to the economic life of England and its empire, but also to a geographically situated subculture that demands a particular kind of realistic representation. Her plots reinforce her explicit aesthetic statements, in which she takes on her fellow realists to argue for the honesty of businessmen and complains that "the majority of writers who have undertaken to portray business know nothing on earth about it" (*Austin Friars*, 235). "A business life," Riddell writes, "is one which exposes those engaged in it to temptations greater than humanity can withstand": "herein, I take it, may be found the cause of that instinctive distaste for trade of any kind which those whose position enables them to stand aside and watch . . . feel for those engaged in commercial pursuits" (310). Riddell identifies intensely with the temptation to corruption experienced by the average businessman in times of economic crisis and wants readers who may be prejudiced against commercial society to feel the same. Her heroes and heroines rise above petty temptations and instead carry on honest business even in the face of an unpredictable economy. In contrast to those who "stand aside and watch," they are

men (and women) of action who do rather than reflect, and Riddell is their chronicler.

Like her contemporary critics, we still do not know exactly how Riddell acquired her "fearful and wonderful knowledge of matters financial." We know only that her husband was a man of business, that she lived for a time in "the City," and that she had an affinity for businessmen. From her novels, we know that she viewed business as a social leveler, and in realistically presenting its detailed workings and inherent drama to readers, she was educating them and also performing what she saw as an almost sacred duty—contributing to discourses of both art and business. As Srebrnik argues, her novels appealed to women by "providing non-working wives with detailed information concerning the 'public' lives of their businessmen husbands."²² Though Riddell's knowledge was seen as unfeminine, her novels helped to transform that perception.

We have been unable to place Riddell's portraits of business life on our critical map because we reproduce the nineteenth-century expectation that literature will criticize the financial sphere, not praise and explain it. Perhaps the time is right to recover Riddell's contributions to British literature by recognizing the centrality of business and financial life to our overall understanding of Victorian culture and to question the assumed separation of financial and literary spheres in Victorian writing. Riddell's position as a woman writing about finance more authoritatively than her male contemporaries might make her an example of how masculine and feminine spheres of influence were not as separate as they have seemed. Her novels represent a commingling of financial and fictional discourses that was resisted by critics and other novelists. She sought to extend the acceptable subject matter for realist fiction and to show the effects of seemingly abstract financial legislation on the everyday lives of common people. She was attacked in print, but she was also praised and credited with advancing by expanding the genre of the novel. Her obituary in the *Times* was laudatory about her accomplishments, reflecting: "In the 'sixties' it was the fashion, in English novels and plays, to look down on men engaged in trade. Mrs. Riddell's chief object seems to have been to prove that a man did not lose caste by engaging in business in the City. The point has long since been conceded in English society."²³ In her interview with the *Pall Mall Gazette*, she recalled that despite being "sharply criticized," her City matters were "always right" (3).

²² Srebrnik, 76.

²³ "Mrs. J. H. Riddell," Obituary, *Times*, 26 September 1906, 8.