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Fred Vincy's Horses: Work, Money, and Morality in *Middlemarch*

Fred Vincy presents a problem in critical discussions of George Eliot's *Middlemarch*, as he does not fit as obviously into the novel's larger thematic structure as its other main characters, Dorothea Brooke and Tertius Lydgate. His ending's storybook happiness makes a stark contrast with the tragedy of Lydgate's or the ambiguous melancholy of Dorothea's, and his "unhistoric acts" (Eliot 785) are less clear than either of theirs. The tone of his story is also quite different from theirs, turning on things like horse trading and anticipated inheritance rather than more apparently serious matters like troubled marriage or the progression of medical science. That horse trading, though, offers a key to a reading of Fred's story which places him more firmly within the novel's larger firmament, and which makes clear aspects of *Middlemarch*'s ethics in relation to money and labour. The depiction of horse trading works as an analogue to commodity speculation, and so makes speculation the crux of Fred's early moral deficiencies; the thing he must move past in order to grow as a character. That growth is tied to his mentorship under Caleb Garth, doing a kind of work which is tied in many ways to *Middlemarch*'s conception of progress and the good of society. By putting the horse trade at one end of Fred's arc and a steady career at the other, *Middlemarch* portrays financial speculation as immoral and anti-social, the opposite of the labour which contributes to the "growing good of the world" (785).

Fred Vincy has not, historically, gotten the same level of critical attention as *Middlemarch*'s other major figures. Notable among early critics, Henry James was generally dismissive of the Fred and Mary plotline, saying "To the end we care less about Fred Vincy than

appears to be expected of us” (James 164). This thread of derision for Fred’s presence in the novel has been picked up in modern criticism by scholars like Bruce K. Martin, who contends that Eliot’s easy treatment of Fred “constitutes a compromise of the values central to the novel and, indeed, a symptom of problems within its ideological center” (Martin 4). In criticism kinder to Fred, he most often appears as a small facet of larger readings of the novel: Anthony G. Bradley, in a reading focused on the Garths, offers Fred’s development as an example of the Garths’ virtue, noting that his “education is achieved largely through Mary’s tutorial role and Caleb’s paternal interest in Fred” (Bradley 48), while U.C. Knoepfmacher fits Fred into a reading of the novel’s uncle figures, important as a character who moves away from the influence of a negative avuncular relationship in Featherstone to a positive one in Caleb (Knoepfmacher 76, 80). James Phelan ties Fred directly to *Middlemarch*’s central theme, arguing that the Fred and Mary plotline is vital in fleshing out the notions of growing good more explicitly explored in Dorothea and Lydgate’s stories (Phelan 201-202). Of the critics listed here, Matthew Flaherty focuses on Fred the most extensively, arguing that he functions as a foil to Dorothea, “a positive standard by which to clarify the comparatively constrained aspects of Dorothea’s sympathy” (Flaherty 940). None of these papers offer extended analysis of the horse trading episode, despite it being a key moment in Fred’s development. With this essay I intend to add to the add to the discussion around Fred by focusing on the horse trading episode, a vital moment in Fred’s arc which has gone generally ignored by critics who have written on him.

### **1. Horse Trading and the Blurry Line Between Gambling, Speculation, and Investment**

In chapter 23 of *Middlemarch* Fred Vincy goes to a horse fair with “a debt on his mind” (215). His plan is to win the money needed to pay back his creditor -- the seedy Bambridge, a

horse dealer himself -- by essentially speculating on horses: trading his horse for a better one, which he hopes to sell at a higher price than he paid. The narrator ties this plan into Fred's general, baseless hopefulness about easy luck absolving him of his financial trouble: "Fred felt sure that he should have a present from his uncle, that he should have a run of luck, that by dint of 'swopping' he should gradually metamorphose a horse worth forty pounds into a horse that would fetch a hundred at any moment" (215). This notion of metamorphosis is as close as the horse-trading episode gets to a direct mention of financial speculation, but the way the situation plays out strongly resembles speculation as a whole. Fred raises capital in the form of the eighty pounds he had left with his mother (221) to go play the horse market, on the way consulting Bambridge and Horrock (a horse dealer and a vet) about the quality of his horse the way a speculator might conduct market research (222-223). Bambridge and his farmer friend introduce Fred to Diamond like they're giving him a tip on a hot stock, prompting Fred to feel that he must take the opportunity before it's too late: "By the time he was hurrying on his clothes in the morning, he saw so clearly the importance of not losing this rare chance" (225). When all is said and done, the narrator tells us that "Fred believed in the excellence of his bargain," (226) the word "bargain" throwing market connotations on the affair.

This depiction of horse-based commodity speculation may have been a way for Eliot to incorporate into *Middlemarch's* fictional 1829 the discourse around speculation that had emerged by 1869, the time she was writing. For a period in the middle of the nineteenth century, speculation was a highly controversial issue in England. Much of this controversy turned on the difference or lack thereof between speculation and gambling. David C. Itzkowitz describes how "Conventionally, Victorians viewed gambling and investment as lying at opposite ends of a continuum of financial risk, with speculation lying somewhere in between" (Itzkowitz 100).

Drawing lines between these three things was an important part of Victorian financial discourse. Speculation is easily compared to gambling, seeing as they both involve risking money for short term gain. Legitimizing investment as it became more and more prevalent, then, required separating it from speculation. Mary Poovey points out how this mechanism worked in the financial journalism of the 1840s: “This other function — to normalize or naturalize the workings of financial institutions — was actually served by some of the ethical distinctions journalists drew. This was true, for example, of the distinction between investment, which journalists represented as sound, and speculation, which they represented as unwise or greedy” (Poovey, 45-46). On the opposite end of the spectrum, though, speculation is also difficult to clearly distinguish from regular investment, seeing as they both involve investing capital into some kind of asset. This led to an increasing legitimization of speculation, as it was difficult to come down on it without also coming down on investment: “The difficulty of drawing the line between ‘fair enterprise’ and ‘extravagant speculation’ was to prove so great that most people stopped trying to draw it except for increasingly empty rhetorical purposes” (Itzkowitz, 101). By the time Eliot was working on *Middlemarch* in 1869, speculation was broadly accepted as legitimate (103). Eliot herself, though, never got on board with it, preferring stable, long term investments: “Echoing Eliot’s letter to Bray, Mr. Glegg is adamant that ‘You can’t get more than five per cent with security’ (v:2:416). This probably marked Eliot’s own benchmark for an acceptable level of risk versus reward.” (“George Eliot and Money” 128).

That *Middlemarch* never explicitly defines Fred’s horse trading as speculation becomes important, considering the ways the Victorians struggled to separate speculation from gambling in one direction and investment in the other. The horse “swopping” is not definitively any of them, and so blurs the line between them. In its form it most directly resembles commodity

speculation, as explored above: Fred buys Diamond at a low price hoping to sell him at a higher one. The places in the novel where it shows up are generally associated with gambling, though. Horse fairs themselves were “associated with alcohol, gambling, and sex” in Victorian England (Henry 203), and Bambridge the horse dealer also frequents the Green Dragon, Middlemarch’s billiards hall. When Lydgate stoops to gambling under the pressure of his debts, he does so during a visit to the Green Dragon wherein he had been hoping to sell his horse to Bambridge (Eliot 630). Fred’s horse trading is clearly treated as something separate, as the narrator insists in the finale that Fred “remained unswervingly steady” (780) in reference to his earlier gambling debts despite his being “always prone to believe that he could make money by the purchase of a horse which turned out badly” (780), but even there horse trading is in close proximity to gambling, tied to the impulses which had been behind Fred’s earlier unsteadiness. On the other end of the spectrum, when Fred’s horse trade goes wrong due to Diamond’s kicking a stable hand and laming itself, the narrator compares it to marriage: “There was no more redress for this than for the discovery of bad temper after marriage -- which of course old companions were aware of before the ceremony” (226). This comparison evokes permanence and commitment: Fred has not just gambled away some money, he has purchased a horse -- invested in a commodity. The horse trade is not just gambling, because it has a material component. This suggests commodity speculation’s commonality with investment: both deal in matters more substantial than results of a race or a game of Whist. The horse trade most clearly stands in as a crude sort of commodity speculation, but it also highlights the vagueness of the word “speculation,” its inherent relation to both gambling and more substantial investment. It represents the common thread between all three: the desire to turn money into more money -- to accumulate money without labour. This is part of the weakness in Fred’s character at the beginning of his arc, one of the things he must

grow out of. The way he does so ties together an important part of *Middlemarch*'s thematic dealings with money and labour by positioning the horse trade at the start of his arc opposite to the productive labour at the end of it.

## 2. Working for the Growing Good of the World

Before tracing Fred's arc past its horse speculating beginnings, I will discuss *Middlemarch*'s treatment of labour, since a life of labour is where Fred is headed. Labour, in *Middlemarch*, is the tangible part of the "unhistoric acts" which make up the "growing good of the world" (785). One of the primary ways the novel shows us the growing good is through actual physical change to the world, wrought explicitly or implicitly by constructive labour. Take, for instance, the fever hospital. The hospital is the one vestige of Lydgate's work left in Middlemarch after his departure, and is, in a sense, his progressive approach to medicine made tangible. His initial hopes for it are quite high: "A fine fever hospital in addition to the old infirmary might be the nucleus of a medical school here, when once we get our medical reforms; and what would do more for medical education than the spread of such schools over the country?" (116). This is an example of his early ambition being higher than is perhaps realistic, but while a medical school does not develop, the new hospital does get built, and proves itself useful when cholera comes to Middlemarch, as pointed out by Mr. Farebrother: "'He is preparing a new ward in case of the cholera coming to us'...'Come, Toller, be candid,' said Mr. Farebrother. 'You are too clever not to see the good of a bold fresh mind in medicine, as well as in everything else; and as to cholera, I fancy, none of you are very sure what you ought to do.'" (601). The hospital is a physical manifestation of Lydgate's work, and by proxy of progress -- the growing good of the world. It is also a physical structure, which we can presume was built by labourers,

though we are only told explicitly of the timber and land involved (116). The development of land and construction of the hospital as a building parallels the development of medical practice carried out within; both are imperative to the advancement of society the hospital represents.

For a more explicit example of construction of social infrastructure as physical manifestation of the growing good of the world, we can turn to Dorothea's cottage plans. Construction and architecture are bound up with Dorothea's idealism from the start of the novel: in the very first chapter we find her "bent on finishing a plan for some buildings (a kind of work she delighted in)," having just come home from "the infant school which she had set going in the village" (11). These building plans are directly associated with Dorothea's commitment to social progress just two chapters later, when we learn they are plans for cottages to improve the living conditions of the Lowick labourers, with her telling Sir James "I think we deserve to be beaten out of our beautiful houses with a scourge of small cords--all of us who let tenants live in such sites as we see round us. Life in cottages might be happier than ours, if they were real houses fit for human beings from whom we expect duties and affections" (29). The construction of these cottages represents a move towards greater equality and is an early example of Dorothea's often frustrated attempts at charity and social change. The growing good they represent is bound up with labour, both because they are to be built through labour, and because they are homes for labourers -- homes to make the labourers' lives easier. Also important to note here is the way Sir James talks about the project: "I should be glad to carry out that plan of yours, if you would let me see it. Of course, it is sinking money; that is why people object to it. Labourers can never pay rent to make it answer. But, after all, it is worth doing" (29). This insistence that "it is worth doing" decouples the value of this project from money, a point I will return to later.

Even more obvious than Dorothea's cottages though is the railroad, as it is in a quite literal sense a physical manifestation of social and technological progress -- history being written on the land by human hands. The railroad appears only briefly in the novel, in chapter 56, and the vignette that deals with it is centered primarily on local resistance to its construction. However, that resistance is headed initially by Mr. Solomon and Mrs. Waule, who we know at this point only as Mr. Featherstone's most tedious hangers on, and who are described in this scene as "slower wits" (519), making it clear that the novel is on the side of the railroad as social progress. The opposition to the railroad is depicted essentially as small minded and reactionary; people resisting the forward movement of history. Some are motivated by ignorance, as is the case with the "Women both young and old" who "regarded travelling by steam as presumptuous and dangerous" (519), as well as the farm workers who attack the railway company surveyors, whose mouthpiece Timothy Cooper is described as "totally unacquainted with the Age of Reason and the Rights of Man" (526). Others are motivated by simple financial interest as in the case of the landowners: "while proprietors...were yet unanimous in the opinion that in selling land, whether to the Enemy of mankind or to a company obliged to purchase, these pernicious agencies must be made to pay a very high price to landowners for permission to injure mankind" (519). The commonality in all of this resistance is an inability to see beyond one's immediate self interest, against which the railroad is placed firmly on the side of social progress, of a society-wide growing good. This growing good is tied explicitly to labour through the railway agents, who are at Frick apparently working directly on the construction of the line, as indicated by their "adjusting their spirit level" (522).

All three of these construction projects are examples of social infrastructure: projects being undertaken for the advancement and general good of the community. Each one ties social

infrastructure to the growing good of the world in a slightly different way. With the fever hospital, infrastructure is positioned as a key part of scientific progress and public health. Dorothea's cottages tie infrastructure to idealism, as a means of realizing Dorothea's desire for greater social equality. While there is a potential managerial benefit to workers' cottages – better homed workers do more efficient work – which may be part of the appeal to Sir James, Dorothea is approaching the project from a charitable angle, driven by the guilt she feels about the inequality between her and the labourers' social positions. Finally the railroad is social infrastructure as broad social progress, opposed only by selfish and/or reactionary agents.

The major player in the railroad episode I have so far neglected to mention is Caleb Garth, who is essentially the avatar of labour in *Middlemarch*. He also serves a key role in Fred Vincy's character development, which I will return to shortly. Garth is a land surveyor and estate manager, and of the various professionals depicted in *Middlemarch* he is the one whose work deals most directly with the sort of constructive labour I have been discussing in this section. Throughout the book, he appears regularly when another character needs some sort of building-adjacent work done: we see him conduct business for Sir James, Mr. Brooke, Dorothea, and Bulstrode (albeit briefly), to name a few. He is also the owner, through free indirect discourse, of a passage which cuts to the heart of *Middlemarch*'s notion of labour as the thread in the social fabric, the tangible force which drives the growing good of the world:

Caleb Garth often shook his head in meditation on the value, the indispensable might of that myriad-headed, myriad-handed labour by which the social body is fed, clothed, and housed. It had laid hold of his imagination in boyhood. The echoes of the great hammer where roof or keel were a-making, the signal-shouts of the workmen, the roar of the furnace, the thunder and plash of the engine, were

a sublime music to him; the felling and lading of timber, and the huge trunk vibrating star-like in the distance along the highway, the crane at work in the wharf, the piled-up produce in warehouses, the precision and variety of muscular effort wherever exact work had to be turned out, --all these sights of his youth had acted on him as poetry without the aid of the poets, had made a philosophy for him without the aid of philosophers, a religion without the aid of theology. His early ambition had been to have as effective a share as possible in this sublime labour... (235-236)

This passage ties labour directly to the upkeep and wellbeing of the “social body,” and ties Caleb Garth, through that little bit of biography, directly to that labour. It is one of the most explicit moments outside of the finale wherein unhistoric acts, here represented by “myriad-headed, myriad-handed labour,” are tied to the growing good of the world, here the food, clothes, and houses of the “social body.” Garth here shows keen appreciation for and understanding of the forces which go into building the human world, and we are shown that he has made it his life’s work to have a part in those forces. We get a bit more of his philosophy during his dealing with Dorothea, when he reflects on something she has said to him: “She said a thing I often used to think myself when I was a lad: – ‘Mr. Garth, I should like to feel, if I lived to be old, that I had improved a great many good cottages, because the work is of a healthy kind while it is being done, and after it is done, men are the better for it’” (518). Here, Caleb’s “business” is joined with Dorothea’s ambition towards social progress, and that social progress is again represented by construction -- physically improving the world for the benefit of human society. Caleb Garth, in essence, is the novel’s chief representative for the idea that labour makes up the material part of the growing good of the world.

Chinnie Ding offers a character study of Caleb which complicates and criticizes the treatment of labour by the novel. Her argument, essentially, is that labour in *Middlemarch* is treated as an ideal rather than a material reality: “That labour has been granted the position of the sublime suggests just how unthinkable its physical reality has become--and how many more voices, even in so polyphonic a novel, remain unheard, roaring on that ‘other side of silence’” (Ding 934). I would push back on this a little bit. For instance, referring to the long passage I quoted earlier, Ding writes: “While the object of Garth’s admiration here is voluminous physical activity, his reasons for and means of admiring such activity remain pristinely, if passionately, within a register of the contemplative and the aesthetic” (923). Garth’s appreciation for labour certainly does reach an aesthetic sort of sublimity, but it is rooted in a material understanding of the effects of that labour -- an appreciation for the food, clothing, and housing of the “social body” (Eliot, 236). The long list of images of labour in that passage are apparently things Garth has either witnessed or been involved in, suggesting that he has a direct and tangible connection to the world of labour. The philosophy of labour that the novel shares with Garth is also expressed repeatedly in the material improvement of human society, as I’ve argued above.

Of course, Ding is entirely correct in pointing out that the real physical realities of labour are scarcely depicted in the novel. This points to something crucial about *Middlemarch*’s depiction of labour: it is predominantly treated as a moral issue. Labour is good because it is essential to the development and upkeep of society, and because participation in that development is good for personal growth. This is not a failing in the novel, but an issue of focus: its concerns are with personal morality and how individual people can best participate in society. Constructive labour is a key part of that, but focused as it is on individual people, the novel does not provide a full view of that labour’s material realities.

### 3. Fred Vincy's Moral Development

Having now discussed how *Middlemarch* depicts commodity speculation and the fuzzy boundaries between investment, speculation, and gambling through horse trading, and how it depicts labour as the material component of the unhistoric acts which contribute to the growing good of the world, I will turn to Fred Vincy's arc in order to understand how it relates to *Middlemarch*'s wider themes, and see what *Middlemarch* has to say about the relationship between money, labour, and morality. Fred's early scenes in the novel revolve mainly around his want of money, and his hopes of getting it without actual work. He has, when we first meet him, a vague trust in things working out for him without effort on his part: "When Fred got into debt, it always seemed to him highly probable that something or other -- he did not necessarily conceive what -- would come to pass enabling him to pay in due time" (Eliot, 125). His want of money comes from a debt to the horse dealer Bambridge, accrued through hiring horses and losing at billiards (215). His hopes are underpinned by the belief that he is going to inherit a significant portion of his uncle Featherstone's estate, but in the meantime they take on various smaller forms. Initially they take the form of reliance on his friends: he gets Caleb to sign a renewal of his bill to Bambridge, assuming he can fall back on his father should no other opportunity of gaining money arise (215-216). He then finds he can no longer rely on his father, as "his failure in passing his examination had made his accumulation of college debts the more unpardonable by his father" (218). This leads him to rely on a gift from Mr. Featherstone, which falls short of the amount he owes (126), and that disappointment finally leads him to take action, in the form of the horse speculating.

The central flaw in Fred's character at the start of his arc, which underpins this whole sequence around the debt, is that he is relatively selfish, living life in pursuit of simple pleasure,

shirking responsibility, and always trusting that the world will bend itself to cater to him. The debt comes from gambling and hiring horses for sport, and it never occurs to him to work to pay it off. We first see him sleeping in past breakfast, turning down the food that has been left out for him, and demanding his family's servant to make him a "grilled bone" (92). He is unable to commit to any particular path in life, shirking the university and the church, but also not looking for other work, committed as he is to the anticipation of an inheritance, something Mary sees quite clearly: "'I never said you ought to be a clergyman. There are other sorts of work. It seems to me very miserable not to resolve on some course and act accordingly.' 'So I could, if---' Fred broke off, and stood up, leaning against the mantelpiece. 'If you were sure you should not have a fortune?'" (129). The remark of Mrs. Waule's he hears by way of Rosamund, who herself has heard it from Mary, "you were very unsteady" (111), sums his problem up quite well: he is unsteady, unreliable, unable to settle on any particular path, committed to taking life easy and confident that it will always turn out well for him. In this state, the action he finally takes when strapped for cash is to try to turn money into more money by speculation, to "metamorphose a horse worth forty pounds into a horse that would fetch a hundred at any moment" (215). Speculation is tied to Fred's early unsteadiness; engagement with that vague middle ground between gambling and investment, the act of trying to turn money into more money, bound up with the foolishness, selfishness, and recklessness of a young man who has yet experienced no catastrophe to check the belief that the world revolves around him.

It is the horse speculation that provides that check, however, when his plan goes terribly wrong. Diamond turns out to be a kicker, Fred cannot make the profit he'd hoped to, and we find him "fallen into worse spirits than he had known in his life before" (226). While his later absence from Featherstone's will is a larger disappointment, the failure of the horse trading plan

represents the real start of his crisis of character, the first time he has to face the idea that the world might not be set up to benefit him. We see this clearly in his confession to the Garths, which represents the first moment of real self reflection Fred experiences in the novel. As an aside, the narrator's explanation for Fred's feeling the need to confess and apologize to Mary is a good example of how Fred's arc is tied into *Middlemarch's* larger theme of people making each other better through positive influence: "In fact, it is probable that but for Mary's existence and Fred's love for her, his conscience would have been much less active both in previously urging the debt on his thought and in impelling him not to spare himself after his usual fashion by deferring an unpleasant task, but to act as directly and simply as he could" (227). Mary's influence is helping Fred to become a better person here, a notion I will return to shortly. When Fred breaks the news of his inability to pay his debt to Mr. and Mrs. Garth, he is clearly genuinely affected by the trouble he has caused them:

But she had made Fred feel for the first time something like the tooth of remorse.

Curiously enough, his pain in the affair beforehand had consisted almost entirely in the sense that he must seem dishonourable, and sink in the opinion of the Garths: he had not occupied himself with the inconvenience and possible injury that his breach might occasion them, for this exercise of the imagination on other people's needs is not common with hopeful young gentlemen. (233-234)

This is the first time that sympathy, the key to moral growth within Eliot's ethics<sup>1</sup>, works its effect on Fred. That it comes in the immediate aftermath of the horse speculating episode clearly points to that episode as the beginning of Fred's moral arc, the moment which indicates

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<sup>1</sup> For more on the importance of sympathy in Eliot's ethics, see Irwin and Anger. For Eliot's ethics in relation to *Middlemarch* see Maitzen and Bradley.

everything he must grow out of to develop as a person. Speculation, then, can be positioned at the start of Fred's arc, as moral opposite to what comes at its end, when we find Fred living well.

Fred's growth away from this starting point is helped along in large part by mentorship from Caleb Garth, which positions good work, labour as represented by Caleb, as moral opposite to the unsteadiness which characterizes Fred's early life, defined in large part by that propensity for speculation. James Phelan considers Fred Vincy, and argues that the impact Mary, Caleb, and Farebrother have on him are some of the novel's best examples of the unhistoric acts which contribute to the growing good of the world:

Because their story line consists of the working out of that happy union through the unhistoric acts of many characters, it provides a very strong warrant for our belief in the narrator's assertion about the growing good of the world. Through Mary's constancy and Caleb's generosity, Fred is able to find a purpose for his life. Even more dramatically, Fred is able to marry Mary through the unhistoric acts of Farebrother. (Phelan, 201)

The moment concerning Mary I called attention to above is a clear example of this: it is Mary's influence which first pushes Fred toward self reflection. I would add to this point by suggesting that while these influences on Fred are certainly examples of growing good, Fred himself also becomes an active participant in unhistoric acts of his own thanks to these influences, particularly Caleb's, as the work which Caleb sets him on is related so closely to the material sense in which the world improves. After Fred's disappointment at Featherstone's will he goes back and finishes his degree, the first step in tackling his unsteadiness. With this done though, he still finds himself lacking direction:

The scent would have been sweeter to Fred Vincy, who was coming along the lanes on horseback, if his mind had not been worried by unsuccessful efforts to imagine what he was to do, with his father on one side expecting him straightway to enter the Church, with Mary on the other threatening to forsake him if he did enter it, and with the working-day world showing no eager need whatever of a young gentleman without capital and generally unskilled. (Eliot, 522-523)

Direction comes to him in the form of a prospective mentorship from Caleb Garth, as he helps Caleb in his surveying work after the incident with the farm labourers concerning the railroad. Fred takes to the work immediately: “They went to work, and Fred helped vigorously. His spirits had risen...Was it his successful onset which had elated him, or the satisfaction of helping Mary’s father? Something more. The accidents of the morning had helped his frustrated imagination to shape an employment for himself which had several attractions” (527). Notably in this passage, Fred is appreciating the work on a level not bound up in either the immediacy of his success or his usual pursuit of Mary’s love, but involved with the work itself, and how it suits his nature. The love of fun and the outdoors which motivated much of his earlier pleasure seeking has here been subsumed into something constructive. At the same time, that pivotal two word sentence, “something more,” evokes a sense of mystery, like Fred is in this moment for the first time feeling a calling.

From this point on, Fred is essentially on a path of vocational steadiness, with only a brief relapse towards gambling which Farebrother steers him away from. He even gets in a little bit of his own positive influence on others, as it is he who pulls Lydgate away from the billiards table during the latter’s own foray into gambling (632-633). Fred’s arc culminates in his marrying Mary and moving into Stone Court to manage the land for his aunt Bulstrode. In the novel’s

finale we are told that “Fred surprised his neighbours in various ways. He became rather distinguished in his side of the country as a theoretic and practical farmer, and produced a work on the ‘Cultivation of Green Crops and the Economy of Cattle-Feeding’ which won him high congratulations at agricultural meetings” (779). In this way, Fred finds himself a position within the network of labour conceived of by Caleb Garth, and within the work that constitutes the material improvement of the world: he has, essentially, improved a bit of land in much the way Caleb and Dorothea talk about cottages (518), working in a way that is healthy for him as he does it and which leaves a marked improvement, both on Stone Court and on the science of farming, in its wake. This relates to a point James Phelan makes about Stone Court, similar to what I have argued about development of *Middlemarch*’s physical places as key to its idea of the growing good of the world: “The transformation of Stone Court from the home of old Peter Featherstone to the place where Bulstrode is involved in the “murder” of Raffles to the scene of Fred and Mary’s domestic happiness is the narrative’s most visible sign of the growing good of the world” (Phelan, 202). As the culmination of his arc the work at Stone Court, which is through that sense of material development tied to the growing good of the world, is positioned as opposite to the engagement in speculation from the arc’s beginning, as the latter represented what Fred had to overcome in himself, and the former represents the result of that effort. The narrator drives home this duality by telling us that Fred remained “unswervingly steady,” language which directly opposes the earlier assessment of Fred by Mrs. Waule as “very unsteady” (111). In this way, through Fred Vincy’s arc, *Middlemarch* positions speculation, trying to turn money into more money, as morally opposite to constructive labour, which itself is part of the growing good of the world.

This suggestion of moral opposition indicates much about the way *Middlemarch* views the relationship between money, work, and morality. J. Jeffery Franklin, in discussing *Middlemarch*'s depiction of gambling, says "Money is bad, then, when it has too easy an origin, whether that origin be market speculation, a speculative marriage, debt, bribery, blackmail, or gambling itself" (Franklin 910). I would broaden this by suggesting that *Middlemarch* presents money as bad in general: most of the novel's references to money matters, from Mr. Brooke's stinginess, to Fred's gambling, to the origins of Bulstrode's fortune are tied to characters' moral struggles. Money is depicted more or less as a necessary evil, something which, to borrow one of Mr. Brooke's favourite phrases, is important up to a certain point. Work, the "myriad-headed, myriad-handed labour by which the social body is fed, clothed, and housed" (Eliot 236) is positioned as the way the world is improved, the material part of the unhistoric acts that contribute to the growing good of the world, integral to human society. Money is a necessary part of work's smooth integration into society, as emphasized by the trouble Caleb's neglect of monetary matters brings to his family, but divorced from work it is most often represented as a sort of moral blight. Prioritization of money is a sign of immorality, want of money restricts the ability to act morally, and abundance of money presents moral problems.

The characters most associated with money are often the ones portrayed as morally low. Take, for instance, Bambridge the horse dealer, Fred's creditor and facilitator of horse speculation. In addition to being associated with the Green Dragon as I mentioned above, one of the first things we learn about him is that he is "spoken of as being 'given to indulgence' --chiefly in swearing, drinking, and beating his wife" (223). This is notably the novel's only reference to domestic abuse, and it is used to characterize one of its principal financial operators. Bambridge is also tied to one of the novel's chief evils, gossip, as it is he who brings the story of

Bulstrode's past life to Middlemarch, having picked it up from Raffles at a horse fair (673). Rigg is a fairly thin character, but he is given just enough attention for the narrator to express contempt at his dream of becoming a money-changer, cutting off her own explanation of this dream with the one word sentence "Enough" (489), a bit of narration more terse than any other in the book. The dream itself is attributed to greed: "He had a very distinct and intense vision of his chief good, the vigorous greed which he had inherited having taken a special form by dint of circumstance: and his chief good was to be a money-changer" (488). Notably, this passage about money changing is the most explicit reference the novel makes to a real form of speculation, and it is tied clearly to greed. The man we are to assume Rigg has "inherited" his greed from, Peter Featherstone, is another example of a low character tied to money, as his chief characteristics are spite towards his familial relations and obsession with his will. Featherstone also engages in what Noa Reich calls "relational speculation," which she defines as "the manipulation of relations in the hopes of benefitting from the disposition of inherited wealth" (Reich 116). The benefit Featherstone hopes to gain through his will is a sort of spiteful revenge against his relatives, such that this is another example of speculation being tied to immorality.

With regard to its characters of higher or just more complex moral standing, *Middlemarch* most often portrays money as a challenge to their morality. Fred and Lydgate's debts are a good example of this. With Fred, as I've already discussed, debt is a symptom of the general moral deficiency Fred must overcome. With Lydgate, though, debt is depicted as a sort of drain on the soul. Here is another instance of money matters and labour towards societal improvement being juxtaposed against each other, as the pressure of Lydgate's debts pulls him away from his work and his scientific ambition: "He was now prey to that worst irritation which arises not simply from annoyances, but from the second consciousness underlying those

annoyances, of wasted energy and a degrading preoccupation, which was the reverse of all his former purposes. ‘This is what I am thinking of; and that is what I might have been thinking of,’ was the bitter incessant murmur within him” (608-609). Dermot Coleman says of Lydgate: “We see the inability to control financial motivation and action not only as indicative of but also as a critical contributory element in the loss of moral autonomy” (*George Eliot and Money* 100).

Lydgate’s debt – his money trouble, has taken away not just his ability to act on his ambition, but also to act according to his moral principles. Debt not only ruins Lydgate’s life, but also removes from the world the good he might have done. On the opposite end of the spectrum, though, possession of an excess of money is also viewed as morally problematic. Nina Auerbach points out that for both Dorothea and Bulstrode a fortune is something that must be absolved: “Both try to purify their fortune by giving it away; both involve themselves in Will Ladislaw’s ancestry; and most important, they are the only praying (and paying) characters in the novel. Their flaunted piety functions as spiritual distraction from their wealth” (Auerbach 101). Bulstrode’s guilt over his wealth comes from how he came by it, but for Dorothea it is the money itself and the inequality it represents that poses a moral problem. She expresses this at the end of her arc, right before she finally successfully renounces the majority of her fortune by marrying Ladislaw: “I don’t mind about poverty – I hate my wealth” (Eliot 762). Essentially, in *Middlemarch*, prioritization of money is greedy, immoral, even anti-social in how it shirks productive work, want of money is poison to the soul, and possession of too much money is a kind of curse.

Reading Fred Vincy’s arc in the way I have proposed gives these scattered moral indictments of money a sense of direction, as well as it positions Fred within *Middlemarch*’s larger themes. The horse trading episode, bound up with Fred’s debt, and his reliance on great expectations, is speculation, treated vaguely enough to stand in for all action taken expecting

money to turn into more money, all action taken with money as chief priority. Fred's development positions it directly against the sort of constructive labour represented by Caleb Garth, which constitutes the material component of the unhistoric acts which contribute to the growing good of the world. This points to an anti-capitalist strain in *Middlemarch's* ethics. Work in *Middlemarch* is the thread which makes up the social fabric, the thing which feeds, clothes, and houses the "social body" (236). Notions of value are tied to labour, and made separate from money, as in Sir James' comment on the cottages. Actions like gambling and speculation, which seek to make money multiply itself without work, are the opposite of good, constructive labour, are both immoral and antisocial, and they invite the ways in which prioritization of money drains the soul. Essentially, *Middlemarch* suggests that labour should be organized around the good of society, and that money matters should be subordinate to this central priority; that labour has value not bound to money; that money and immorality go hand in hand, and the only remedy for the latter is good honest work. It is only by leaving his early yearning for easy money and attempt at commodity speculation behind in favour of a steady career in the maintenance and improvement of a plot of land that Fred Vincy overcomes his unsteadiness and comes to have a part in the unhistoric acts that make up the growing good of the world.

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