As I had grown accustomed to my expectations, I had insensibly begun to notice their effect upon myself and those around me. Their influence on my own character, I disguised from my recognition as much as possible, but I knew very well that it was not all good. I lived in a state of chronic uneasiness respecting my behaviour to Joe. My conscience was not by any means comfortable about Biddy. When I woke up in the night – like Camilla – I used to think, with a weariness on my spirits, that I should have been happier and better if I had never seen Miss Havisham’s face, and had risen to manhood content to be partners with Joe in the honest old forge. Many a time of an evening, when I sat alone looking at the fire, I thought, after all, there was no fire like the forge fire and the kitchen fire at home.

Yet Estella was so inseparable from all my restlessness and disquiet of mind, that I really fell into confusion as to the limits of my own part in its production. That is to say, supposing I had had no expectations, and yet had had Estella to think of, I could not make out to my satisfaction that I should have done much better. Now, concerning the influence of my position on others, I was in no such difficulty, and so I perceived – though dimly enough perhaps – that it was not beneficial to anybody, and, above all, that it was not beneficial to Herbert. My lavish habits led his easy nature into expenses that he could not afford, corrupted the simplicity of his life, and disturbed his peace with anxieties and regrets. I was not at all remorseful for having unwittingly set those other branches of the Pocket family to the poor arts they practised: because such littlenesses were their natural bent, and would have been evoked by anybody else, if I had left them slumbering. But Herbert’s was a very different case, and it often caused me a twinge to think that I had done him evil service in crowding his sparely-furnished chambers with incongruous upholstery work, and placing the canary-breasted Avenger at his disposal.

So now, as an infallible way of making little ease great ease, I began to
contract a quantity of debt. I could hardly begin but Herbert must begin too, so he soon followed. At Startop’s suggestion, we put ourselves down for election into a club called The Finches of the Grove: the object of which institution I have never divined, if it were not that the members should dine expensively once a fortnight, to quarrel among themselves as much as possible after dinner, and to cause six waiters to get drunk on the stairs. I Know that these gratifying social ends were so invariably accomplished, that Herbert and I understood nothing else to be referred to in the first standing toast of the society: which ran “Gentlemen, may the present promotion of good feeling ever reign predominant among the Finches of the Grove.”

The Finches spent their money foolishly (the Hotel we dined at was in Covent-garden), and the first Finch I saw, when I had the honour of joining the Grove, was Bentley Drummle: at that time floundering about town in a cab of his own, and doing a great deal of damage to the posts at the street corners. Occasionally, he shot himself out of his equipage head-foremost over the apron; and I saw him on one occasion deliver himself at the door of the Grove in this unintentional way – like coals. But here I anticipate a little for I was not a Finch, and could not be, according to the sacred laws of the society, until I came of age.

In my confidence in my own resources, I would willingly have taken Herbert’s expenses on myself; but Herbert was proud, and I could make no such proposal to him. So, he got into difficulties in every direction, and continued to look about him. When we gradually fell into keeping late hours and late company, I noticed that he looked about him with a desponding eye at breakfast-time; that he began to look about him more hopefully about mid-day; that he drooped when he came into dinner; that he seemed to descry Capital in the distance rather clearly, after dinner; that he all but realized Capital towards midnight; and that at about two o’clock in the morning, he became so deeply despondent again as to talk of buying a rifle and going to America, with a general purpose of compelling buffaloes to make his fortune.

I was usually at Hammersmith about half the week, and when I was at Hammersmith I haunted Richmond: whereof separately by-and-by. Herbert would often come to Hammersmith when I was there, and I think at those seasons his father would occasionally have some passing perception that the opening he was looking for, had not appeared yet.
But in the general tumbling up of the family, his tumbling out in life somewhere, was a thing to transact itself somehow. In the meantime Mr. Pocket grew greyer, and tried oftener to lift himself out of his perplexities by the hair. While Mrs. Pocket tripped up the family with her footstool, read her book of dignities, lost her pocket-handkerchief, told us about her grandpapa, and taught the young idea how to shoot, by shooting it into bed whenever it attracted her notice.

As I am now generalizing a period of my life with the object of clearing my way before me, I can scarcely do so better than by at once completing the description of our usual manners and customs at Barnard’s Inn.

We spent as much money as we could, and got as little for it as people could make up their minds to give us. We were always more or less miserable, and most of our acquaintance were in the same condition. There was a gay fiction among us that we were constantly enjoying ourselves, and a skeleton truth that we never did. To the best of my belief, our case was in the last aspect a rather common one.

Every morning, with an air ever new, Herbert went into the City to look about him. I often paid him a visit in the dark back-room in which he consorted with an ink-jar, a hat-peg, a coal-box, a string-box, an almanack, a desk and stool, and a ruler; and I do not remember that I ever saw him do anything else but look about him. If we all did what we undertake to do, as faithfully as Herbert did, we might live in a Republic of the Virtues. He had nothing else to do, poor fellow, except at a certain hour of every afternoon to “go to Lloyd’s” – in observance of a ceremony of seeing his principal, I think. He never did anything else in connexion with Lloyd’s that I could find out, except come back again. When he felt his case unusually serious, and that he positively must find an opening, he would go on ‘Change at a busy time, and walk in and out, in a kind of gloomy country dance figure, among the assembled magnates. “For,” says Herbert to me, coming home to dinner on one of those special occasions, “I find the truth to be, Handel, that an opening won’t come to one, but one must go to it – so I have been.”

If we had been less attached to one another, I think we must have hated one another regularly every morning. I detested the chambers beyond expression at that period of repentance, and could not endure the sight of
the Avenger’s livery: which had a more expensive and a less remunerative appearance then, than at any other time in the four-and-twenty hours. As we got more and more into debt breakfast became a hollower and hollower form, and, being on one occasion at breakfast-time threatened (by letter) with legal proceedings, “not unwholly unconnected,” as my local paper might put it, “with jewellery,” I went so far as to seize the Avenger by his blue collar and shake him off his feet – so that he was actually in the air, like a booted Cupid – for presuming to suppose that we wanted a roll.

At certain times – meaning at uncertain times, for they depended on our humour – I would say to Herbert, as if it were a remarkable discovery:

“My dear Herbert, we are getting on badly.”

“My dear Handel,” Herbert would say to me, in all sincerity, if you will believe me, those very words were on my lips, by a strange coincidence.”

“Then, Herbert,” I would respond, “let us look into our affairs.”

We always derived profound satisfaction from making an appointment for this purpose. I always thought this was business, this was the way to confront the thing, this was the way to take the foe by the throat. And I know Herbert thought so too.

We ordered something rather special for dinner, with a bottle of something similarly out of the common way, in order that our minds might be fortified for the occasion, and we might come well up to the mark. Dinner over, we produced a bundle of pens, a copious supply of ink, and a goodly show of writing and blotting paper. For, there was something very comfortable in having plenty of stationery.

I would then take a sheet of paper, and write across the top of it, in a neat hand, the heading, “Memorandum of Pip’s debts;” with Barnard’s Inn and the date very carefully added. Herbert would also take a sheet of paper, and write across it with similar formalities, “Memorandum of Herbert’s debts.”

Each of us would then refer to a confused heap of papers at his side,
which had been thrown into drawers, worn into holes in Pockets, half-
burnt in lighting candles, stuck for weeks into the looking-glass, and
otherwise damaged. The sound of our pens going, refreshed us
exceedingly, insomuch that I sometimes found it difficult to distinguish
between this edifying business proceeding and actually paying the
money. In point of meritorious character, the two things seemed about
equal.

When we had written a little while, I would ask Herbert how he got on?
Herbert probably would have been scratching his head in a most rueful
manner at the sight of his accumulating figures.

“They are mounting up, Handel,” Herbert would say; “upon my life,
they are mounting up.”

“Be firm, Herbert,” I would retort, plying my own pen with great
assiduity. “Look the thing in the face. Look into your affairs. Stare them
out of countenance.”

“So I would, Handel, only they are staring me out of countenance.”

However, my determined manner would have its effect, and Herbert
would fall to work again. After a time he would give up once more, on
the plea that he had not got Cobbs’s bill, or Lobbs’s, or Nobbs’s, as the
case might be.

“Then, Herbert, estimate; estimate it in round numbers, and put it
down.”

“What a fellow of resource you are!” my friend would reply, with
admiration. “Really your business powers are very remarkable.”

I thought so too. I established with myself on these occasions, the
reputation of a first-rate man of business – prompt, decisive, energetic,
clear, cool-headed. When I had got all my responsibilities down upon
my list, I compared each with the bill, and ticked it off. My self-approval
when I ticked an entry was quite a luxurious sensation. When I had no
more ticks to make, I folded all my bills up uniformly, docketed each on
the back, and tied the whole into a symmetrical bundle. Then I did the
same for Herbert (who modestly said he had not my administrative
genius), and felt that I had brought his affairs into a focus for him.

My business habits had one other bright feature, which I called “leaving a Margin.” For example; supposing Herbert’s debts to be one hundred and sixty-four pounds four-and-twopence, I would say, “Leave a margin, and put them down at two hundred.” Or, supposing my own to be four times as much, I would leave a margin, and put them down at seven hundred. I had the highest opinion of the wisdom of this same Margin, but I am bound to acknowledge that on looking back, I deem it to have been an expensive device. For, we always ran into new debt immediately, to the full extent of the margin, and sometimes, in the sense of freedom and solvency it imparted, got pretty far on into another margin.

But there was a calm, a rest, a virtuous hush, consequent on these examinations of our affairs that gave me, for the time, an admirable opinion of myself. Soothed by my exertions, my method, and Herbert’s compliments, I would sit with his symmetrical bundle and my own on the table before me among the stationary, and feel like a Bank of some sort, rather than a private individual.

We shut our outer door on these solemn occasions, in order that we might not be interrupted. I had fallen into my serene state one evening, when we heard a letter dropped through the slit in the said door, and fall on the ground. “It’s for you, Handel,” said Herbert, going out and coming back with it, “and I hope there is nothing the matter.” This was in allusion to its heavy black seal and border.

The letter was signed TRABB & CO., and its contents were simply, that I was an honoured sir, and that they begged to inform me that Mrs. J. Gargery had departed this life on Monday last, at twenty minutes past six in the evening, and that my attendance was requested at the interment on Monday next at three o’clock in the afternoon.