Table of Contents

**Type chapter title (level 1)** TITLE PAGE

LIVES

AND

ANECDOTES OF MISERS;

OR THE

Passion of Avarice Displayed:

IN THE PARSIMONIOUS HABITS, UNACCOUNTABLE LIVES AND REMARKABLE DEATHS

OF THE MOST NOTORIOUS MISERS OF ALL AGES, WITH A FEW WORDS ON

FRUGALITY AND SAVING.

BY

F. SOMNER MERRYWEATHER,

AUTHOR OF

BIBLIOMANIA IN THE MIDDLE AGES;" "GLIMMERINGS IN TEE DARK, OR LIGHTS

AND SHADOWS OF THE OLDEN TIME," ETC.:

LONDON:

SIMPKIN, MARSHALL, AND CO., STATIONERS' COURT,

PATERNOSTER ROW.

1850.

PREFACE.

IF the poet said true, when he wrote that the proper study of

mankind is man, the subject of this little volume will serve some

better object than mere curiosity. It has been my aim throughout its

compilation, to render it a volume of instruction as well as of

amusement. I think it a pleasant way to instil a moral by exciting

curiosity, and have endeavoured, in gathering together examples of

avarice, to show the evils of that passion—to show how, before its

influence, vanish the better spirits of the heart, and how impossible

it is, that within the avaricious soul, virtue or charity can find a

profitable habitation.

**Type chapter title (level 2)**  In presenting this volume to the public, I deem it but justice

to myself, and candour to my readers, to intimate that I do not

profess to fill the book with novel and unheard-of instances of

avarice. I have not sought, like a diligent antiquary, into the

biographical minutiae of misers. I have not met with any old

manuscript lives; I have discovered in public libraries no curious

diary of a miser's schemes, or of a miser's gains. Some of these

materials have been in print before, and have doubtless long ago,

amused many of my readers; but a great proportion have been extracted

from books but little known—from forgotten pamphlets, and from

newspapers long out of date. Some have been gathered from old country

gossips, and some have been gleaned from ephemeral sources, to which

I cannot even myself distinctly refer. I have thought it fit to

declare thus much, lest, in introducing some anecdote which my

readers may have heard of before, they should accuse me of

plagiarism. I would have it remembered too, that old illustrations

may be so re-applied, as that the life of a Daniel Dancer, or of a

John Elwes, may still carry a warning, of how sinful is avarice, or

of how fruitless is an eternal parsimony; although they may have been

related in other books.

**Type chapter title (level 3)** My instances are veritable ones, and most of them I believe to

be illustrations of real life unexaggerated by fiction. Whilst I have

an object in the compilation—whilst I aim, to point now and then a

moral, and to exemplify sometimes one of the propensities of the

human mind, I have not forgotten that many will read the book to

drive away ennui; and that youthful readers in winter evenings may

expect some amusement from my pages. As I earnestly wish that such

may be the case, I have endeavoured, in choosing my illustrations and

anecdotes, to select those which appeared the most amusing from their

eccentricity, or the most instructive by the warning they convey. I

have winnowed my multitudinous materials from all those anecdotes and

reminiscences, which from the coarseness of their allusions, or the

indelicacy of their nature, might seem offensive to virtue, or likely

to prove dangerous to innocence.

LIVES AND ANECDOTES OF MISERS

BY

F. SOMNER MERRYWEATHER

CONTENTS

PREFACE.

CHAPTER I: AVARICE DESCRIBED AND EXEMPLIFIED.

CHAPTER II: A FEW WORDS ON FRUGALITY AND SAVING.

CHAPTER III: TRADITIONARY RECOLLECTIONS OF JOHN OVERS, THE SOUTHWARK

MISER.

CHAPTER IV: SOME ACCOUNT OF THE "GREAT" AUDLEY.

CHAPTER V: MISERS—THEIR HABITS, SCHEMES, AND VICES.

CHAPTER VI: NOTICES OF JEMMY TAYLOR, THE BOROUGH USURER.

CHAPTER VII: LIFE OF THOMAS GUY THE BOOKSELLER

CHAPTER VIII. THE LIFE OF DANIEL DANCER.

CHAPTER IX: LIFE OF JOHN ELWES.

CHAPTER X: NOTICES OF FEMALE MISERS.

CHAPTER XI: THE INSANITY OF AVARICE.

CHAPTER XII: AVARICE AS AN HEREDITARY PASSION.

CHAPTER XIII: MAMMON WORSHIP; ITS SACRIFICES AND REWARDS.

CHAPTER XIV: CONCLUSION.

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indelicacy of their nature, might seem offensive to virtue, or likely

to prove dangerous to innocence.

I hope then, the book may not be without its use, and am

inclined to say, as Southey said on one occasion,

Be it with thee according to thy worth;

Go, little book! in faith I send thee forth.

or in the quaint words of a very old author, whose book I

happened just now to take down from my shelf, would say—

Go thou little book, with due reverence

And with an humble heart; recommend me

To all those, who of their benevolence

This little treatise doth read, hear, or see,

Wherewith I pray them contented to be,

And to amend it, in places behovable,

Wherein I have faulted, or be culpable.

For hard it is, a man to attain

To make a thing perfect, at the first sight;

But when it is read, and well over seen

Faults may be found, that never came to light,

Though the maker do his diligence and might.

Praying them to take it, as I have intended,

And to forgive one, if I have offended.

F. S. M.

Gloucester Place.

Kentish Town.

CHAPTER I: AVARICE DESCRIBED AND EXEMPLIFIED.

Description of this Passion by Ancient Writers—Dion the Philosopher—

Euripides—Aristotle—Plato—Anecdote of Alcibiades–Boethius—Sir George

Mackenzie on this Passion—Anecdote from Horace—Avarice in a Cardinal

and in a Pope—The Miser described by Old Burton; by Dryden; by

Goldsmith; by Robert Pollok—Avarice in History—Analogy between

Avarice and Prodigality—A Curious Anecdote—Avarice in the Great and

"Noble"—The Great Duke of Marlborough—Another Ducal Miser of a more

Modern Day—A Little Rustic and a Great Duke—The Insatiableness of

Acquisitiveness—Jemmy Wood of Gloucester—Osterval and Danden both

starved to Death—Strength and Durability of the Passion of Avarice—

Virtue not quite Extinct—Benevolence and Parsimony often displayed by

the same Individual—Guyot, a reputed Miser of Marseilles; his

singular Will—An unexpected Contribution to a good Work, &c. &c.

ALTHOUGH a passion so common to mankind, there is none that has

received such scorn and contempt, as that of avarice. Philosophers

and poets of all ages, and of every nation, have exerted their wit

and satire, to denounce, and expose, the evils of this ungodly lust.

Moralists have declared this passion for gold and silver the most

unpardonable, because the most detestable, of all passions. "There

are men," exclaims an ancient satirist, "who do not profit to live,

but who seem to live, for no other purpose than to gain." The

denunciations of classic eloquence have been hurled against it.

Heathens regarded it as a sin, the possession of which would exclude

them from the favour of the gods. "Avarice," says Dion, the

philosopher, "is the source of all wickedness." It was the opinion of

the high-minded Euripides that an avaricious man could neither think

nor desire, any good thing; and Lucilius, the friend of Scipio

Africanus, does not forget to employ the pen of satire against this

base and grovelling passion. "A miser," he writes, "is good to

nobody, because he is wicked to himself." Plautus, in his character

of Euclio, has graphically portrayed the meanness of avarice; nor can

we even say that he exaggerates when he makes his miser repine, that

he cannot save the smoke from his own miserable fire. "The lust of

riches," says Aristotle, "is without end. Riches make a covetous man

poor; for his avarice will not allow him to employ, for fear of

losing them." Plato, the philosopher, once advised a miser, that if

he was desirous of becoming truly rich, not to strive to increase his

wealth, but to decrease his avarice—advice worthy of that great man.

Valerius speaks of a miser who, in a famine, sold a mouse for two

hundred pence, and died of starvation. [\*Lib. 7. cap. vi.]

It was a keen rebuke with which Socrates humbled the pride of

avarice in a wealthy ancient. Alcibiades, the great Athenian general,

was boasting to the philosopher of the extent of his land, and the

immensity of his riches. The stoic laid before the proud man a map of

the world. "Pray," said he, "show me where your land lieth here?" The

point of a pin would have covered all! "Though the rich miser," says

Boethius, "should be in a flowing whirlpool of gold, he could not

satisfy his appetite for wealth; let him adorn his neck with the

berries of the Red Sea, and cleave his rich soils with a hundred

oxen!" We might extract some curious anecdotes of misers from the

lore of classic ages. Horace speaks of a man named Ovid, who was so

abundantly rich that he could measure his gold and silver by bushels,

and yet was so penurious that he would go almost naked about the

streets, never eating enough to satisfy the demands of hunger.

Fearing lest he should fall into poverty, he lived most wretchedly

all his life.

Our old English writers have not been less severe in delineating

the evils of avarice. "It is," says Brown in his Religio Medici, "not

so much a vice as a species of madness." "I must beg rich and

avaricious men's leave," says Sir George Mackenzie, "to laugh as much

at their folly, as I should do at a shepherd who would weep and

grieve, because his master would give him no more beasts to herd; or

at a steward because his lord gave him no more servants to feed. Nor

can I think a man who, having gained a great estate, is afraid to

live comfortably upon it, less ridiculous, than I would do him, who

having built a convenient, or it may be a stately house, should

choose to walk in the rain, or expose himself to storms, lest he

should defile or profane the floor of his almost idolized rooms."

Pontanus speaks of a cardinal who was so extraordinarily avaricious,

that he would often disguise himself as a poor slave, or groom, and

steal away the corn from his own horses. Many of the vices of the

popes—and history tells us they were not a few—sprang from their lust

for gold. The sins of Boniface the Eighth, of whom it was said that

"he crept into the popedom like a fox, ruled like a lion, and died

like a dog," were principally the sins of avarice. We may illustrate

his craft and avarice by an anecdote. In the year 1297 the

Franciscans were anxious to obtain from this pope a bull of

privileges, for which they offered him forty thousand ducats. The

pope inquired if they had the money ready; they answered that they

had, and that it was then at Rome in the hands of a certain banker,

whom they named. He desired three days to consider the matter, at the

end of which time they were requested to return. In the interval, the

pope sent to the banker, and demanded the money which the holy friars

had lodged in his hands; and in order to quiet the conscience of the

Italian money changer, he accompanied this demand with an absolution

for his breach of trust. When the three days were expired, the

Franciscans waited upon his "holiness," fully anticipating success.

The successor of Saint Peter received them graciously, but told them

that on due consideration he could not grant their request, as it was

opposed to the rule of Saint Francis; but, as to the money—why, it

must remain for the use of the holy see!

Old Burton, with his usual learning, describes the

characteristics of the miser. "He is commonly sad," says he, "as

Ahab's spirit was, because he could not get Naboth's vineyard; and if

he lay out his money at any time, though it be to necessary uses, to

his own children's good, he brawls and scolds, his heart is heavy,

much disquieted he is, and loth to part from it. He is of a wearish,

dry, pale constitution, and cannot sleep for cares, and worldly

business; 'his riches,' saith Solomon, 'will not let him sleep;' or

if he do sleep, it is of a very unquiet, interrupt, unpleasing sleep,

with his bags in his arms; and though he be at a banquet, or some

merry feast, he sighs for grief of heart; his wearish body takes no

rest; he is troubled in his abundance, and sorrowful in plenty;

unhappy in the present, and more unhappy in the life to come. He is a

perpetual drudge; restless in his thoughts, and never satisfied; a

slave—a wretch—a dust worm, still seeking what sacrifice he may offer

to his golden god!" Dryden SUMS up the misery of avarice in a few

lines; he says,

Content is wealth, the riches of the mind,

And happy he who can that treasure find;

But the base miser starves amidst his store,

Broods on his gold; and griping still for more,

Sits sadly pining, and believes he's poor!

And Goldsmith, in his graphic and charming way, thus refers to the

insatiable nature of this unholy passion:

As some lone miser visiting his store,

Bends at his treasure, counts, recounts it o'er;

Hoards after hoards, his rising raptures fill,

Yet still he sighs, for hoards are wanting still.

Moirre in his "L'Avare," and Shadwell in his "Miser," have both

attempted to display the workings of avarice by dramatic

representation. Far from exaggerating, their characters fall short of

the reality, and have all been surpassed by the examples of niggardly

saving, and penury, given to us in the lives of Daniel Dancer, John

Elwes, Jemmy Taylor, and their eccentric clan. Robert Pollok, the

author of "The Course of Time," thus paints in words the miser at his

store:

But there was one in folly further gone;

With eye awry, incurable, and wild,

The laughing stock of devils and of men,

And by his guardian angel quite given up—

The miser, who with dust inanimate

Held wedded intercourse. Ill guided wretch!

Thou might'st have seen him at the midnight hour,

When good men slept, and in light winged dreams

Ascended up to God—in wasteful hall,

With vigilance and fasting worn to skin

And bone, and wrapped in moat debasing rags:

Thou might'st have seen him bending o'er his heaps,

And holding strange communion with his gold;

And as his thievish fancy seemed to hear

The nightman's foot approach, starting alarmed;

And in his old, decrepit, withered hand,

That palsy shook, grasping the yellow earth

To make it sure. Of all God made upright,

And in their nostrils breathed a living soul,

Most fallen, most prone, most earthy, most debased.

Of all that sold Eternity for Time,

None bargained on so easy terms for death.

Illustrious fool! nay, most inhuman wretch!

He sat among his bags, and, with a look

Which hell might be made ashamed of; drove the poor

Away unalmsed; and 'midst abundance died—

Sorest of evils—died of utter want!

If we were disposed to do so, it would be no difficult task to

show the powerful influence of avarice upon the rise and progress of

nations, and it would be instructive to comment, with the annals of

our country before us, upon the working of this passion, in the

history of the English people. We should observe, in the origin of

those wars and tumults, which incessantly employed the arms, and fed

the turbulent passions of our early kings, the grim features of

avarice. We should behold in the tyranny and oppression of monarchs

over their people, the power of the same greedy and selfish lust, and

we should find the corruptions, and abominations, of the old popish

church, to have sprang from the love of gold. The most glaring evils

of society, and the grossest corruptions of religion, were instigated

and supported by the promptings of avarice. Monarchs, ravenous to

acquire, looked enviously at rival kingdoms; the more they obtained,

the more did they demand. The miseries of war, the slaughter of

legions of their subjects were as nothing, when opposed to their

schemes of avarice and ambition. It was the treasures which the

parsimony of the Jews accumulated that excited in old England the

cupidity of Norman power. Christian kings and Israelitish money-

lenders were alike greedy after wealth; and we all know what

massacres and plundering arose from this love of gold. It was the

avarice of monks and popish priests that excited the envy of Henry

Tudor. In their case the love of gold was the root of all evil, as

regarded their own interests at least; for had the monks adhered to

their ancient rules of poverty, and prayer; their monasteries would

not have been so zealously suppressed.

The passion of avarice has various manifestations; one craves

for money but to hoard it in his chests, others crave for money to

spend it in their selfish pleasures. Thus it is that avarice is

sometimes found in the spendthrift, and thus it is that spendthrifts

so often become inveterate misers. Perhaps the best illustration of

this feeling is in the parsimony and extravagance which we sometimes

observe combined in gamesters. Did we want a fearful lesson, we would

go to the gaming table to behold the demon of avarice in his triumph—

the haggard face—the feverish brow—the eager anxious eye—the nervous

twitches of the mouth, and the clenching of the hands, are the

outward signs of the fierce and deadly struggle within. The

transition, indeed, from prodigality to avarice is so easy, that one

would almost feel inclined to regard the spendthrift, greedy for

sensual enjoyment and riotous pleasure, as only exhibiting another

manifestation of avarice; it is a species of that same covetous

feeling, longing to enjoy a greater portion of pleasure than usually

falls to the lot of man: it is selfishness; and selfishness is next

akin to avarice. A young man of vicious principles squandered in a

few years a sumptuous fortune. His houses and his lands had one by

one, and piece by piece, been forfeited to gamblers, or sold to

gratify his profligacy. His fortune gone, and no longer possessing

the means of dissipation, he found his companions desert him; he had

treated them liberally during his mad career; they had feasted at his

table, and drunk plenteously of his wine; but companions in sensual

joys are seldom grateful or sincere in their friendship. Forsaken and

alone, he began to despair, and formed a resolution, which when

formed few, in the adversity of fortune, have the courage to resist—

he resolved to terminate with his own hand, a life which he deemed no

longer desirable, and in which he could see no further source of

happiness. He left his home in this suicidal mind, and wandering

about, he came almost unconsciously to the brow of an eminence, which

looked down upon what were lately his estates. He threw himself upon

the ground, and for the first time for many years began to meditate.

It was a good spirit that was now struggling in the future miser,

before which the demon of suicide fled. He sat for hours in that

brown study, and he arose an altered and determined man He had formed

a resolution that all those fair lands should be his again. He walked

hastily forward, determined to avail himself of the first opportunity

of earning money that presented itself; and when he had obtained it,

he resolved to use it with rigid parsimony. He had conquered during

those few hours of reflection every feeling of pride, and his first

attempt to earn money was a sufficient test of the sincerity of this

triumph. He saw a heap of coals shot out of a cart, on the pavement

before a house; he offered to shovel them into the cellar; his

services were accepted, and remunerated with a trifling sum; yet

trifling as it was, he resolved to save the greatest portion. He

embraced every means of obtaining money, and did not allow himself to

consider the meanness or servility of the occupation. Everything that

could be applied to a use he hoarded up, and when accumulated sold.

By these means, step by step, and little by little, after years of

patient labour, he saved enough to purchase a few cattle; these he

improved, and after a while sold at a profit. During all this time he

practiced the strictest parsimony, and he was ultimately enabled, by

his accumulations, to recover his lost estates. Parsimony such as

this we should feel disposed to excuse, but the result in his case,

it is said, was disastrous, for parsimony became, by long habit,

confirmed into avarice, and the man died a scraping, grasping miser,

with sixty thousand pounds in his money chests.

It is not always that avarice assumes the garb of wretchedness;

it is not always that the miser appears to the public eye, a lank and

half-starved wretch, with loathsome rags upon his shoulders. The

passion is sometimes associated with men, whose names have been

renowned for great actions, and for vast achievements in the world.

That great warrior, the Duke of Marlborough, allowed the promptings

of avarice to tarnish a fame designed to live for centuries. Many and

disreputable are the charges of peculation which have been advanced

against him, and numerous are the anecdotes remembered by tradition,

or recorded in books, of his pinching parsimony. When the clouds were

gathering in the heavens, and infirmity had warned him of coming

dissolution, he would walk from the public room in Bath to his

lodgings, in a cold dark night, through wind and rain, to save

sixpence for coach hire. Yet that great general left at his death a

fortune of more than a million and a half of money, which, as if to

show to others the folly of such meanless parsimony, was inherited by

a grandson of Lord Trevors, who had been one of his bitterest

enemies. But we need not go back so far to find noble misers; some of

the members of our proud nobility of today, afford striking examples

of parsimony and avarice in the great. We have known some whose

riches are so great, that they may be compared with the riches of

Croesus; grumble over their tradesmen's bills, and haggle for an hour

to obtain the reduction of a shilling, did not interest prompt the

tradesman sooner to submit, in hopes of future "patronage," from such

distinguished and noble personages. If the reader will take the

trouble to enquire, he may glean some curious anecdotes of a "noble"

miser, of the present day, whose parsimony is so great, that he

deprives his domestics of their perquisites, and has been known to

have sold the refuse fat from his own kitchen for the trifle which it

produced. This descendant of a valiant race may be seen, in the

locality of his own mansion, with a huge basket on his arm, wandering

from shop to shop, and from stall to stall, to pick up bargains or

thrifty provender for his household. He not only attends to the

economy of his kitchen, but even to the most minute affairs of his

farm; his dairy receives no small share of his attention, and he will

sometimes condescend to measure out, and sell his milk in retail, to

the neighbouring villagers. One morning, it is related, a little girl

presented herself at the castle, and giving in her jug and penny, was

served by his grace, who, pleased with her appearance, gave the

little damsel a kiss, telling her at the same time that she would

always now be able to say, that she had been kissed by a duke. "Yes,"

replied the little rustic, "but you took the penny, though!" We could

point to many such instances of aristocratic penury, but we do not

wish to draw our illustrations from contemporary characters.

The total absence of all ulterior motive in the parsimony of the

miser is a convincing proof of how powerful are the cravings of

acquisitiveness, when unduly excited. "If a miser be the owner of

fifty acres," said Dr. Combe, "it will give him delight to acquire

fifty more; if of one thousand, or one hundred thousand, he will

still be gratified in adding to this number. His understanding may be

convinced that he already possesses ample store for any enjoyment,

and abundant to provide against every want; yet if this faculty be

active, he will feel his joys impaired if he cease to amass." The

ever famous Jemmy Wood, of Gloucester, who died worth nearly two

millions of money, did not cease to go on accumulating wealth after

he had obtained more than he or his family could spend in their

lifetime, if they spent with common prudence. But the propensity to

acquire, when unduly active, absorbs all other powers and motives of

the human mind. The love of accumulating gold is so intense that it

defies all fear of death, and the being whose will is submissive to

its dictates, would calmly look starvation in the face; and rather

than invade his hoards to purchase a few extra comforts for the body,

expire by lingering and slow degrees. Ostervald, the miser, died,

because he would not spend a few shillings in the purchase of a

little soup; and Danden, the miser, of Berlin, positively died of

starvation, whilst he had secreted under his floor twenty thousand

crowns in specie. He had no heir but a brother, with whom he had been

at enmity for seven and thirty years, because he had once sent him a

letter without paying the postage. Yet this sordid wretch was a man

of intellectual talent, and a master of languages. "True it is," as

Dr. Combe asserts, "that when the pursuit of wealth becomes the chief

business of life, acquisitiveness engrosses the intellect, deadens

the moral sentiments and debases the whole faculties of the mind."[\*

System of Phrenology, vol. i. p. 318.]

Other passions diminish in their strength, as age approaches.

The sensual passions become palled by gratification. The sins of

youth are forgotten, as the hair grows grey, and the eyes become

dimmed with the film of age; but the passion of avarice, unlike other

passions of the human mind, knows no satiety; it becomes strengthened

by its gratification; it derives nourishment from its very excesses,

and, like the sturdy oak, becomes stronger as its age increases. It

is difficult to discover the motives of hoary avarice—with limbs

bending beneath the weight of years—with hair blanched by the snows

of many winters—sans sight—sans teeth—sans everything—yet gloating

over gold which he can never live to want, and greedy for

acquisitions which can procure no happiness. We can only imagine that

the mind, so absorbed by avarice, is rendered imbecile to all other

feelings; or that the thoughts become so engrossed in their mammon

worship, as to forget the flight of years, and the phantom of the

tomb! And yet, perhaps, even the worst passions of the human mind are

incapable of extinguishing all semblance of a better nature. Some

slight trace of virtue—some lingering remains of charity—some

indications of benevolence, will lie slumbering in the heart,

although the calculations of avarice, and the audacity of crime, may

have buried those feelings, and incased them as in the grave. The

heart of the miser—of the robber—of even the murderer; if studied

with intense scrutiny—if probed with skill, will not be found totally

impregnable. Vice may have contaminated the stream of thought, and

guarded the heart with the watchfulness of a fiend; but there is no

breast so besieged, that the angel of goodness may not redeem;—no

heart, some avenue of which may not be surprised—no nature so

obdurate, to which some good feeling or sentiment of love, may not

appeal. Even where sin has most contaminated the heart, and excited

the evil passions of the human mind, there is some trait of humanity

still left to emulate the philanthropist to exertion, and to inspire

the blackest sinner with the sunshine of hope.

What is more anomalous in nature than the mind of man? Sometimes

passions and sentiments, diametrically opposite in their nature, are

found existing in the same individual. Ferocity and tenderness—

revenge and love—parsimony and charity grow up, and are made manifest

side by side. Nothing, perhaps, has won so much for the philosophy of

Gall and Spurzheim as this singular fact, for nothing seems to

demonstrate so clearly the innateness of our ideas and capacities.

The education or peculiar mental training that would tend to develop

a grasping pinching parsimony, certainly does not appear to us the

kind of training to implant principles of benevolence, and charity;

in the human heart. And yet, perhaps, in these very anomalies, if we

closely examine, we shall find a spirit of harmony, one propensity

will seem to prompt and call into activity another feeling; the

virtue becomes the excuse for the vice, and the mind is lulled by the

gratification of two of its most opposite, but most powerful

propensities, till the bad man thinks his motives good, and looks

with complacency upon his evil deeds. We have a curious anecdote of

the combination of parsimony with charity, to illustrate our meaning,

and to show how a sordid vice is made by some subservient to their

schemes of benevolence and love. We willingly forget the vice, and

call it self-denial, whilst dwelling upon the munificence of the

virtue.

Some years ago, there lived in Marseilles an old man of the name

of Guyot; he was known to every inhabitant, and every urchin in the

streets could point him out as a niggard in his dealings, and a

wretch of the utmost penury in his habits of life. From his boyhood,

this old man had lived in the City of Marseilles, and, although the

people treated him with scorn and disgust, nothing could induce him

to leave it. When he walked the streets he was followed by a crowd of

boys, who, hating him as a grasping miser, hooted him vociferously—

insulted him with the coarsest epithets, and sometimes annoyed him by

casting stones and filth at his person. There was no one to speak a

kind word in his favour—no one to bestow an act of friendship, or a

nod of recognition upon Guyot. He was regarded by all as an

avaricious, griping old miser, whose whole life was devoted to the

hoarding up of gold. At last this object of universal scorn died, and

it was found that, by his parsimony, he had amassed an ample fortune.

What was the surprise of his executors on opening his will, to find

these remarkable words:—"Having observed, from my infancy, that the

poor of Marseilles are ill supplied with water, which can only be

procured at a great price, I have cheerfully laboured the whole of my

life to procure for them this great blessing, and I direct that the

whole of my property shall be expended in building an aqueduct for

their use!"

When it was proposed to build Bethlehem Hospital, many

benevolent individuals volunteered to solicit contributions by

calling upon the inhabitants of London. Two of these gentlemen went

to a small house in an impoverished neighbourhood; for the pence of

the poor were solicited as well as the pounds of the rich. The door

was open, and, as they drew nigh, they overheard an old man scolding

his female servant for having thrown away a match, only one end of

which had been used. Although so trivial a matter, the master

appeared to be much enraged, and the collectors remained sometime

outside the door, before the old man had finished his angry lecture.

When the tones of his voice were somewhat subdued, they entered, and

presenting themselves to this strict observer of frugality and

saving, explained the object of their application; but they did not

anticipate much success. The miser, however, for such he was reputed

in the neighbourhood, no sooner understood their object, than he

opened a closet, and bringing forth a well filled bag, counted

therefrom four hundred guineas, which he presented to the astonished

applicants. They expressed their surprise and thankfulness, and could

not refrain from telling the old gentleman that they had overheard

his quarrel with his domestic, and how little they expected, in

consequence, to have met with such munificence from him. "Gentlemen,"

replied the old man, "your surprise is occasioned by my care of a

thing, of such little consequence; but I keep my house, and save my

money in my own way; my parsimony enables me to bestow more liberally

in charity. With regard to benevolent donations, you may always

expect most from prudent people who keep their own accounts, and who

pay attention to trifles." When he had thus addressed them, he

somewhat abruptly requested them to withdraw, and closed the door

after them; thinking, perhaps, more of the match which his maid had

so wantonly destroyed, than of the four hundred guineas which his

benevolence had prompted him to bestow.

CHAPTER II: A FEW WORDS ON FRUGALITY AND SAVING.

Avarice the abuse of a feeling which God intended as a blessing—The

virtue of Economy—Extravagance in literary Men—Parsimony versus

Frugality—How to Save—The importance of little things—Jacob Clement

the City Broker—Jacques Lafitte—The Dust Heap—Nothing useless—Marine

Storekeepers—Mysterious Bone-pickers—Singular death of a Miser, &c.,

&c.

Rather would we, that our pen fell powerless from our hand, than

that we should inadvertently have said one word of discouragement to

they who are striving, by cheerful and willing self-denial, to

provide out of humble incomes a provision against the hour of

misfortune. Because men will drink wine till they become no longer

human—because men, in striving to degrade themselves to a level with

beasts, forget all the responsibilities of their higher nature, and

find delight in wallowing in oblivious drunkenness; we would not, on

that account, refuse to partake with temperance of that which God has

given us as a blessing. And because men forget their souls, and the

nobler purposes of life, and in their eagerness and avarice for gold,

root out all good and manly feeling, and coin, as it were, their very

hearts into metal; we would not neglect, by prudent and honourable

means, to acquire wealth. Whilst we abhor the abuse, and think it

well to guard others by hideous examples of its folly and vice, we

can appreciate and participate in its legitimate use. We look upon it

as a solemn duty in men, whether regarded as citizens or as fathers

of families, to practice a prudent economy; and the man who is frugal

without being avaricious—who is parsimonious without being sordid—we

regard as fulfilling one of his greatest social duties. Joseph, be it

remembered, was thought to display his sagacity when he advised

Pharaoh to lay up in the seven plenteous years, for the seven ensuing

years of famine. "Where," said the king, "shall we find such an one

as this? A man in whom is the spirit of God!" And St. Paul solemnly

affirms that "he hath sunk even below infidelity, who is negligent to

provide for those of his own house." If, therefore, economy is a

virtue, wastefulness becomes a sin. And yet, how many weakly glory in

being thought extravagant; ruined spendthrifts will boast of their

meanless prodigality, and their wasteful dissipation, as if in their

past liberal selfishness they could claim some forbearance for their

present disrepute, or some compassion for the misfortunes into which

their own heedlessness has thrown them. The learned, too, will

disclaim all knowledge of the dull routine of economy, and proclaim

their ignorance of the affairs of life, as if the confession endowed

them with a virtue; but perfection is not the privilege of any order

of men, and many who ought to have been the monitors of mankind,

whose talents have made their names immortal, embittered their lives,

and impaired the vigour of their intellects, by their thoughtless and

wanton improvidence. The calamities of authors is a hackneyed theme.

Savage, Steel, Sheridan, Gay, Logan, and Maginn, are not instances,

as some have asserted, of literary misfortune and neglect, so much as

examples of learned profligacy and imprudence. Most of them were at

times affluent, and most of them had opportunities in the success and

popularity of their writings, of providing means to ward off those

calamities which darkened the annals of their literary history, and

which made them so familiar with

"Want, the garret, and the jail."

We are too apt to overlook the difference which subsists between

parsimony and avarice; the one, while it may be a virtue in some, is

a sin in others; but avarice, in whomsoever it may appear, must

always be regarded as a vice. Parsimony in the man who, having but a

narrow income, is anxious to provide for his family, who is ambitious

to ascend higher in the social scale, and who feels solicitous to

save his progeny from some of those hard vicissitudes of poverty

which his own experience has taught him to dread; parsimony in such

an one becomes a virtue, worthy of our highest regard, and deserving

our warmest approbation. It is kindled by the best feelings of

nature, and the tenderest sympathies of the heart. It is a virtuous

parsimony that seeks out of present affluence, to lay by something

for a rainy day. It is an indication of a sinful avarice that would

employ extortion, or use craft, and Israelitish cunning, to augment

an already abundant store. It is a virtuous parsimony that would save

a little to help an aged parent in the evening of life; to administer

to the wants of the sick, or to provide the sad obsequies for poorer

relatives. It is an indication of sinful avarice that would let the

parent shiver over a fireless hearth, that would begrudge one atom of

wealth to soothe the bed of sickness, or that would allow the charity

of strangers to provide the last home for departed kindred. Avarice,

indeed, is but a diseased action of a propensity, which, if properly

used, is beneficial to our well-being. The propensity to acquire is

natural to the human mind, and when it is manifested by a prudent

frugality, is one of the greatest moral blessings of life. Religion

enjoins, and scripture warrants, the practice of economy, and

"Reason bids you for your own provide."—POPE.

The best and ablest writers of every age have proclaimed its

benefits, and enforced it as a habit, which not only keeps poverty

and want from humble homes, but inspires its observer with a feeling

of manly independence and inward comfort, which greatly help to rob

of their sting, the cares and vicissitudes of life. Whilst,

therefore, in illustrating the passion of avarice, we have

endeavoured to display by remarkable examples, the grovelling

sordidness of that vice, we are anxious to distinguish between it,

and its opposite virtue; as avarice is one of the most debasing

propensities of the human mind, so is frugality one of its greatest

virtues. Whilst one is the source of misery, wretchedness, and

endless sin; the other is the promoter of domestic happiness, of

homely comfort, and social joy.

Whilst, however, we applaud the economist, we detest the miser,

and would willingly raise our voice, to aid the cry against the

avaricious man; the cringing, grasping, selfish accumulator of gold,

the cold, unfeeling, heartless money-lender. We would raise our voice

against the greedy and the selfish, who would wrong the widow of her

pittance, and who, whilst he possessed the means, would refuse to

help the poor and indigent, with a fraction of his wealth. We would

raise our voice, too, against that man, who, to increase his stores,

would stoop to mean and grovelling acts, or sell his honour for a

little gold. A heart so enshrined in Mammon, is not worthy the

society of upright men, and well deserves contempt. Reader! shun such

when you meet with them; their very touch is contamination, and to

seek their gold, is indeed to seek the wages of sin and death. It is

hard that men will not always distinguish between wretches so

worthless, and the honest, praiseworthy, frugal man. And yet, how

often are the efforts of the latter discouraged by the unfeeling

voice of the thoughtless prodigal, who laughs at his saving, and

calls it parsimony; and at his frugality, and calls it avarice.

An ingenious writer compares a miser to a growing tree, which,

whilst living and increasing, can be applied to no immediate use, but

which at last, when cut down, supplies material for the most useful

purposes; and a poet says, that

Riches, like insects, when concealed they lie,

Wait but for wings, and in their season fly.

Who sees pale Mammon pine amidst his store,

Sees but a backward steward of the poor;

This year a reservoir to keep and spare,

The next, a fountain, spouting through his heir.

POPE.

If this offers no palliation for the vice of avarice, it shows

that the result of a miser's life, is at least, more profitable to

mankind than that of the spendthrift. The miser treasures up his gold

in his senseless fondness for the yellow metal: he cares not to put

it out to interest or to invest it in commerce: he hoards it up,

gloats over it in the day, and handles it in the dark at night. He

sleeps with his bony fingers clenched about his bags, holding them

tighter in his fitful dreams, lest the robbers, who are ever passing

before him in his visions, should take his treasure from him. If the

wind shakes his crazy habitation, the miser, with a sudden start,

awakes:

"Along the silent room he stalks,

Looks back, and trembles as he walks.

Each lock, and every bolt, he tries,

In every creek and corner pries;

Then opes the chest, with treasure stored,

And stands in raptures o'er his hoard."

A being like this, who can help despising? But such an one bears

no resemblance to the frugal man, whose object is merely to refrain

from useless expenditure; and whilst participating with thankfulness

in a few of the enjoyments, manifests no anxiety to revel in the

superfluities of life till he has provided something to help him in

adversity and decay.

With those who have no hereditary birthright before them—who

have only their health and muscles for a fortune, and who, like the

silkworm, must spin all their riches out of their own bosom—industry

and frugality become, as we have said before, solemn duties, which

they have no more right to neglect than they have to cast aside their

implements of toil, and refuse to work for their daily bread: and yet

how often do we see the artisan, with a numerous progeny, clustering

around him, with a fond wife depending on his exertions, neglect,

although he has ample opportunities, to lay by one penny to aid in

the hour of sickness, or to help his family should death call him

away. It is a bitter thought for a dying man, that they who crowd

around his bed with anxious solicitude—they who for so many years he

has loved and cherished—who have been a comfort to him in trouble,

and a solace in the dark hour of adversity—that the dear being who

has journeyed with him so cheerfully along the stony path of life,

and who ever had a smile of hope for him, and a kind word to bless

him when his soul was heavy—who always entered into his wishes, and

sympathised with his emotions—whose warm and faithful heart,

overflowing with a chaste and confiding love,,was ever busy in

scheming little plans to give him pleasure, and to anticipate his

unuttered wishes: it is gall and bitterness to a dying man to think

that this dear creature and his little ones should be left

unprotected in the wide world alone—in the midst of unsympathising

strangers, and the prospect of the workhouse as the only refuge from

starvation. A bleak and torturing thought is that, to wring the

expiring heart of a dying man! It is seldom, indeed, that one who has

passed his life so thoughtlessly, can enjoy that inward consolation,

and that sustaining hope, which ought, at the moment of death, to

fill the soul of a Christian: his anxious mind cannot untwine itself

from its painful reveries, and he breathes his last without the peace

of God that passeth all understanding.

We consider it, then, an imperative duty that all who have the

power, should save—that they should husband up little by little an

increasing store for their future wants. Some will say that, by doing

this we are showing how little faith we have in Providence; but they

that say so, speak unadvisedly, and might as well argue that, if we

saw a child in the water, and could save it, we ought not to do so,

but trust to Providence for its rescue. It is our duty to be

provident, careful, and frugal: it is our duty, because the God of

heaven bade us gather up the fragments that remain, and to allow

nothing to be lost. We must not act, in this railway-stirring age,

like the waggoner in the bog, but embrace the opportunities which God

has given us, and use his gifts with prudence. Others will say,

sufficient for the day is the evil thereof, and advise us to think

less about what may happen to us by and bye; but they draw false

reasoning from another holy passage, for if we become the humble

instruments of our own preservation from pecuniary want, does that

prove less our gratitude to Providence for having given us the means

to do so? Yet this is a maxim, which, when indiscriminately applied,

has sometimes wrought the ruin of many, both good and noble. James

Ballantyne, the partner of Sir Walter Scott, on his death-bed,

affirmed that many of those calamities which overtook them, and which

involved the ruin of the great literary magician, was owing to the

weakness of Scott in shrinking from the appearance of danger, and

from his aptness to carry too far the maxim, that, "sufficient for

the day is the evil thereof."

Many who have the wish to be frugal will scarcely know how to

begin: they have lived so long the thoughtless spendthrift, that they

cannot be thoughtful all at once. They will mention the trifling sum

that forms their weekly earnings, and ask, how is it possible to

reserve even a little, out of such a pittance? It is a cheerful

proverb that tells us "Where there is a will there is a way;" and the

homely truism is a suitable answer to all who ask, How can I save?

There are few working men who, if they have the desire to be

economical, will not call to mind some useless luxury, in which they

are in the habit of indulging, and from which they could easily

refrain. Taste and caprice have invented an infinite variety of

superficial wants, in these modem times, which are as unnecessary to

our happiness, as some of them are injurious to our bodies. The

morning glass, the evening pipe, or the Saturday's night revel, might

be profitably dispensed with, both to the health and to the purse.

The savings may not be great at first, but frugality will have gained

the ascendancy; and it is astonishing how much prosperity will

follow, and how many opportunities will offer, of adding to the

little store, if prudence and industry are on the watch. Retrench, in

every reasonable manner, your expenses, and strictly adhere to the

admirable axiom of the Roman poet-

"Infra

Fortunam debet quisque; manere suam."—OVID.

("Everyone should live within his income")

and recollect the words of Dr. Cotton, that

"Your portion is not large indeed,

But then, how little do you need,

For Nature's calls are few;

In this the Art of living lies,

To want no more than may suffice,

And make that little do."

There are few who have not, at one time or other, felt, how

useful a few pounds would have proved, in advancing their future

prospects; and who have not, at such times, looked back with regret

to their past extravagance, and to their thoughtlessness, in spending

stray sixpences. It is only when we count up such trivial sums, that

we are convinced of their importance, or at all capable of judging

how much we have lost by squandering them. The old tale of the poor

drover, who gradually scraped enough together to purchase a calf,

and, from that small beginning, went on until he became the possessor

of many thousands a year, is an instance of frugality worth

remembering; yet let it never be forgotten, that, "although the

apprehensions of future wants may justify a cautious frugality, they

can by no means excuse a sordid avarice." Bearing this in mind, the

lives of misers, whilst they portray the evils of an inordinate

passion to acquire, also illustrate a truism, well deserving the

attention of all who are anxious to practice frugality without

covetousness. The importance of little things, the value of trifles,

and the power of the pence, is nowhere so strikingly exemplified, as

in the habits of those eccentric characters, whose lives we have here

presented to the reader. "Take care," said Lord Chesterfield, "of the

pence, and the pounds will take care of themselves." The saying is

worthy of remembrance; for small sums may, with some aptness, be

compared to seconds of time, which generate years, centuries, and

even eternity itself. Let not a regard for little things be thought a

manifestation of avarice. Our Rothschilds, our Barings, and our

Coutts', would never have amassed their almost fabulous fortunes, had

they not constantly regarded little things, and looked well after the

pence. Many of the most wealthy members of the Stock Exchange, who

can now lend their thousands, and their tens of thousands, originally

belonged to the most subordinate ranks of society. Jacob Clement, the

city broker, who died a few years ago, leaving a fortune of three

hundred thousand pounds, began life as a pot-boy at an inn, at

Aylesbury. His first situation, in London, was as a waiter; but he

had perseverance, practised frugality, and encouraged habits of

saving; had he neglected such habits, he would probably have died a

waiter. There is wisdom in that saying of the miser, who maintained,

that "a farthing is the semina of wealth, the seed of a golden

progeny;" and often has its truth been remembered, not only by

misers, but by those whose virtues have only been equalled by their

prosperity. Perhaps in no instance was this parsimonious care for

trifles, so truly elevated into a virtue, as exemplified in the life

of Jacques Laffitte. There appears something almost noble, in the

pinching, screwing parsimony of that great banker. In an early month

of the year 1778, with a tolerable education, and with many natural

qualifications, for a financial life, Jacques Laffitte was seeking

for a situation as a clerk. He had high hopes, and a light heart, for

he brought with him a letter of introduction to M. Perregaux, the

Swiss banker. But with all his sanguine anticipations, and golden day

dreams, he was bashful, and retiring. It was with a trembling heart

that the young provincial appeared before the Parisian man of bonds

and gold; he managed to explain the purpose of his visit, and

presented his letter of recommendation. The banker quietly read the

note. "It is impossible," said he, as he laid it aside, "that I can

find room for you at present; all my offices are fall; should there

be a vacancy at a future time, I will see what can be done; in the

meantime, I advise you to seek elsewhere, as it may be a considerable

period before I shall be able to admit you." Away went sunshine, and

prosperous visions! Disappointed and gloomy, poor Jacques left the

presence of the polite banker. As he crossed, with downcast eyes, the

court-yard of the noble mansion, he observed a pin lying on the

ground; his habitual habits of frugality, amidst his disappointment,

were still upon the watch; he picked up the pin, and carefully stuck

it into the lapel of his coat. From that trivial action sprang his

future greatness; that one single act of frugal care and regard for

little things, opened the way to a stupendous fortune. From the

window of his cabinet M. Perregaux had observed the action of the

rejected clerk, and he wisely thought, that the man who would stoop

to pick up a pin, under such circumstances, was endowed with the

necessary qualities for a good economist; he read in that single act

of parsimony, an indication of a great financial mind, and he deemed

the acquisition of such an one as wealth itself.

Before the day had closed, Laffitte received a note from the

banker. "A place," it said, "is made for you at my office, which you

may take possession of to-morrow." The banker was not deceived in his

estimate of the character of Laffitte, and the young clerk soon

displayed a talent and aptness for his calling, that procured his

advancement from the clerk to the cashier; from a cashier to a

partner; and from a partner to the head proprietor of the first

banking-house in Paris. He became a deputy, and then president of the

Council of Ministers. What a destiny for the man who would stoop to

pick up a pin!

In the zenith of his prosperity, Lafitte retained the same

principles of frugality and saving. He was never the avaricious and

grasping miser, but he was ever the parsimonious saver. He would

scold, and sometimes read his clerks a lecture upon their wilful

waste of a pen, a piece of paper, or an inch of twine; yet he had a

heart of charity, and could be munificent in his benevolence. One

morning a sister of St. Vincent de Paul entered the boudoir of the

banker, to solicit his subscription to some charitable object. He

appeared somewhat ruffled in his temper, but he received her

graciously. "What do you require, my good sister," he asked. "Sir,"

she replied, "I come to you on behalf of my poor neighbours; their

distress is great." "Indeed! you have called at the right time, for

just now I am angry with that gentleman for wasting my wafers." At

the same time, he pointed to a young man seated at a desk, who

smiled, but was evidently disconcerted. The sister of charity feared

her mission would be a fruitless one; and that her visit might not be

without some good result, she amiably applied herself to excuse the

fault of the young clerk, who had merited the reproof of the careful

money dealer, by not making one wafer serve to seal two letters.

Lafitte listened attentively, and afterwards presented to the good

sister a check for one thousand francs, saying, at the same time,

"If, in my career, I had not economized in trifles, it would not be

so easily for me to have contributed to-day to the excellent object

which you have in view. Pray look in upon me from time to time!" The

character of the banker loses nothing by this regard for little

things.

Some years ago, a large dust contractor had a daughter, who was

about to be married. His future son-in-law was respectable, but not

wealthy, and the match in point of pecuniary circumstances was in his

favour. He did not ask for a dowry, but the father of the young lady

promised to make them a present on their wedding day. The guests were

assembled, the ceremony had been completed, and the father called his

son on one side. "I promised to make you a present on your marriage;

you observe," said he, pointing through the window at which they were

standing, "that large heap of dust, I give it you as my daughter's

dowry." The young man bowed, he had expected a few hundred guineas;

but he felt chagrined, and almost insulted at such a present. "A heap

of dust and dirt, the scrapings of the public street! A fine marriage

gift," he murmured to himself, "and a vexatious disappointment!"

Nothing more was said at the time; but after the honeymoon he began

to think of the dowry. He offered it for sale, and great was his

surprise to find the heap of dust, which he had thought so worthless,

produce him two thousand pounds. Thus it is, that what some men

despise, the frugal and the parsimonious will make the groundwork of

a fortune.

There is nothing without its use, and nothing that will not

produce a price. Thousands of pounds are earned in London every year,

by collecting fragments of old rags, pieces of old nails, and

remnants of old cord and twine. These are hoarded up, sorted out, and

sold to the proprietors of those dingy receptacles of filth and fat,

which are to be found in all the back streets of the metropolis. The

"marine store" trade is one of the most profitable in London; by

encouraging thrift in others, the dealers in such things grow thrifty

themselves. They learn by their business the value of little things;

they will buy a farthing's worth of iron, and a pennyworth of dirty

rags. In London, there are a number of amphibious kind of human

beings—in appearance neither men nor women, but something between the

two. They are known by their peculiar and grotesque appearance. Some

wear a hat, but cover their shoulders with a gown. Some are adorned

in an old bonnet, but as if to keep up the mystery, button a shabby

dress coat tightly round their person. In fact, few could venture to

predict to which sex they belong. They are draggled-tailed looking

creatures, and some are not unlike the hags in Macbeth. They keep

their eyes constantly on the ground, glancing along the gutters of

the street with amazing rapidity; and, considering how old they are,

it is surprising how quickly they discern the objects of their

search. They usually carry a coarse dirty bag, into which they put

promiscuously every little bit of linen or woollen rag, string, bone,

or iron, which they may be fortunate enough to discover in the mud.

The little heaps of dust, swept out by shop-boys from behind the

counters, are constant mines of treasure, they are sure to find among

them something to reward their pains. These singular "snappers up of

trifles" are a terror and a mystery to every schoolboy, and they

often form the subject of conversation among the junior classes. Many

are the traditions current in such places about these mysterious

beings. It is said, that a boy, observing one of these thrifty souls

busy gathering up something in the streets, and, dying to learn the

wonders of her craft, made a sudden snatch at her bag, when out

tumbled filth and refuse of all description; dirty rags; bones too

stale for even dogs to pick; an old shoe; a dead cat; a part of an

iron hoop; sundry lumps of fat; shreds of cloth; horse-shoe nails;

bits of hempen cord; fragments of coal; pieces of wood, and a

catalogue of sundry articles too numerous to mention. Yet these

things, thrown away as useless, and thus gathered up, have their

value; and many are known to obtain their livelihood in London by

these morning gleanings An old woman, an eccentric character, who may

be seen almost every morning rambling about the squares, north of

Holborn, is said to have amassed a considerable sum of money in this

way; true is it, that one-half of the world knows not how the other

half lives.

One October evening, a few years ago, a dirty, ragged, miserable

looking, little old man, entered the shop of Mr. James, a broker, in

High Street, Gravesend. He wished to know if Mr. James had any

objection to receive him as a lodger. He had lived, he said, for many

years in Crown Court—certainly not one of the most cheerful, nor

respectable localities of the town. His request was complied with,

and he took immediate pos. session of his room, expressing himself

much pleased with the accommodation. I short time after he had

retired to rest, he was taken ill. The symptoms assumed a serious

aspect, and two medical men were sent for.-Upon their arrival, Mr.

James was informed that his lodger was dying—nothing could save the

old man—his end was inevitable; they communicated this sad news

quietly to the patient, who immediately ordered an attorney to be

sent for. Those around his bed were surprised, for the old man

certainly did not look as if he had anything to leave. The attorney,

however, was speedily in attendance, the old man raised himself in

the bed. "I bequeath," said he, "to my daughter one hundred and fifty

pounds, and forty pounds to each of my nephews." The attorney

inquired if he had a wife. "No," replied he, "but I have two

brothers, and another daughter, who have all behaved very ill towards

me; and I shall leave them nothing." When asked to whom he would

leave the residue of his property, should there be any; he replied,

to Mr. James as a return for his kindness and humanity. At the same

time he handed to the attorney a paper parcel, which, on opening,

proved to contain securities for upwards of eight hundred pounds in

the Bank of England. He died the next morning. It was fortunate for

Mr. James that he did not despise the dirty and shabby looking old

man. He had received him kindly, and his politeness won for him five

hundred sovereigns, which was the amount remaining after all the

legacies were paid. This singular character, who was seventy-five

years of age at his death, had gathered together much of his money by

collecting bits of bone and rag, which he had often been seen to pick

up in the streets, and put into his pocket.

CHAPTER III: TRADITIONARY RECOLLECTIONS OF JOHN OVERS, THE SOUTHWARK

MISER.

John Overs, the Ferryman—His reputed Parsimony and Avarice—The

Miser's Pretty Daughter—Romantic Tale of her Love Adventures—Black

Puddings and provender for the Kitchen—His stratagem to save a Meal—

He feigns Death; his Servants' rejoicings thereupon—Its Fatal

Results—His Burial—Mary Overs and her Lover—Her Misfortunes—Her

Retirement from the World, and her Foundation of St. Mary Overs,

Southwark.

JOHN OVERS was a miser, living in the old days when Popery

flourished, and friars abounded in England. Some of his vices and

eccentricities have been chronicled in a little tract of great

rarity, entitled "The True History of the Life and Death of John

Overs, and of his Daughter Mary, who caused the Church of St. Mary

Overs to be Built." But in giving the particulars of his life, we do

not vouch for their authenticity: the tract resembles too strongly a

chap book to bear the marks of honest truth; yet the anecdotes are

amusing, and the tradition of the miser's pretty daughter reads

somewhat romantic.

John Overs was a Southwark ferryman, and he obtained, by paying

an annual sum to the city authorities, a monopoly in the trade of

conveying passengers across the river. He soon grew rich, and became

the master of numerous servants and apprentices. From his first

increase of wealth, he put his money out to use on such profitable

terms, that he rapidly amassed a fortune almost equal to that of the

first nobleman in the land; yet, notwithstanding this speedy

accumulation of wealth, in his habits, housekeeping, and expenses, he

bore the appearance of the most abject poverty, and was so eager

after gain, that even in his old age, and when his body had become

weak by unnecessary deprivations, he would labour incessantly, and

allow himself no rest or repose. This most miserly wretch it is said,

had a daughter, remarkable both for her piety and beauty; the old

man, in spits of his parsimonious habits, retained some affection for

his child, and bestowed upon her a somewhat liberal education.

Mary Overs had no sympathy with the avarice and selfishness of

her parent: she grew up endowed with amiability, and with a true

maiden's heart to love. As she approached womanhood, her dazzling

charms attracted numerous suiters; but the miser refused all

matrimonial offers, and even declined to negotiate the matter on any

terms, although some of wealth and rank were willing to wed with the

ferryman's daughter. Mary was kept a close prisoner, and forbidden to

bestow her smiles upon any of her admirers, nor were any allowed to

speak with her; but love and nature will conquer bolts and bars, as

well as fear; and one of her suitors took the opportunity, whilst the

miser was busy picking up his penny fares, to get admitted to her

company. The first interview pleased well; another was granted and

arranged, which pleased still better; and a third ended in a mutual

plighting of their troths. During all these transactions at home, the

silly old ferryman was still busy with his avocation, not dreaming

but that things were as secure on land, as they were on water.

John Overs was of a disposition so wretched and miserly, that he

even begrudged his servants their necessary food. He used to buy

black puddings, which were then sold in London at a penny a yard; and

whenever he gave them their allowance, he used to say, "There, you

hungry dogs, you will undo me with eating." He would scarcely allow a

neighbour to obtain a light from his candle, lest he should in some

way impoverish him by taking some of its light. He used to go to

market to search for bargains: he bought the siftings of the coarsest

meal, looked out eagerly for marrow-bones that could be purchased for

a trifle, and scrupled not to convert them into soup if they were

mouldy. He bought the stalest bread, and he used to cut it into

slices, "that, taking the air, it might become the harder to be

eaten." Sometimes he would buy meat so tainted, that even his dog

would refuse it; upon which occasions, he used to say that it was a

dainty cur, and better fed than taught, and then eat it himself. He

needed no cats, for all the rats and mice voluntarily left his house,

as nothing was cast aside from which they could obtain a picking.

It is said that this sordid old man resorted, one day, to a most

singular stratagem, for the purpose of saving a day's provision in

his establishment. He counterfeited illness, and pretended to die; he

compelled his daughter to assist in the deception, much against her

inclination. Overs imagined, that like good Catholics, his servants

would not be so unnatural as to partake of food whilst his body was

above ground, but would lament his loss, and observe a rigid fast;

when the day was over, he intended to feign a sudden recovery. He was

laid out as dead, and wrapt in a sheet; a candle was placed at his

head, in accordance with the Popish custom of the age. His

apprentices were informed of their master's death; but, instead of

manifesting grief, they gave vent to the most unbounded joy; hoping,

at last, to be released from their hard and penurious servitude. They

hastened to satisfy themselves of the truth of this joyful news, and

seeing him laid out as dead, could not even restrain their feelings

in the presence of death, but actually danced and skipped around the

corpse; tears or lamentations they had none; and as to fasting, an

empty belly admits of no delay. In the ebullition of their joy, one

ran into the kitchen, and breaking open the cupboard, brought out the

bread; another ran for the cheese, and brought it forth in triumph;

and a third drew a flagon of ale. They all sat down in high glee,

congratulating and rejoicing among themselves, at having been so

unexpectedly released from their bonds of servitude. Hard as it was,

the bread rapidly disappeared; they indulged in huge slices of

cheese, even ventured to cast aside the parings, and to take copious

draughts of the miser's ale. The old man lay all this time struck

with horror at this awful prodigality, and enraged at their mutinous

disrespect: flesh and blood—at least, the flesh and blood of a miser—

could endure it no longer; and starting up he caught hold of the

funeral taper, determined to chastise them for their waste. One of

them seeing the old man struggling in his sheet, and thinking it was

the devil or a ghost, and becoming alarmed, caught hold of the butt

end of a broken oar, and at one blow struck out his brains! "Thus,"

says the tradition, "he who thought only to counterfeit death,

occasioned it in earnest; and the law acquitted the fellow of the

act, as he was the prime cause of his own death." The daughter's

lover, hearing of the death of old Overs, hastened up to London with

all possible speed; but riding fast, his horse unfortunately threw

him, just as he was entering the city, and broke his neck. This, with

her father's death, had such an effect on the spirits of Mary Overs,

that she was almost frantic, and being troubled with a numerous train

of suitors, she resolved to retire into a nunnery, and to devote the

whole of her wealth, which was enormous, to purposes of charity and

religion. She laid the foundation of "a famous church, which at her

own charge was finished, and by her dedicated to the Virgin Mary."

This, tradition says, was the origin of St. Mary Overs, Southwark, a

name which it received in memory of its beautiful, but unfortunate

foundress.

On an old sepulchre, in St. Saviour's church, may be seen to

this day, reclining in no very easy posture, the figure of a poor,

emaciated, looking being; which rumour has declared to be the figure

of John Overs, the ferryman. There is not much to warrant the

conclusion, except, perhaps, the similarity which the mind might

discover in the stone effigy; and the aspect with which, in idea, we

instinctively endow all such objects of penury. The figure looks thin

enough for a man who lived on the pickings of stale bones, and musty

bread, it must be allowed; and the countenance certainly looks

miserly enough for any miser; but then the marble tablet above merely

tells the passer by, that the body of one William Emerson lieth

there, "who departed out of this life," one day in June, in the year

1575.

The curious little tract, from which we have gleaned many of the

above particulars, gives a very different account of the miser's

burying-place. On account, it is said, of his usury, extortion, and

the general sordidness of his life, he had been excommunicated, and

refused Christian burial; but the daughter, by large sums of money,

endeavoured to bribe the friars of Bermondsey Abbey, to get him

buried. As my lord abbot happened to be away from home, the holy

brothers took the money, and buried him within the cloister. The

abbot on his return seeing a new grave, inquired who, in his absence,

had been buried there; and on being informed, he ordered it to be

immediately disinterred, and be laid on the back of an ass; then

muttering some benediction, or, perhaps, an anathema, he turned the

beast from the abbey gates. "The ass went with a solemn pace,

unguided by any, through Kent Street, till it came to St. Thomas-a-

Watering, which was then the common execution place; and then shook

him off, just under the gallows, where a grave was instantly made,

and, without any ceremony he was tumbled in, and covered with earth."

CHAPTER IV: SOME ACCOUNT OF THE "GREAT" AUDLEY.

"The Way to be Rich"—A curious Biography of a Miser in the Days of

the Commonwealth—Large Savings from Little Earnings—The Cunning of

Avarice—A Warning to Drowning Men not to catch at Straws—An Usurer's

Schemes and Plots—Fast Young Men of the Commonwealth—The Hypocrisy of

Avarice.

AUDLEY was a celebrated miser of the time of the Stewarts; he

amassed his wealth during the reign of the first Charles, and

flourished amazingly under the protectorate of Cromwell. His life is

displayed by an unknown author, in a tract quaintly entitled the "Way

to be Rich, according to the practice of the Great Audley, who began

with two hundred pounds in the year 1605, and died worth four hundred

thousand pounds this instant, November, 1662." The volume is scarce;

and like many scarce volumes, is very insipid in style, and very

prosy in detail; but we have thought it worthwhile to briefly sketch

his habits, and thrifty schemes. Audley was originally a clerk, with

only six shillings a week salary, and yet out of this scanty sum he

managed to save more than half. His dinner seldom cost him anything,

for he generally made some excuse to dine with his master's clients;

and as to his other meals, a crust of bread or a dry biscuit, was

regarded as fare sufficient after an ample dinner. In one

circumstance he was somewhat different from other misers; he was

clean, if not neat in his outward appearance, but he was thus

scrupulous in his apparel from principle; for Audley often asserted,

that to be thrifty it was necessary to pay some respect to such

matters. He was remarkably industrious, even when a young man. At an

age when others were seeking pleasure, he was busy in lending out,

and increasing his early savings. He was always ready to work when

the usual hours of business were over, and would willingly sit up the

whole night to obtain some trifling remuneration. He was never above

soliciting trifles, and touching his hat to his master's clients. Bo

rigid was he in his economy, and so usurious in his dealings, that in

four years, during which time however he had never received more than

a salary of six or eight shillings a week, he managed to save and

amass five hundred pounds. The salary of the remaining years of his

apprenticeship he sold for sixty, and after awhile, having made up

six hundred pounds in all, he lent the whole to a nobleman for an

annuity of ninety-six pounds for nineteen years, which annuity was

secured upon property producing eight hundred a year. The nobleman

soon died, and his heir neglected to pay the annuity. Audley had

execution upon the property, and by legal trickery, in which he was

well versed, he managed to obtain, in the way of fines and

forfeitures, about four thousand pounds profit upon his original six

hundred.

His master being one of the clerks of the Compter, Audley had

many opportunities of practising his disreputable cunning; and of

obtaining vast sums by deluding insolvent debtors, and in deceiving

their creditors. He would buy bad debts for a mere trifle, and

afterwards compound with the poor insolvent. One instance of his

avarice and villainy is so curious, that we cannot refrain from

giving the anecdote to our readers. A tradesman named Miller

unfortunately got into arrears with his merchant, whose name was

White. Many fruitless applications were made for the debt, and at

last Miller was sued by the merchant for the sum of two hundred

pounds. He was unable to meet the demand, and was declared insolvent.

Audley goes to White, and offers him forty pounds for the debt, which

the merchant gladly accepts. He then goes to Miller, and undertakes

to obtain his quittance of the debt for fifty pounds, upon condition

that he entered into a bond to pay for the accommodation. The

drowning man catches at a straw, and the insolvent, with many

protestations of thanks, eagerly signs a contract which, without

consideration, he regarded as one so light, and so easy, in its

terms, as to satisfy him that the promptings of benevolence, and

friendship, could alone actuate his voluntary benefactor. The

contract was, that he should pay to Audley some time within twenty

years from that time, one penny progressively doubled, on the first

day of twenty consecutive months; and in case he failed to fulfil

these easy terms, he was to pay a fine of five hundred pounds. Thus

acquitted of his debt of two hundred pounds, Miller arranged with the

rest of his creditors, and again commenced business. Fortune turned,

and he participated liberally in her smiles. Every month added

largely to his trade, and at last he became firmly established. Two

or three years after signing the almost forgotten contract, Miller

was accosted one fine morning in October by old Audley, who politely

demanded the first instalment of the agreement. With a smile, and

many renewed expressions of thankfulness, the hopeful tradesman paid

his penny. On the first of the succeeding month Audley again called,

and demanded twopence, and was as politely satisfied as before. On

the first of December, he received a groat; the first of February,

one shilling and four pence. Still Miller did not see through the

artifice, but paid him with a gracious smile; perhaps, however, there

was something cynical in the look of Audley as he left the shop this

time, for the poor tradesman's suspicions were aroused, and he put

his pen to paper, as he ought to have done years before, to ascertain

the amount of his subsequent payments. Reader, what think you would

have been the amount of the payment due on the first of the twentieth

month? What BUM, think ye, the little penny had become? No less than

two thousand one hundred and eighty pounds! And what was the

aggregate amount of all these twenty monthly payments? Why, the

enormous sum of four thousand three hundred and sixty-six pounds,

eleven shillings, and three pence! It sounds incredulous, but if you

think it a fable, do as Miller did, and reckon for yourselves. Of

course Miller refused the payment of his bond, and forfeited five

hundred pounds by the benevolence and charity of the miser.

Such is a single instance of the cunning of avarice as

displayed, on many occasions, by this miser. His whole life was one

of trickery and disreputable craft. His schemes of villainy were so

intricate, and his deceptions so subtle, that few could discover

their purpose, or tread the labyrinth of his plot. By means of a set

of clerks, as disreputable as himself, he became known to the gay

gallants of the day as a professed money-lender. "Nor were," says his

anonymous biographer, "the youngsters so needy; as Audley was ready

to feed them with money, sometimes with a covetous violence forcing

upon them more than they desired." Of course always providing that

the security was substantial, and the "consideration" dazzling. Of

all the lawyers who disgraced their profession, there was never one

so disreputable as Audley—there was never usurer so usurious—never a

creditor so unrelenting; and there never was one whose craft wrought

the ruin of so many unfortunate, but honest men. As the cunning

spider before he crawls from his hiding-place to pounce upon his

hapless prey, allows it to attempt an escape, that it may be

exhausted by fruitless struggles, and become entwined more securely

within the snare; lest the sudden appearance of his own ugly self

should terrify his victim into some burst of momentary violence, by

which he would rend the frail fabric of his net, and escape the

flimsy designs of his destroyer. So, did this wretch of avarice,

entice the extravagant into acts of still greater profligacy, that he

might seam them more entirely within his meshes, before he allowed

them to fathom his dastardly schemes of ruin, and his plans of deep

and accomplished villainy. He would secure himself by bonds and

mortgages on magnificent estates, and would do all he could to

encourage the thoughtless borrower in a vicious course of life. He

never refused to "advance," and was always ready to proffer his

advice.

The "fast" young gentlemen of the day, who wore high boots,

slouched hats, and gaudy swords, thought him "a good sort of fellow,"

for he had always money to gratify their desires, and to keep up the

game. It is often the case, that they who glory in having "seen the

world," and who seem to imagine that they have gained much, by

peeping beneath the veil of vice, are the most easily deceived; and,

instead of becoming wise by their experience, remain the merest

simpletons on earth, to be fleeced by every knave, with a common

share of cunning, and to be deceived by the smooth-tongued hypocrisy

of every villain, who will call himself their friend. Thus it was,

that old Audley found his gay customers obsequious in their obedience

to his wishes, and always thankful for his advice. He generally

advised his debtors to sell, before they borrowed too much, the

straggling parts of their estates; assuring them that they would

scarcely be sensible of such sales. "These he would buy of them at

half their value; so that the feathers would buy the goose, and the

wood pay for the ground; and when the poor gentleman had, with his

money, stopped one gap, by prodigality he would open another. O! how

the principal, the use, the compound interest, swell the debt, to an

incredible sum, until half the estate was sold; and then the old man

knew that when half the estate was gone, the gentleman would live as

if he enjoyed the whole, and though he abated his possessions, he

abated not in expenses; how subtly would he let his debts grow on,

until they became a considerable sum. Gentlemen could not be more

careless to pay, than he was willing to continue the debt, knowing

that, Bonds, like infants, battle best with sleeping."

This old sinner was a great hypocrite, and, with all his

villainy, made some outward show of piety. "He took care," says his

biographer, "to accompany himself, to his dying day, with some grave

and reverend divine, from whom, if he gained not piety, he gained the

reputation of it. He would have, in his chamber, upon the table, a

large bible, and Bishop Andrews' Sermons; and if you surprised him

not, you might find him busy with one of these books, but if you came

suddenly, he was in his closet."

CHAPTER V: MISERS—THEIR HABITS, SCHEMES, AND VICES.

Turner, a Miser, mentioned by Pope—Sir James Lowther and the

suspicious halfpenny—A Warning to the Avaricious, in the horrible

Death of Foscue, the Miser—Richard Child, the Miser of Colsall—

Illustrations of Acquisitiveness, and the love of Hoarding—John

Little, the Miser, of Kentish Town—Anecdote of Sir Thomas Colby—Life

and Death of Vandille, the Miser of Paris—The rich Sir William Smyth,

and Taylor the Oculist—A Miser starved by his own Parsimony—John

Mounsey, of Patrickdale—Difficulties of making a Will—Better go to

Prison than not save, or Anecdotes of Ben Pope, the Miser—Dick

Jarret, the Miser, of Rye—Augustine Partheny, the Dublin Miser; his

singular Scheme to save, after Death—Clerical Avarice, or the

reverend Miser of Blewbury—How to Repair old Garments, and make Two

Ends meet.

Facts are more conclusive than conjecture, and to enable our

readers to behold the manifestations of avarice, we have thrown

together, in our present chapter, an accumulation of anecdotes, which

may amuse, by their eccentricity, and prove instructive, as

illustrations of the workings of the human mind.

Pope, in his 'Moral Essays,' speaks of a miser, of the name of

Turner, who was worth upwards of three hundred thousand pounds. The

interest on money being reduced from five to four per cent., he

immediately put down his coach, and, discontented with the reduced

interest, he put out seventy thousand pounds to a charitable

corporation, at an advanced rate. The institution failed, and the

miser lost his money, which he took so much to heart, that he kept

his chamber ever afterwards, quite broken down in spirits. His grief,

at this diminution of his fortune, was so intense, that it was

thought he would have sunk under it; but he was heir to a vast

estate, and, in expectation of this fortune, he resorted to the plan

of keeping to his bedchamber, to save his clothes, and other ordinary

expenses. Dr King relates an anecdote of Sir James Lowther, which

exemplifies the meanness of avarice. One day he went into George's

Coffee House, and ordered a dish of coffee; on leaving, he offered a

piece of silver in payment, from which the waiter took twopence, and

gave the knight the change in coppers. He was then helped into his

chariot, for he was very old and infirm, and drove away. Some days

after, he returned to the same coffee house, to acquaint the woman

who kept it, that she had given him a bad halfpenny, and to demand

another in exchange for it. Sir James had about thirty thousand

pounds per annum, and was at a loss whom to appoint his heir.

In the year 1762, an extraordinary instance of avarice occurred

in France. A miser, of the name of Foscue, who had amassed enormous

wealth, by the most sordid parsimony, and the most discreditable

extortion, was requested, by the Government, to advance a sum of

money, as a loan. The miser, to whom a fair interest was not

inducement sufficiently strong, to enable him to part with his

treasured gold, declared his incapacity to meet this demand; he

pleaded severe losses, and the utmost poverty. Feeling, however, that

some of his neighbours, among whom he was very unpopular, would

report his immense wealth to the Government, he applied his ingenuity

to discover some effectual way of hiding his gold, should they

attempt to institute a search to ascertain the truth or falsehood of

his plea. With great care and secrecy, he dug a deep cave in his

cellar; to this receptacle for his treasure he descended by a ladder,

and to the trap door he attached a spring lock, so that, on shutting,

it would fasten of itself. By and bye the miser disappeared;

inquiries were made; the house was searched; woods were explored, and

the ponds were dragged; but no Foscue could they find; and gossips

began to conclude that the miser had fled, with his gold, to some

part, where, by living incognito, he would be free from the demands

of the Government. Some time passed on; the house in which he had

lived was sold, and workmen were busily employed in its repair. In

the progress of their work they met with the door of the secret cave,

with the key in the lock, outside. They threw back the door and

descended with a light. The first object upon which the lamp was

reflected, was the ghastly body of Foscue the miser, and scattered

around him were heavy bags of gold, and ponderous chests of untold

treasure; a candlestick lay beside him on the floor. This worshipper

of mammon had gone into his cave, to pay his devoirs to his golden

god, and became a sacrifice to his devotion! What must have been the

sensations of that miserable man—what the horrors of his situation,

when he heard the door close after him, and the spring lock

effectually imprison him within his secret mine! How bitter must have

been the last struggles of that avaricious soul! How terrible must

have been the appeals of conscience within that sordid sinner! How

each bag must have disgorged its treasure, and each piece of gold

have danced, in imagination, around him as a demon! How hated, when

the gnawing pangs of starvation came slowly upon him, must have been

that yellow vision; his very heart must have grown sick, at that,

which he once so dearly loved! Gold in bags; gold in chests; gold

piled in heaps; gold for a pillow; gold strewed upon the ground for

him to lie upon! Whilst his taper lasted, turn where he would his

eyes, nothing met them but his gold. But when the last flicker died

away, and the miser was left in darkness, to dwell upon his coming

death, and upon his many sins, how awful must have been the agonies

of conscience! How, surely, amidst the gloom of that sepulchre of

gold, must the poor whom he had oppressed, and the unfortunate whom

he had ruined by his avarice, have rose up to reproach him; and, when

the mind became fevered by its last deadly struggles, how the faces

of haggard poverty, of hate, and loathing for the miser, must, in.

one loud, discordant chorus, have cried for vengeance and retribution

upon his guilty soul!

Avarice will sometimes defeat its own aim, and guilt has often

brought its own punishment. Richard Child, the miser of Colsall, who

died in 1772, laid up during the severe dearth which occurred in the

year 1739, upwards of a hundred quarters of wheat which he might then

have sold, at nineteen pounds the load. He would not take less than

twenty; and rather than abate his price he stowed the whole of it

away, thinking that the scarcity would increase, and people gladly

accede to his demand. The miser was disappointed; and for three and

thirty years he had the satisfaction of keeping his corn, and

grumbling over his mistake. When he died, the store was brought out

of the granary. On inspection it was found so damaged by vermin and

time, that only seventeen, out of upwards of one hundred quarters,

were at all fit for use; and these were sold at Uxbridge market for

eleven guineas the load. But had the miser lived still longer, he

would rather have let his corn decay than have sold it at a loss, or

have distributed it in purposes of charity.

The love of hoarding was curiously exemplified in the life of

John Little, the miser of Kentish Town, who died in 1798, having

reached his eighty-fourth year. He was not only a miser but a

lumberer of useless trash. He gratified his mania to acquire, without

regarding the utility or intrinsic value of the things which he

amassed; and we can discover no motive in his accumulations but the

mere gratification of the promptings of acquisitiveness. After his

death, one hundred and seventy-three pairs of breeches, besides a

numerous collection of other antiquated and useless articles of

wearing apparel were found in a room which had been kept locked for

many years. One hundred and eighty musty old wigs, of all shapes and

sizes, yellow, black, and grey, were found stowed away in the coach-

house; these he had been many years collecting, and some were left to

him as legacies by his friends. So great was Little's antipathy to

the married state, which he regarded as totally opposed to all

thrifty measures, that he discarded his brother, his only relative,

because he had ventured to take unto himself a wife: so violent was

his resentment at this extravagant act, that he never afterwards

spoke to him. His avarice overwhelmed all nobler feelings, and it was

by his distrust and suspicion of others that he became instrumental

in his own death. His physician had ordered him to drink a glass of

wine occasionally; the miser refused for a length of time to accede

to this most extravagant remedy—not that it would require any

immediate expenditure of cash, for his cellars were well stored with

hoarded wine—wine which had become luscious in its repose, and

priceless from its antiquity. But the thought of separating his store

lacerated the very sinews of his heart; and it was not until he was

laid on a bed of sickness, and found that his physical strength was

sinking fast, that he was induced to comply. But so distrustful was

the sordid avarice of his nature, that he feared to entrust his own

housekeeper with the key of his wine-cellar; and insisted upon being

carried down, when he would take out one bottle, and relock the door.

The miser grew worse, yet he still insisted upon following this

course: one day being taken from his warm bed into the damp and humid

vault, he was seized with a shivering fit, which, terminating in an

apoplectic stroke, occasioned his death. Sir Thomas Colby, an

avaricious soul, mentioned by Dr. King in his "Anecdotes of his Own

Time," met with his death in a somewhat similar manner. He lived at

Kensington, and was a commissioner in the Victualling Office. One

night feeling indisposed he took some medicine, which had the effect

of throwing him into a profuse perspiration; all at once, in the

middle of the night, it struck him that he had left the key of the

cellar on the table of his sitting room; and apprehensive that his

servants might visit his store, and rob him of a bottle of wine, he

arose from the bed, went down in the dark to search for the key,

found it, and returned to his chamber; never again to pass its

threshold but as a corpse. He died intestate, and left more than two

hundred thousand pounds in the funds, which was shared among five or

six day labourers who were his nearest kinsmen, but whom he had

perhaps never seen.

Vandille is one of the most remarkable characters, as a miser,

that is to be found among the eccentric biographers of France. His

riches were immense, and his avarice and parsimony extreme. If it is

a true saying that money begets money, it is also a true saying that

riches beget avarice. This abject slave to Mammon, to avoid noise and

to discourage visits, hired a miserable garret in one of the most

obscure parts of Paris. He paid a poor woman a sous a day to wait

upon him. Excepting once a week, his diet was never varied; bread and

milk for breakfast; the same for dinner and the same for supper all

the week round. On a Sunday he ventured to indulge in a glass of sour

wine, and he strove to satisfy the compunctions of conscience by

bestowing, in amity, a farthing every Sabbath. This munificence,

which incurred an expenditure of one shilling and a penny per annum,

he carefully noted down; and just before his death he found, with

some degree of regret, that during his life he had disbursed no less

than forty-three shillings and fourpence. Forty-three shillings and

fourpence! prodigious generosity for the richest man in France!

Vandille had been a magistrate at Boulogne, and whilst in that office

he partly maintained himself, free of cost, by constituting himself

milk-taster general at the market. He would munch his scrap of bread,

and wash it down with these gratuitous draughts. By such parsimonious

artifices, and a most penurious course of life, he succeeded in

amassing an enormous fortune, and was in a position to lend vast sums

of money to the French government. When he had occasion to journey

from Boulogne to Paris, he avoided the expense of coach-fare by

proceeding on foot; and lest he should be robbed, he never carried

more than threepence in his pocket, although he had a distance of a

hundred and thirty miles before him. If he found this sum

insufficient, he would profess poverty, and beg from the passengers

on the road a trifle to help him on.

In the year 1735, Vandille, the miser, was worth nearly eight

hundred thousand pounds! He used to boast that this vast accumulation

sprang from a single shilling. He had increased it, step by step,

farthing by farthing, shilling by shilling, and pound by pound, from

the age of sixteen to the age of seventy-two. For six and fifty years

had that covetous old man for no other purpose than to accumulate

gold which he had not the courage to enjoy. Not once during those

years had he indulged himself in any luxury, or participated in any

pleasure; his life was one continuous sacrifice to mammon. The

blessings which a kind and benevolent providence has bestowed in his

mercy upon mankind, were never accepted by Vandille; his whole soul

was absorbed; his every joy was sought for in the yellow heap, which

his avarice had accumulated. His death was a singular one; the end of

that man was a terrible lesson, and one from which a fearful moral

may be drawn. The winter of the year 1734, had been very cold and

bitter, and the miser felt inclined to purchase a little extra fuel

in the summer time, to provide, to some extent, against the like

severity in the ensuing winter. He heard a man pass the street with

wood to sell; he haggled for an unconscionable time about the price,

and at last completed his bargain, at the lowest possible rate.

Avarice had made the miser dishonest, and he stole from the poor

woodman several logs. In his eagerness to carry them away, and hide

his ill-gotten store, he overheated his blood, and produced a fever.

For the first time in his life he sent for a surgeon. "I wish to be

bled," said he; "what is your charge?" "Half a livre," was the reply.

The demand was deemed extortionate, and the surgeon was dismissed. He

then sent for an apothecary but he was also considered too high; and

he at last sent for a poor barber, who agreed to open the vein for

threepence a time. "But friend," said the cautious miser, "how often

will it be requisite to bleed me?" "Three times," replied the barber.

"Three times!" and pray what quantity of blood do you intend to take

from me at each operation?" "About eight ounces each time," was the

answer. "Let me see," said the possessor of three-quarters of a

million, "that will be ninepence; too much; too much. I have

determined to go a cheaper way to work; take the whole twenty-four

ounces at once, and that will save me sixpence." The barber

remonstrated, but the miser was firm; he was certain, he said, that

the barber was only desirous to extort an extra sixpence, and he

would not submit to such scandalous imposition. His vein was opened,

and four-and-twenty ounces of blood were taken from him. In a few

days, Vandille, the miser, was no more. The savings of his life, the

wages of his vice and avarice, he left to the king of France.

A similar anecdote is related of Sir William Smyth, of

Bedfordshire. He was immensely rich, but most parsimonious and

miserly in his habits. At seventy years of age he was entirely

deprived of his sight, un-able to gloat over his hoarded heaps of

gold; this was a terrible affliction. He was persuaded by Taylor, the

celebrated oculist, to be couched; who was, by agreement, to have

sixty guineas if he restored his patient to any degree of sight.

Taylor succeeded in his operation, and Sir William was enabled to

read and write without the aid of spectacles, during the rest of his

life. But no sooner was his sight restored, than the baronet began.

to regret that his agreement had been for so large a sum; he felt no

joy as others would have felt, but grieved and sighed over the loss

of his sixty guineas! His thoughts were now how to cheat the oculist;

he pretended that he had only a glimmering, and could see nothing

distinctly; for which reason, the bandage on his eyes was continued a

month longer than the usual time. Taylor was deceived by these

misrepresentations, and agreed to compound the bargain, and accepted

twenty guineas instead of sixty. Yet Sir William was an old bachelor,

and had no one to care or provide for. At the time Taylor attended

him, he had a large estate, an immense sum of money in the stocks,

and six thousand pounds in the house.

In the year 1790, there died in the city of Paris, almost from

starvation, a miser worth one hundred and twenty-five thousand

pounds. Ostervald, the banker, was well known in his day. He was one

of the most acute, and one of the most successful stock-jobbers in

France. He had practised from early life habits of the most pinching

parsimony. Every night he resorted to a tavern, much frequented by

the commercial class, and called for a pint of small beer, for which

he paid three sous; and never, even in his most lucky days, nor when

fortune had been most propitious, did he exceed that expenditure. In

his early days he had practised the same habit; he was always

observed to look eagerly for stray corks; to pick them up from the

floor, or gather them off the table; these he carried home, and

hoarded up. In the course of eight years, he had collected so many,

that he was enabled to sell them for twelve louis d'ors. This was the

foundation of his great fortune, which he accumulated by rigid

parsimony, cunning, and fortunate speculation. When on the bed of

sickness, and near unto his death, the miser could not conquer the

passion of avarice. He was recommended by his doctor to partake of a

little soup every day, to revive his exhausted strength; meat seldom

passed his lips, and he had for years subsisted on bread and milk,

copiously diluted with water. He regarded, therefore, the soup as

extravagance, and the persuasions and importunities of friends were

unavailing. "It is true," said he, "I should not dislike the soup,

but I have no appetite for the meat; what then was to become of

that?" In a few days the miser was a corpse. Around his neck was

discovered a small bag made of silk, containing assignats to the

value of eight hundred thousand livres.

John Mounsey, of Patrickdale, in the parish of Barton, in

Westmorland, wag a most remarkable miser, and well deserves a place

among our eccentric memoirs. His property was considerable, and the

family mansion, on the lake Ullswater, gave dignity and importance to

the Mounseys. Avarice in John, however, was innate; and from very

early life he gave many manifestations of this ruling passion. Of all

his play-fellows he had the largest property in marbles, and the

greatest sums invested in buttons—he became the vender of these

juvenile species of stock to all his acquaintance—he was the banker

of the school-room, and his exchanges were always carried on upon the

most sound principles of finance. His marbles, as soon as won, by

play, fair or foul, he endeavoured to dispose of, and he gloried in

the accumulation of genuine coin, which his acute and sordid mind

taught him to value before the baubles of the play-ground. Thus

nourished, and thus encouraged in his propensity to acquire, the

youth grew up a wretched votary of avarice. All the usual joys of

vigorous youth were insipid—all the sports of youthful innocence were

distasteful, and all the sanguine hopes, and bright anticipations of

opening manhood, were clouded and warped by his anxious and fevered

pursuit for wealth. At the death of his father, which occurred when

he was a young man, he came in possession of three hundred pounds per

annum; but with this new acquisition of revenue his appetite for gold

increased, rather than diminished. He would employ himself in the

meanest occupations, and in the most laborious labour—he would sleep

in a barn to save the cost of a tavern bed, and he presented, in his

outward appearance, one of the most miserable objects of wretchedness

and filth; indeed, to look upon him was to learn how deplorable and

sinful were the consequences of that grovelling lust which guide the

actions of the miser, and transform the noble image of man into the

semblance of a brute. His coat was patched with pieces of dirty

cloth, and his stockings with fragments of refuse leather, which he

had been fortunate enough to meet with in his rambles. He wore

wooden-shoes, thickly shod with iron, and an old hat without brim or

nap; if he had particular business to transact from home, which

required a more decent appearance, he borrowed a few clothes of a

friend. One day whilst ferrying a load of wood down the lake with his

man Pearson, he displayed the fortitude of his avarice. A violent

storm arose—the winds blew a hurricane—the rain came down in

torrents, and well nigh sunk the boat; and thunder and lightning

filled their hearts with terror. The boat was in danger, but to throw

their cargo overboard was too great a sacrifice, and an act of waste

to which no miser could submit; rather than do so, for two days and

two nights he braved the storm; neither danger, nor cold, nor hunger,

nor the entreaties of his companion, could persuade him to relieve

the boat of its weight. On the third day, the storm abated, and, with

the assistance of some peasantry, they landed in safety. Mounsey was

so penurious that his whole expenses did not exceed twenty or thirty

pounds per annum; although he was proprietor of land which produced

him eight hundred pounds per annum. To guard against robbers, he was

in the habit of hiding his money in old stone walls; his visits to

the place at which he was wont to secrete large sums, excited, on one

occasion, the suspicions of an old woman, who, when he had left,

commenced a diligent search of the wall; stone after stone she

loosened and replaced, but no success rewarded her industry. She

determined, however, to discover by stratagem what she could not find

by labour. When the raiser the next day approached the wall, she

tumbled a quantity of stones about, and ran off, pretending she had

discovered the hidden treasure. The trick was successful, and the

alarmed miser ran after her to beg and implore her to return the

gold; he even offered her half if she would return the rest. The old

woman was now convinced that the money was hid near the place of her

recent search; and before the miser could recover from his

consternation she returned, and, pulling out a few more stones,

discovered a bag of gold, which she carried off in triumph.

A horse was considered too expensive to maintain, although

Mounsey was constantly requiring one on his estate. He endeavoured to

avoid so much extravagance by joining with a neighbour in the

purchase of a nag; the partners, however, soon quarrelled, for when

the poor animal was employed by Mounsey, he usually fasted throughout

the day. Turnpike gates, too, were always avoided to save the toll,

and tedious and circuitous routes added to the fatigues of the day;

the horse grew like the rider, and every rib could have been

accurately counted. Mounsey always walked with his eyes upon the

ground in search of old rags and refuse. One day as he was riding to

Penrith Market, by the Banks of Ullswater, he made a sudden stop—got

off the back of his redoubtable nag—stripped himself, and walked into

the lake to pull out an old dirty stocking, which he had observed

through the limpid waters, lying at the bottom of the stream. In one

of the last acts of his life, that of making his will, he was equally

parsimonious. He bargained with a poor schoolmaster, of the name of

Wilson, to write this document for tenpence; but alterations were so

frequent that the village pedagogue remonstrated upon the lowness of

the price, and the miser munificently offered to raise the sum to a

shilling; the scribe, however, demanded half-a-crown, which was

deemed so exorbitant that Mounsey employed another person. The

dictating of a will is a hard thing for such men as John Mounsey, the

allotting and parcelling out of that for which they have sacrificed

all social com-forts, and ail domestic joys; for which they have

dark-ened their lives, and perilled their souls in the world to come,

is a hard and bitter task. It is like signing a warrant for one's own

death—it is like squeezing blood from a heart of stone—a thing almost

as difficult. The miser has found it impossible to part with his gold

in life, and now he can scarcely gather up the courage to bequeath it

in death. He seems to be relaxing the tenacity of his holding when he

consents to devise and bequeath. He groans at every item of the

ominous document, and would strive, as it were, to reserve some

portion of his wealth for the time when wealth can no longer avail,

and when gold can no longer impart delight.

"I give, I devise," old Euclio said

And sighed, "My lands and tenements to Ned."

"Your money sir?" "My money, sir! What! all?

"Why if I must (then wept) I give to Paul."

"The manor, sir?" "The manor! hold!" he cried.

"Not that—I cannot part with that"—and died!

POPE

Mounsey's son, who did not inherit the propensity of

acquisitiveness from his father, but who retained a generous and

noble heart, in spite of his niggardly education, and the pernicious

examples and sordid admonitions which his parent had endeavoured to

instil into his mind, advised the miser to leave two hundred pounds

to the poor. "No," he said; "he had lost a great deal by the poor,

but he never got anything from them in his life. Why, therefore,

should he leave anything to them?" The son remonstrated with his

dying father, and spoke of his duty as a Christian. "Well," said he

at last to his only son, who was his sole heir and ex-ecutor, "I will

leave one hundred pounds, if you will pay fifty!" Thus, with death

before him, did the habits of the miser appear. He died on the 15th

of October, 1793, after a long life of two and ninety years. His last

words were words of regret that he could not live longer to grow

richer!

Social comforts are willingly sacrificed, and corporeal

deprivations are cheerfully borne, by the miser, if the sacrifice and

deprivation tend to advance the great object of his life, and help to

gratify his propensity to save. It is more easy for the miser to

endure imprisonment than to part with his gold. Old Ben Pope, the

miser, of Southwark, who was supposed to be worth seventy thou-sand

pounds, was fined for some nefarious money trans-actions with Sir

Alexander Leith—ten thousand pounds by way of damages. To evade the

fine, Benjamin went to France, but afterwards returned to England,

and resolved to show his resentment by going into the Fleet. For

eleven years and three months he suffered imprisonment with

philosophy and patience. At one time, his creditor was willing to

compound, and tendered him his liberty for a thousand pounds; but

Pope refused even this offer: he would rather die, he told them, than

submit to such extortion. He carried, during his imprisonment, his

habits of parsimony to the utmost extreme, seldom partaking of

anything superior to a hard crust and an atom of the rind of cheese.

A joint of meat was never known to have graced his table. On one

memorable occasion, it was remarked that he indulged himself in a

fourpenny plate of meat from the cookshop; but the indulgence was

never afterwards repeated. Water was his usual beverage; but every

other day, to sustain what little strength he had, he purchased a

pint of beer, never omitting, before he paid for it, to examine well

the measure, to ascertain that it was full: if, when the froth had

disappeared, the liquor was not level with the brim, he would storm

and haggle for an hour. He used to purchase a three farthing candle,

but he would not complete his purchase unless the vendor would allow

him to choose one himself from the box; and he used to chuckle to

himself, when he was so fortunate as to find one a little thicker

than the rest. After a life of sixty-seven years, the greatest

portion of which had been spent in penury and misery like this, he

died in prison worth seventy thousand pounds. The old inhabitants of

Rye still re-member Dick Jarret, the miser. He was one of those

greedy and covetous souls that would scruple to take two sixpences

for a shilling, lest by any chance he should lose by the exchange. He

lived by himself he never had the heart to love, nor the courage to

marry. His diet was of the poorest and most comfortless description;

and he grumbled in his old age at the hardness of the times,

complaining that formerly his expenditure never exceeded six pounds

per annum, but that latterly, on account of the dearness of

provision, his household and other expenses had cost thirteen pounds

per annum. His dress corresponded with these wretched habits: any one

could recognise in him the victim of a sordid avarice. At his death,

he had in his cellar some wine, which had been made for his

christening seventy years before, he had never ventured to partake of

it during his life, but left it for his relatives to make merry over

at his funeral. He died in the year 1806, worth ten thousand pounds:

his hoards might, perhaps, have exceeded that amount, for it is

doubtful whether his hidden treasures were all discovered at the

time—three hundred guineas were found under a brick in the floor, and

notes were discovered in unsuspected crevices.

For our next illustration of the passion of avarice, we would

refer to the life of Augustine Partheny, the Dublin miser. He was

originally a journeyman cooper; but, when a young man, he

relinquished his trade, and took a voyage to the West Indies, in

company with his maternal uncle. Both uncle and nephew were of a

plodding, parsimonious, disposition. The uncle made a fortune, and

the nephew returned home with a tolerable share of riches, but with a

discontented mind. His acquisitiveness had been excited: the

possession of a little only fed the desire for more: he neither used

nor enjoyed what he had; still, the promptings of avarice were strong

within him, and he again left his county to seek in Antigua and Santa

Cruz for fresh accumulations. His voyage was eminently successful,

and he again returned home to lock up and to unlock—to count over and

to pile up—to admire and to gloat upon his heaps of gold. But

although he possessed one of the largest fortunes in Dublin, he was

one of the most wretched objects of penury. In his person he was

dirty and unprepossessing; and in his temper he was morose and

scurrilous. He was never known to have bestowed praise upon others,

and no one could ever boast of his friendship. 'The lust for gold,

and the constant worshipping of his wealth, had effectually closed

his heart to all human sympathies. He was never known to have shed a

tear of sorrow, or to mourn for the death of kindred. He was never

known to utter one word of compassion for the afflicted. He was never

known to have distributed one mite from his crowded coffers in

purposes of charity, and he was never known to have received one

grateful look from the eyes of the sick, nor one honest benison from

the lips of poverty. He sought not for the blessings, and he cared

not for the curses of the poor. He never entered society, but shunned

all intercourse with the world. Of the society of females, he had an

utter abhorrence: with the true principles of rigid parsimony he

looked upon matrimony with affright, and treated all women with

contempt. It is probable that the fair sex entertained a similar

feeling for the miser; for the longer he lived, the deeper he became

rooted in his antipathy to their presence; a result almost

impossible, had they exerted their feminine art to flatter his

vanity, or to tolerate his company. He retained his love of gold in

all its virulence, to the last day of his life; just before his

death, a friendly neighbour sent him a physician, which he did not

appear to dislike, but suddenly recollecting that, probably, the

doctor would demand his fee, he became restless and uncomfortable; he

raised himself in the bed, "Doctor," said he, "I am a strong man, and

know my disorder, but as Mr. Nangle has sent you to my assistance, I

shall not exchange you for any other person, if we can come to terms;

in fact, I wish to know your charge for attendance, until I am

recovered." The physician answered, "eight guineas." "Ah! sir,"

exclaimed the old miser, anxious to make a pinching bargain, "if you

knew my disorder, you would not be so exorbitant; but to put an end

to this discussion, I will give you six guineas and a-half." The

doctor assented, and the patient gave the physician the stipulated

sum. He died in 1811, after a long life of eighty-six years, but

although his relatives were numerous, he did not leave them any part

of his enormous wealth, which at his death amounted to three hundred

thousand pounds. With the exception of four pounds per annum to his

servant, who had been in his employ for four and twenty years, he

bequeathed the whole of his fortune to a rich family in the West

Indies. It was left, however, upon condition that they were to allow

this vast sum to accumulate and improve for fourteen years, before

they received it. Thus, not content with saving during his life, he

was anxious to save after his death, it was a strange consolation for

a dying sinner, that his wealth, the sordid accumulations of his

useless life, should go on increasing long after he had himself

mouldered into dust.

Who, down at Blewbury, has not heard of the Rev. Mr. Jones,

whose rigid habits of parsimony exceeded even those of the celebrated

John Elwes. This godly miser was curate of Blewbury for forty-five

years. His stipend did not exceed fifty guineas per annum, and yet he

died in 1827 worth many thousands of pounds. He was fortunate enough,

at the death of a relative, to come into the possession of a little

property, which produced him thirty pounds per annum, and which, with

his salary, and the interest of his savings for the previous year, he

always invested in the funds. Upon the fees of his office, which

averaged about half-a-crown a week, he contrived to live; and even

from that scanty allowance has been known to extract a saving of a

few pence. He kept no servant, and never engaged any one to clean his

rooms, or to assist in his domestic concern; he fulfilled himself the

duties of the housemaid, chambermaid, and cook, and officiated as his

own washerwoman and tailor. In appearance he was a walking scarecrow,

and the hat which he had upon his head, and the rags which he had

upon his back, were enough to frighten all the birds in the

neighbourhood. The same hat and coat served him during the whole

forty-five years that he lived at Blewbury. As specimens of industry,

and curious stitching, they were both remarkable articles of wearing

apparel. The brim of his hat on his left side was, by dint of

constant handling, entirely worn off; one day, on coming from Upton,

across the fields, he luckily espied an old hat stuck upon a pole, in

a cornfield, to frighten away the birds; he immediately seized the

prize and despoiled it of its brim, which he sewed on to his own hat

with a piece of twine. It is doubtful, whether the addition was an

improvement, for the new brim was a jet black, whilst the old head

was of a most dingy brown. As to his coat, it was a miracle of art;

if Joseph's coat surpassed it in the variety of its colours, it was

nothing to it in the multiplicity of its patches. There never was a

coat so twisted and turned, so doctored and re-paired, so altered in

its fashion, or so metamorphosed in its shape, as the coat of the

Rev. Mr. Jones. The life of that coat would have been an entertaining

history; it would have taught those who wish to make a surtout, do

double duty, how to achieve their end. When he first went to

Blewbury, it was then the worse for wear, and after some considerable

time, when it had become threadbare, and of the hue of russet, he had

it turned inside out, and converted into a dress coat. This napless

garment soon became dangerously thin, and subject to incessant rents,

and tears, which continually kept its reverend owner employed; it was

the practice of this thrifty curate to borrow needle and thread on

these occasions of the neighbouring farmers, for to have in-vested

any capital in the purchase of such articles, would have been a

serious and weighty consideration. But at last, in spite of all his

care and patching, pieces fell out, and were lost; to repair these

dilapidations, he cut fragments off the tail, and sewed them in

neatly himself. At last, this system of robbing one part to repair

another, became so frequent, and the tails were so reduced, that the

coat became a jacket, and certainly there never was a garment that so

disgraced "the cloth," as that worn by this most reverend miser; old

crones used to envy it as a piece of ingenious patch-work, and

youthful rustics used to wonder, whether it could be Joseph's coat—

grown dingy, and discoloured by time, which the curate would

sometimes tell them about in his morning lesson; indeed, so much

amazement and consternation did the tailless jacket produce, that Mr.

Jones was at last compelled to refrain from appearing in it before

the public eye; but he was constantly decorated in this strange

garment when at home. In other articles of his apparel the curate was

equally parsimonious. He had a great store of new shirts, neatly

folded up, and locked within his drawers; but, with the exception of

one solitary shirt, they were never allowed to part company; when he

had it washed, which was only once in two or three months, he went

about without a shirt at all, rather than take one of the new ones

into use. He always took it off at night, that it might last clean

the longer; and when it became worn, he always mended it himself, and

repaired it on the same plan that he repaired his coat; the

consequences were of course the same; the shirt became tailless, and

no longer reached down to his knees. Sorely was the reverend miser

tempted to disturb his hoarded linen, and to take a new one into use;

but after a diligent search, he found in one of his drawers the top

of a shirt, with a frill on, which had lain by ever since his gay and

youthful days; this, with his usual sagacity, he tacked into the old

shirt, with the frill hanging downwards, which embellished that

useful garment with a novel and elegant appearance. In his diet Mr.

Jones was as singular and as penurious as in his dress. On a Saturday

he purchased the food which was to last him during the ensuing week,

and he cooked the whole of his provisions on the Sunday. His meals

were never varied, and he never purchased but three articles, bread,

bacon, and tea, which he used to term two necessaries, and one

luxury. This was invariably his diet all the year round; if his bread

became dry, or his bacon "cupboardy," it was all the same; he rather,

in fact, encouraged within himself a dislike for his meals, because

he found it a saving; and it was always his aim to make one week's

allowance, if possible, suffice for two; this he would sometimes

manage by dining gratuitously with a neighbour. It was remarked, that

although he was frequently entertained by his parishioners, only one

person during ten years had ever been known to have sat at his table:

this was a particular friend, and he only obtained a crust of bread,

after much difficulty and importunity. In fact, the larder never

contained anything but bread, and a piece of unsavoury bacon; no

meat, sugar, coffee, cheese, milk, or such class of common

provisions, ever entered his house; yet our parsimonious curate

always manifested the utmost pleasure when he could partake of such

luxuries free of expense. His common beverage was water, and at

breakfast and supper he indulged in a cup of weak tea, unflavoured

with milk or sugar. Few liked a glass of ale more than did the Rev.

Mr. Jones, and yet he never spent but a single sixpence in that

liquor during the whole time that he was curate of Blewbury. The

farmers would occasionally, however, treat him to a glass, which

formerly he used never to refuse; but being invited to a rustic

wedding, about ten years before his death, he drank so freely of

strong ale, and made so many grimaces, and played such unaccountable

tricks for a parson, that the parishioners talked about it for some

days, which so mortified this reverend gentleman, that he made a vow

never to indulge in any stronger drink than his diluted tea; a vow

which, it is said, he piously and scrupulously observed. Mr. Tones

never lit a fire, however cold the weather, except on a Sunday, for

the purpose of cooking his bacon, and brewing his tea; this was

usually one of sticks and rubbish, which he was often seen busily

collecting in the church-yard; he never could persuade himself to use

coal, although he had a shed at the back of his house full of that

article. On cold winter evenings he would beg a seat by the cheerful

fire of a neighbour, and after warming his shivering limbs return,

and immediately get to bed, to keep in the heat. It was one night

returning thus that the old man died, comfortless, and alone; after

having deprived himself of every comfort, and denied himself many of

the necessaries of life, that he might leave thousands to relatives

whom he had never seen.

CHAPTER VI: NOTICES OF JEMMY TAYLOR, THE BOROUGH USURER.

Curious anecdotes of his life—His penurious habits—His tempting

cookery—His companions—The Earl of Northumberland and the money-

lender—His pleasure in hoarding—His first and only act of charity—His

death—Curious epitaph.

JEMMY TAYLOR, called by his contemporaries the Southwark miser,

was a native of Leicestershire; he was brought up to the trade of a

weaver, but he forsook it for the more lucrative one of stockbroker.

He was an acute and cunning man, and soon became a successful adept

on 'Change. He could fabricate news, spread false reports, excite

distrust, or inspire confidence, with an activity and effect which

many of his brethren would envy, but few could learn to imitate with

similar success. So learned did he become in all the trickery of

'Change, that he grew immensely rich. There is a profound mystery

connected with the Stock Exchange; such matters as interest,

discount, transfers, debentures, bills, shares, and scrips, are even

in the present day plunged in obscurity, to half the people who read

for the sake of appearances the city news. This perplexity was

considerably greater in the golden days of Jemmy Taylor, and the

profits of stockbroking were monopolized by a choice and favoured

few. Taylor was one of the most successful, and is said to have

amassed a fortune of two hundred thousand pounds, by his money

speculations. But this vast sum was accumulated without enjoyment,

save the enjoyment derived from the gratification of his acquisitive

propensity. He lived in a house which few would condescend to

inhabit, and which the most impoverished would look upon with

disdain. The wind blew through innumerable crevices in the walls, and

whistled through broken panes; the rain spattered down from huge

apertures in the roof, and the very stairs creaked with their ancient

rottenness. His chamber was in all respects the chamber of a miser;

dreary, desolate, and chilly. His bed was a truss of straw, and a few

dirty rags served him for sheets; his food was of the most scanty and

penurious description, and his clothes would have disgraced the

indigent by their ragged filthiness; they were often the means of

enabling this thrifty being to add a penny to his store; for the

benevolent, thinking him destitute, frequently bestowed upon him some

trifle in charity. One day, some ladies near the Bank, supposing him

to be in great want, gave him sixpence, which he received with a low

bow, and immediately set off to purchase a twopenny steak, which, on

returning, he carried in his hand, to show them that he had not

misapplied their bounty.

Jemmy Taylor enjoyed the friendship of several who were as

avaricious, and as parsimonious, as himself. The famous Daniel Dancer

was a great favourite, and was sometimes invited to partake of his

hospitality. On one occasion, two bankers' clerks calling upon

Taylor, found him busily engaged in boiling one solitary mutton chop

in a prodigious quantity of water, to make, what he termed, some

comfortable broth for himself and his old friend, Dancer, whom he

hourly expected. After some complimentary salutations, the clerks,

feeling disposed for fun, induced Jemmy to leave the room, to procure

them some refreshment, from a neighbouring tavern; and during his

absence they threw into his saucepan three halfpenny -candles, which

happened to be lying on the table. This was regarded, by the two old

misers, as a grateful and savoury acquisition, for they devoured the

broth with a relish, and lavishly praised its surpassing richness and

strength. The next day Taylor met the two clerks upon 'Change, and

accused them of stealing his candles. They declared their innocence,

assuring him that they merely committed them to the pot, at the

bottom of which, most probably, he would still find the wicks, if

they had not, in their hunger, devoured them!

A short time after the American war, it is said, that the Earl

of Northumberland having occasion for seventy-four thousand pounds,

applied to a broker, who appointed a certain day for the transfer. At

the time and place for meeting, there was posted in waiting, old

jemmy Taylor, who, in appearance, resembled some itinerant vendor of

matches. Upon the Duke's arrival, the broker brought Jemmy forward to

his grace, who, not knowing him, thought he was a beggar, and was

about to bestow a trifle upon him, when he was informed that he was

"a warm man." His grace immediately shook hands with the dirty

usurer, and Jemmy accommodated him with seventy-four thousand pounds,

out of one stock, in the four per cents., and from whence, as it

appeared by the books, he could have sold out as much more, and yet

have had as much left as would have made him comfortable all the rest

of his days.

In hoarding up his gold, and denying himself every comfort to do

so, Taylor did but follow the promptings of a passion, which, by

encouragement, had become inordinate; people with whom he was

acquainted, would sometimes endeavour to persuade him of the folly of

such penurious habits, and beg of him to indulge in a few of the

blessings of life. To all such appeals Taylor turned a deaf ear; and

he used to reply, that "if his successors had as much pleasure in

spending his property, as he had in. hoarding it up, they need not

complain of their hard lot in the world!"

A curious anecdote is related of Taylor, in his last days, and

as he lay on the bed of sickness. He had little thought of religion,

during his career in life, but now, as death approached, he felt some

compunctions of conscience. He hoped, by sacrificing a small portion

of his ill-gotten store, to absolve his sins, and. to purchase some

reward hereafter. He sent for the parish officers, the parson, and

the curate, and, entreating their prayers, he paid them down twelve

hundred pounds; but it is said that he would not conclude his bequest

until they consented to return him a twelvemonths' interest, by way

of discount for prompt payment!

His name, we believe, still adorns the donation board of Saint

Saviour's Church, in the Borough. He died in 1793, and the following

curious, but no very flattering Epitaph, was inserted by some wag, in

the evening papers of the time:—

HERE LIES JEMMY TAYLOR,

alias

GRIPUS, THE SOUTHWARK MISER,

Who lived and died single to save Expenses.

HIS MATCHLESS ŒCONOMY

Could only be compared to his singular Resolution in

SELF-DENIAL.

He was so disinterested in his Disposition, that he never

Preferred one Person to another, but cast an equal

Eye upon all his Acquaintance.

His mind was of such a peculiar Cast, that he could neither

Hear the Tale, nor behold the Face of the Wretched;

And to avoid mistaken Acts of Charity,

Never bestowed the smallest Mite upon the Poor, until

Death, that shakes the strongest Head, whispered,

"TAYLOR, give something to the CHURCH."

Envied by the Avaricious for his vast Wealth,

Detested by the malicious World for his severe Virtues,

And regretted by none of his

FRIENDS UPON THE 'CHANGE,

He gave up this Life, with Fears of a Better,

IN THE SEVENTIETH YEAR OF HIS EXISTENCE;

And has left his Relations perfectly resigned

To the Will of Heaven,

For having withdrawn, in good Time, the

Accumulator of their Fortunes.

CHAPTER VII: LIFE OF THOMAS GUY THE BOOKSELLER.

Life of Thomas Guy, an Illustration of Parsimony without Avarice—His

Speculations and Schemes—His Economy and his Liberality—Anecdote of

Guy and Hopkins the Miser—Matrimonial Engagements—Mutability of Love—

Death of Guy—His Munificence—Last Will and Testament—Conclusion, &c.

As an illustration of extreme parsimony without avarice, we

present the reader with a brief sketch of the life and eccentric

habits of Thomas Guy. This remarkable man, whose charity far exceeded

his habits of saving, was the son of a lighterman and coal-merchant

in Horsleydown, Southwark. [Note: See Highmore's Pietas Londinensis,

8vo. Lond. 1810, for some account of this singular character.] He was

born at the commencement of the civil war: of his education and early

life but little is known. In 1660 he was bound apprentice to John

Clarke, a bookseller, living in the porch of Mercer's Hall,

Cheapside. As soon as his term was expired, he commenced trading for

himself, with a capital of two hundred pounds; he carried on business

in a house situated between Cornhill and Lombard Street, and his

trade was principally in English Bibles. At that time Bibles were so

badly and so carelessly printed in England, that almost every page

was disfigured by some typographical error. This induced Guy to enter

into a speculation to print them in Holland, and to import them into

England, by which scheme a more accurate edition could be sold at a

price considerably under that of the London Bibles. The University of

Oxford, having by charter certain privileges in the printing of

Bibles, interfered and prevented our enterprising bibliopole from

carrying out his design. He then, however, contracted with the

University for the privilege of printing them; and for many years he

was enabled to amass considerable sums of money by carrying on an

extensive trade in Bibles. This laid the foundation for his vast

fortune; for being a bachelor, and naturally of a very frugal and

saving disposition, his profits were allowed to accumulate. He was

most penurious in his domestic arrangements, and the complete suit of

his every day apparel would scarcely have fetched eighteen-pence from

the most enterprising Israelite. He usually dined upon his shop

counter with an old newspaper or dirty proof-sheet for a table cloth.

His meals were always of the most frugal nature, and he seldom

indulged in luxuries. His savings as a book-seller he speedily

augmented by purchasing seamen's tickets, during the continental wars

in Queen Anne's time, and by large but cautious speculations in South

Sea Stock.

Most of our readers are probably familiar with the history of

that celebrated "bubble," and are aware how pernicious were its

effects at the time upon the operations of legitimate commerce: the

pursuit of trade was abandoned—property was sacrificed at a ruinous

loss, and visions of a golden future fevered the imaginations of the

most unpretending capitalists. Stock rose enormously; and every man

who possessed a portion regarded it as the germ of future affluence.

By and bye the bubble burst, and thousands were ruined in the

terrible crisis. Gay the poet held some of the stock, which the

advice of his more cautious friends could not induce him to part

with; he deemed it worth twenty thousand pounds, every penny of which

was lost. Some few, more careful than the rest, enriched themselves

by selling out when the delusion was in its zenith. Thomas Guy was

among this number. In the year 1720 he possessed stock to the amount

of forty-five thousand five hundred pounds. His suspicions were

excited as to its stability as an investment; and when it rose to

about three hundred pounds he began to sell out, and continued doing

so until it arose to six hundred, when he disposed of the whole of

his remaining property in the stock at that rate. It ultimately,

however, reached the almost fabulous price of one thousand and fifty

pounds per cent! From beginning to end Thomas Guy is said to have

made nearly five hundred thousand pounds by the great South Sea

bubble! During all this prosperity Guy observed the most rigid

parsimony; but he never allowed his love of saving to render him

forgetful of his duties as a Christian. Long before this vast

acquisition of wealth he paid for the building of the wards on the

north side of the outer court of Saint Thomas's Hospital, and for

many years he annually gave one hundred pounds towards the funds of

that institution. It is somewhat singular to find such munificence in

a person of such penurious habits; and the life of Thomas Guy is a

striking proof of the wide distinction we ought to draw between

parsimony and avarice: the one is not essentially a selfish or sordid

propensity, and its observance may sometimes have for its motive

noble ulterior object in view; whilst avarice is a passion purely

selfish, and can never sympathize with such virtues as charity or

benevolence. Not that we should deem it necessary to carry the

principle of saving to the extent which the following anecdote of Guy

displays. It is said that one evening he was sitting in his little

back parlour meditating over a handful of half lighted embers,

confined within the narrow precincts of a brick stove; a farthing

candle was on the table at his side, but it was not lit, and the fire

afforded no light to dissipate the gloom; he sat there all alone

planning some new speculation; congratulating himself on saving a

pennyworth of fuel, or else perchance thinking how else he could

bestow some thousand guineas in charity: his thoughts, whether on

subjects small or great, were interrupted by the announcement of a

visitor; he was a shabby, meagre, miserable looking old man; but

compliments were exchanged, and the guest was invited to take a seat;

Guy immediately lighted his farthing candle, and desired to know the

object of the gentleman's call: the visitor was no other than the

celebrated Hopkins, who on account of his avarice and rapacity had

obtained the name of Vulture Hopkins. "He lived," says Pope,

"worthless, but died worth three hundred thousand pounds, which he

would give to no person living, but left it so as not to be inherited

till after the second generation." His counsel represented to him how

many years it must be before this could take effect, and that his

money would only lie at interest all that time. He expressed great

joy thereat, and said they would then be as long in spending as he

had been in getting it. But the Chancery afterwards set aside the

will, and gave it to the heir at law. The reader will probably

remember the lines in Pope's Moral Essays—

"When Hopkins dies a thousand lights attend,

The wretch that living saved a candle's end."

"I have been told," said Hopkins, as he entered the presence of

Thomas Guy, "that you are better versed in the prudent and necessary

art of saving, than any man now living, and I now wait upon you for a

lesson in frugality, an art in which I used to think I excelled, but

I am told by all who know you that you are greatly my superior." "If

that is all you are come about," said Guy, "why then we can talk the

matter over in the dark;" so saying, he with great deliberation put

the extinguisher on his newly lighted farthing candle. Struck with

this instance of economy, Hopkins acknowledged the superior abilities

of his host, and took his leave imbued with a profound respect for

such an adept in the art of saving.

It is singular to observe what trifling events will sometimes

act as a pivot upon which the future events of a life will turn. It

is to one of these slight rufflings in the stream of life that the

public are indebted for the noble institution which still exists as a

monument of the munificent charity of the parsimonious Thomas Guy.

"He employed," says Highmore, a female servant whom he agreed to

marry. Some days previous to the intended ceremony he ordered the

pavement before his door to be mended up to a particular stone, which

he marked, and then left his house on business. The servant in his

absence looking at the workman, saw a broken stone beyond the mark

which they had not repaired, and on pointing to it with that design,

they acquainted her that Mr. Guy had not ordered them to go so far.

She however directed it to be done, adding, with the security of

feeling incidental to her expectation of soon becoming his wife,

"Tell him I bade you, and he will not be angry." But she soon learnt

how dangerous it is for any one in a dependent situation to exceed

the limits of their authority; for her master, on his return, was so

enraged at finding that they had exceeded his orders, and put him to

an additional expense, that he renounced his matrimonial engagement

with his servant, and devoted his ample fortune to public charity.

When he had reached the age of seventy-six, and found himself

possessed of a fortune, which might justly be regarded as enormous

for the age, Guy commenced his munificent plans of charity. He took

of the Governors of St. Thomas's Hospital, a piece of ground opposite

to that building, on a lease of nine hundred and ninety-nine years,

at an annual rent of thirty pounds per annum. The spot was, at that

time, covered with small tenements, which in a few months he had

removed. Plans were drawn out—foundations dug with the utmost speed;

and he who had been so solicitous to save a farthing candle, had the

gratification to behold, before he died, a handsome hospital erected

with a portion of his parsimonious savings. Eighteen thousand seven

hundred and ninety-three pounds were expended in the erection of

Guy's Hospital; and its eccentric founder, who died in 1724, in his

eighty-first year, endowed it with two hundred and twenty thousand

pounds, the residue of his estate. Other acts of kindness and charity

adorn the memory of this singular but most benevolent man. He

bequeathed one thousand pounds for the discharging of four debtors

within the City of London, and in the counties of Middlesex and

Surrey; by this means, some seven or eight hundred were liberated

from prison. He bequeathed to Christ's Hospital a perpetual annuity

of four hundred pounds, for taking in four children yearly, on the

nomination of the Governors. In his life time he founded some

almshouses at Tamworth, which borough he represented in Parliament

during several sessions; these almshouses he further endowed by his

will with a perpetual annuity of one hundred and twenty-five pounds.

Nor did this worthy man forget his numerous relatives—many of them

were poor, and most of them were in indifferent circumstances—they

all, however, had to be grateful for the parsimony which Guy had

practised during his life. Not one of them was forgotten; to some he

left small annuities for life, and to others considerable sums of

money. To most of his sister's children and cousins, who were very

numerous, he left a thousand pounds apiece. Among his poor relatives,

in various sums, he left life annuities amounting to near nine

hundred pounds per annum; and among his younger relations and

executors, he distributed nearly seventy-six thousand pounds. It is

seldom that the hoardings of parsimony have been in their

distribution so guided by the dictates of benevolence. Guy did not,

like the miser, save for the senseless and selfish gratification of

an ignoble passion. He saved that he might bestow, and he consecrated

his profits in trade, and his accumulations by rigid self-denial to

the service of the poor, the unfortunate, and the sick—all honour,

and all praise, to the memory of the kind and noble-hearted

bookseller!

CHAPTER VIII. THE LIFE OF DANIEL DANCER.

His Birth and Estate—His garments and outward appearance—Miss Dancer

and her feminine graces—The Miser's Mansion—The finding of a

Treasure—The Story of the Mutton Pies—A Miser's idea of Death—Bob,

the Miser's cur—Griffiths and his Master—How to turn a penny—A

substitute for a Fire—The advantages of keeping a Snuff-box—The Miser

dies without a Shirt—The Treasures of a Dunghill, &c.

THERE are few, who, by their habits of parsimony, have gained

such notoriety as Daniel Dancer; by nature he was a complete miser,

the passion of avarice in him, obscured during the whole of his life

every feeling of virtue, and every trace of natural affection.

The life of Dancer is not without its moral; we behold the vice

of an inordinate acquisitiveness in its darkest hues, and we learn

how incompetent is wealth to bestow happiness without the presence of

virtue and benevolence to guide the mind in its distribution, and to

make its accumulation in the hands of one, a blessing to the hearts

of many.

Daniel Dancer was born in the year 1716, he was the oldest of a

family of three boys, and one girl; his father lived on Harrow Weald

Common, on Harrow-on-the-Hill, where he possessed property, which

produced a comfortable income; we have no information relative to the

habits and character of the senior Dancer, and can-not say whether

the propensity to acquire was excited in the mind of the son, by the

example of the parent, nor have we any memorial of the infancy and

boyhood of this famous miser.

Upon the death of his father, Daniel Dancer came into possession

of the paternal estate; the few hundreds which it annually produced

was, by the strictest parsimony, and the most rigid saving, so

increased as to produce, before he died, a revenue of three thousand

pounds per annum. The sister of this singular character was as

miserly as himself, and their habits and inclinations so harmonized,

that after the death of their parents they always lived together, and

strove during the whole of their lives to rival each other in their

mode of scraping up and saving money.

The outward appearance of this amiable couple was such, that

none could pass them without remark; and most could observe from

their dress and manners indications of the presence of that sordid

passion to which they devoted their entire lives, and to which they

sacrificed every source of comfort and enjoyment. Daniel was his own

tailor, and if he was not particularly happy in the style and cut of

his garments, he at least displayed considerable ingenuity in the way

of patching, repairing, and contriving; Jacob might have been proud,

and Joseph vain of such a coat of many colours, as was the outer

garment of Daniel Dancer; it was made of pieces of every hue, and

fragments of every texture, collected from the streets, or raked out

from the dust heaps. His lower garments were of the most

unmentionable description, and would totally have disordered the

nerves of any Scotchman; they were kept together by a strong hay-band

girt round his waist, his stockings were so much darned, that it was

difficult to discover any traces of the original, and in cold or wet

weather, they were usually fortified and protected with ropes of

twisted hay; by this novel and ingenious contrivance, he was enabled

to save his boots; in fact, he was never known to spend a single

shilling in shoe leather; now and then he would in his rambles pick

up an odd shoe, which some poor cottager had thought too old for use;

these were regarded by Dancer as great treasures, and he often spent

his winter evenings in mending and patching them, for he was always

his own cobbler. Linen was a luxury, says his biographer, to which,

notwithstanding his avaricious disposition, he was not quite a

stranger; for, at an early period of his saving career, he used to

buy two shirts annually; but, for some years previous to his death,

he never allowed himself more than one, for which he would give at

some old clothes shop two shillings and sixpence, and was never once

known to go to so handsome a price as three shillings; after it had

got into his possession, it never underwent the necessary operation

of either washing or mending; upon his back it was doomed to

perpetual slavery, until it fell off in rags; hence, it will not be

doubted, nor will it surprise the reader to be told, that

notwithstanding Mr. Dancer's peculiarity of disposition induced him

to shun the world, he never was without a numerous retinue about him;

whose lively sport and attachment to his person, made his

acquaintance as well as his neighbours, extremely cautious of

approaching him.

Nor was Miss Dancer more scrupulous in her attire: she had but

few feminine charms, and these few she made no attempts to adorn with

the fascination of dress. Her accoutrements were usually a mixture of

male with female paraphernalia, tied round with a ravelling of hemp;

for even in this part of her attire, she studied how to make one cord

last longer by untwisting it to make it go further; and thus

equipped, she would sally forth, armed with a broom-stick and pitch-

fork, to check the progress of such daring marauders as had the

audacity to intrude upon her brother's grounds—on which occasions,

her neighbours observed she had more the appearance of a walking

dunghill than of one of the fair sex.

The miserable hovel in which this eccentric, but harmonious

pair, took up their abode, was perfectly in accordance with their

appearance: no one could have passed it without thinking of poverty

and squalidness: it was an eyesore to passers-by, and a bugbear to

the rising generation. The crazy window-sashes were paneless, and the

loss of glass had been supplied with pieces of board, with paper and

dirty rags. The tiles were loosened from the roof, and patches of

unknown substances proclaimed the parsimony and ingenuity of the

owner of the wretched habitation: the miser's house, in fact, was

like the miser's coat, so patched and so slovenly repaired, that

little of the original could be discovered; and its architecture

appeared of the most novel and inventive kind.

Mr. Dancer's calculations for saving money were systematic and

regular: nothing escaped his attention which had relation to this

great object of his life—nothing ever too trivial for his care, and

nothing too mean for his attention. So rigid was his parsimony, that

he rarely washed his face and hands, because, as he said, soap was

expensive, towels would wear out in time, and cost money to cleanse

when dirty. It is said, however, that to avoid the inconvenience

arising from a too great accumulation of filth, he would, once or

twice a week, in the summer time, repair to a neighbouring pond, and

there wash himself with sand, and afterwards lie on the bank to dry

his skin by basking in the sunshine.

Dancer undoubtedly possessed an inventive genius, and his

talents were great auxiliaries to his schemes of saving. If he felt

the want of any article, he always endeavoured to make some other

object answer the purpose, to obviate the necessity of expenditure.

One day, by some strange chance, a neighbour entered the hovel of the

miser: he found Mr. Dancer busily engaged pulling the nails out of

the side of his bellows; and upon asking him the reason for so doing,

he replied, that wanting some nails to fasten a piece of leather to a

hole, which time had effected in the boarding of the house, he

thought he could spare some out of that useful piece of household

furniture, and, by that means, save buying; observing, at the same

time, that undertakers, trunk-makers, and bellows-makers were the

most extravagant and wasteful rascals in the world in their profusion

of nails.

Daniel Dancer and his sister seem to have lived for no other

purpose than to save money, nor to have had any other object than its

accumulation. They had no thoughts, nor principles, nor rules of

life, but such as were grounded upon the multiplication table. Every

action of their life was to acquire, and their every thought was

devoted to the study of the art of saving. They denied themselves any

regular repast, but strove to vie with each other in their endeavours

to lengthen the period between their meals. They never eat but when

hunger compelled, and they never, in satisfying their hunger,

indulged in the luxury of gratifying their appetite. Three pounds of

coarse beef, and fourteen hard dumplings, formed their weekly

provision for many years, without alteration or improvement. In hot

weather, the meat appealed unpleasantly to the sense of smell, and

advanced somewhat too far in the process of decomposition to have

pleased a delicate appetite; but, as old Daniel used to observe on

such occasions, that those who were devoted to saving, should feel

satisfaction at these circumstances; for, if it did not improve the

flavour of the meat, it rendered it more economical, because a less

quantity proved sufficient; and, as none could be wasted, it lasted

all the longer. Accident, or some unexpected fall of luck, would

occasionally relieve this everlasting routine of hard dumplings. An

uncommon instance (says his biographer) occurred one summer's

morning, which, for many weeks, saved him the trouble of inquiring

for fragments of meat at the butcher's stall, and which enabled him

to gratify his darling avarice and insatiable propensity to save

money. It happened one morning, as Mr. Dancer was taking his usual

walk upon the common, to pick up bones, sticks, or any bit of rag or

other matters that might go towards repairing his clothes or his

house; that he found a sheep that had apparently died from natural

disease, and most probably in a putrid state: this was a rare prize

for Mr. Dancer; and incredible as it may appear, he took it up, and

bore it home on his shoulders in triumph to his sister, who received

it as the immediate gift of heaven to bless their poor souls with a

change of food, and enable them to feast without expense, which was,

to the appetite of a miser, the most savoury sauce that could

accompany such a delicious morsel as carrion mutton. The sheep was

immediately skinned and cut up, the fat was carefully laid aside,

and, with the meat, Miss Dancer manufactured an immense number of

pies; on these pies they feasted for many weeks—never departing from

their accustomed frugality, and never indulging in any change of

diet, until the whole stock was consumed. When a miser finds a

treasure he is sure to lock it up; he is nervous whilst the eyes of

strangers are upon it, and he never thinks it safe unless bars or

bolts protect it. Dancer, therefore, soon locked up his pies in his

strong chest, much to the annoyance of his fair sister; for the

neighbours one morning observing that lady rather low spirited,

kindly inquired into the cause, when, after some hesitation, she

acknowledged that her brother Daniel had scolded her for feasting

upon the mutton pies with too voracious an appetite, and accused her

of extravagance, which she observed with tears, was an exceedingly

hard case, as she loved to save as well as himself; but what vexed

her more, he had locked them up in his strong trunk. It was seldom

that such precaution was necessary, for she appears to have been as

totally absorbed by the spirit of acquisitiveness as her brother;

they were children of the same parents, and never were two beings in

their devotion to mammon, and in their inordinate avarice, born with

such an exact resemblance. Their tastes and their disposition, their

opinions and principles were in perfect harmony. The miser is ever a

stranger to piety, and religion is at variance with the professed

object of his life. Whenever Mr. Dancer happened to stray into a

church, it was only to obtain a little rest, and he was sure to

depart before any collection was made; as he thought the gift of a

penny was like parting with the seed of a guinea. He might, indeed,

be deemed a predestinarian from the following circumstance. But as

Mr. Locke observes, "Let ever so much probability hang on one side, a

covetous man's reasoning, and money on the other, it is easy to

foresee which will outweigh." It was during the last illness which

terminated his sister's life, that he was importuned to afford her

some medical advice and assistance; to which he shrewdly replied, "It

would cost him money, and besides," continued he, "why should I waste

my money in wickedly and wantonly trying to oppose the will of God!

If the girl has come to her latter end, nothing can save her, and all

I may do will only tend to make me lose my money; and she may as well

die now as at any other time. If I thought bleeding would recover

her, I would open a vein myself; but I cannot think of paying for

physic for dying people." The dread of incurring expense, and parting

with his darling coin, was insurmountable. Mr. Dancer's reasoning on

the conduct of Providence, ever tended towards his favourite

penchant—" Save money."

Perhaps never having felt the inconvenience of ill health, or,

from that callosity of heart ever attendant upon an avaricious mind;

he at this period allowed his sister, in her last exigency, but the

usual portion of coarse beef, with the cold hard dumpling, to which

he added the miser's humanity—"If you don't like it, why go without."

But Mr. Dancer's deficiency of care was very amply supplied by the

generous Lady Tempest, who afforded every attention and kindness

necessary to the ease of Miss Dancer. The latter was possessed of

more than two thousand pounds, which she intended to leave Lady

Tempest, for her extraordinary care in her last illness; but she,

unfortunately for Lady Tempest, expired before she could sign a will

in her favour; and her property being thus left intestate, and at the

dis, position of the law, her two other brothers wished equally to

divide it with Mr. Dancer; but to this proposal he would not agree,

and obstinately refused to comply with any amicable arrangement;

insomuch that, after a long while persevering, and obstinately

refusing to come to any agreement of participation, a law suit

followed, and Mr. Dancer recovered ten hundred and forty pounds of

his sister's fortune, as the regular price of her board and lodging

for thirty years, at thirty pounds per annum, and one hundred pounds

for the last two years; for this charge he declared to be very

reasonable, as during that time she had done nothing but eat and lie

in bed. The remainder of her estate, after these extraordinary

deductions, was equally divided between the two brothers and Mr.

Dancer.

After his sister's death, a pair of sheets, as black as soot

bags, were discovered upon the bed; but these he would never suffer

to be removed; and when they were worn out, they were never replaced;

so that, after that time, he entirely relinquished the luxury of

using linen to sleep in. He would not allow anyone to make his bed,

although Lady Tempest often solicited him to permit it; and for many

years his room was never swept. Towards the time of his death, it was

observed to be filled with sticks, which he had stolen out of the

different hedges. A considerable quantity of odd-shapen gravel stones

were also found in a bag; but for what use these were intended is

unknown. The report of his riches, and the idea of its concealment

about the house, once brought a troop of housebreakers, who very

easily entered, and without any search warrant rummaged every corner

of the place; but although this domiciliary visit cost some of them

their lives, they took away but little property. Old Dancer had been

long on his guard, and his mode of hiding was so peculiar to himself,

that the grand object of the thieves was never discoverable by them.

Mr. Dancer concealed his treasure where no one would have ever

thought of seeking for it. Bank notes were usually deposited with the

spiders, and hid amongst the cobwebs in the cowhouse; and guineas in

holes in the chimney, and about the fireplace, covered with soot and

ashes. Soon after the robbery, when the thieves were apprehended, and

to be tried, it being very necessary that Mr. Dancer should attend

the trial, Lady Tempest requested that, in order to appear a little

decent, he would change his shirt, and she would lend him a clean

one. "No, no," he replied, "it is not necessary; the shirt I have on

is quite new, I bought it only three weeks ago, and then it was

clean."

This extreme love of money overcame every other consideration;

and to his attachment to gain may be ac-counted his strange behaviour

as before related, to his sister at her latter end. But in one

singular instance he seemed in some measure to forego his favourite

idea of saving. He had a dog, of which he was extremely fond, and

which he called by the familiar appellation of "Bob." His treatment

of this animal offers an instance of that inconsistency in human

actions, which philosophy seeks in vain to account for. "While his

parsimony was so severe, that he denied himself a penny loaf a day,

and existed entirely upon Lady Tempest's pot liquor, and the scraps

from her kitchen; he allowed his dog a pint of milk daily, with other

dainties, which he would have thought a sinful waste to have procured

for himself. Upon a complaint being made to him that his favourite

Bob had worried some of his neighbour's sheep, he took the dog to a

farrier's shop, and had all his teeth filed down. For this barbarous

action he never assigned any reason; possibly it might be to prevent

the like again, as he might shrewdly guess that any further damage

from his dog's mischievous manner, might bring expenses upon him. His

sister being dead and finding himself lonesome, he hired a man for

his companion, and in his choice he showed much discernment; for his

man Griffiths was a proper counterpart of himself. When they went

out, they took different roads, though both followed the same

occupation; only that the servant indulged more taste for strong

beer; a liquor which Mr. Dancer carefully avoided, as costing money;

but Griffiths would tipple a little, which was the cause of much

altercation, when these saving souls met, after their day's labour.

However, Griffiths generally came loaded with bones, some of which

having upon them still some fragments of flesh, served to heighten

their repast, and to quiet his master's anger. This fellow had, by as

severe a parsimony as that exercised by Mr. Dancer, contrived to

accumulate five hundred pounds out of wages, which had never exceeded

ten pounds per annum. At the time he lived with Mr. Dancer, he was

upwards of sixty, and hired himself to him for eighteen pence a

week."

Lady Tempest was the only person who had any influence on this

unfortunate miser. She employed every contrivance to make him partake

of those conveniences and indulgences, which his fortune could

supply, and his advanced years required; but all her entreaties were

without effect, and were only answered with such interrogatories as,

"Where was he to get the money?"—"How could he afford it? If it was

not for some charitable assistance, how could he live?" One day

however, this lady, after a great deal of persuasion, prevailed upon

Dancer to purchase a hat, which he did of a Jew, for a shilling,

having worn the one he then possessed upwards of fourteen years, but

he still considered it too good to throw away. When Lady Tempest

visited him the next time, she, to her great astonishment, perceived

him still with his old hat on. On importuning him for the reason, he

at last told her, that after much solicitation, he had prevailed on

his old man Griffiths, to give him sixpence profit upon the hat he

had purchased by her desire a few days before.

Mr. Dancer had arrived at his seventy-eighth year, before he

felt any serious cause of complaint, to call in a doctor; his

antipathy to the medical tribe has been already mentioned; therefore

it was in vain to advise him to take any medicine, even when there

was a necessity for it.

In 1794, during the illness which terminated the life of this

miserable object of avarice, Lady Tempest accidentally called upon

him, and found him lying in an old sack, which came up to his chin,

and his head wrapped up in pieces of the same materials, as big as a

bee hive. On her remonstrating against the impropriety of such a

situation, he observed, that being a very poor man he could not

afford better; and, having come into the world without a shirt, he

was determined to go out in the same manner. As he brought nothing

with him, he did not think he had any right to carry anything away;

and the less he made use of he thought was the more acceptable to

God; so that, in his last moments, he made his saving notions square

with his most serious thoughts. Lady Tempest then requested him to

have a pillow to raise his head, which he refused, but ordered his

old servant Griffiths to bring him some litter out of the stable to

raise his head, as the lady thought he would lie easier.

Though Mr. Dancer never indulged himself in the extravagant

luxury of snuff-taking, yet he was careful always to solicit a pinch

or two from those who did; but it was not to gratify his own nose,

but rather to gratify, in a minor point of view, his love of

hoarding; all that he collected by these friendly offerings, he

carefully saved up and put into a box, which he carried about him for

that purpose; and when full he would barter its contents at a

neighbouring chandler's shop for a farthing candle, which he made

last until he had replenished his box again.

His opinion of professors of physic was rather singular, and

seemed to border upon predestination. To use his own language, the

medical tinkers were all a set of rogues; that while they patched up

one hole, always contrived to make two, for a better job; but he

allowed that there was some utility in the art of surgery, in

repairing accidental fractures; but he always qualified the admission

with the reflection that its practitioners were a set of

extortioners.

His prejudice against the whole tribe of lawyers was determined

in the extreme, and his aversion to this class of men was so great,

that he would even forego his own interest, to gratify his

resentment; as the following anecdote will prove.

"Having, as was usually his half yearly custom, agreed with an

old clothes woman for a shirt for half a crown, as he thought, the

dealer called at his house, and left him one worth three shillings;

but for which he refused to pay any more than his original agreement

of two shillings and sixpence. Notwithstanding the party urged the

goodness and the fineness of the article Mr. Dancer was impenetrable,

and no more than the half-crown would he pay; which the woman as

peremptorily refusing, at last applied to the Court of Requests of

the district, to which he was obliged to repair, although it cost him

fivepence on the journey for bread and cheese, and the cost of

hearing, &c.; in all upwards of four and sixpence." This had such an

effect on Mr. Dancer's mind, that he ever afterwards held the lawyers

in abhorrence; for to give or to pay, were not to be found in his

vocabulary. Addition and multiplication were his favourite rules, and

usury was the foundation of his geod deeds.

"The most delightful task of Mr. Dancer's life was to count his

gold, and to visit the holes where it lay depo-sited, and to see that

all was safe. Upon one of these nocturnal visits he was net a little

frightened: while counting the contents of one of his rich pots in

the cow-house; a large tom cat, terrified at his untimely appearance

in that place of concealment, and rushing through a hole in the

boarding, left Mr. Dancer in such panic, that he thought Old Nick

himself was watching his motions. To add to his terror, in returning

back to the home he fell over something soft, which proved at last to

be a poor jackass lying upon the ground, that had strayed in through

one of the many apertures time had made in the enclosure of the

estate."

Though Mr. Dancer, by his spirit of covetousness, de-based

himself in this sordid manner, yet he kept a horse, for which he

showed a great partiality; but he never allowed it more than two

shoes at a time, deeming it all unnecessary expense to shoe the hind

feet of the animal; and he used to say it was more pleasant for a

horse to feel the naked grass than to be confined in unnatural shoes.

Mr. Dancer was, perhaps, the most perfect picture of human

penury that ever existed, and the most singular character that ever

lived; his habits were those of an hermit, and his extreme avarice

rendered him as abstemious as any ascetic of the desert In this state

lived, and in this situation died, Daniel Dancer Esq., a memorable

proof to the world, that the advantages of fortune, unless properly

directed, will not make their possessor happy. Lady Tempest, who came

into possession of a great portion of the miser's property, enjoyed

it but for a short time; for whilst attending to the comforts of

Dancer during his last illness she caught a cold which terminated

fatally, a few months after her accession to the immense fortune left

by the old miser.

The house, or rather the heap of ruins, in which Mr. Dancer

lived, and which at his death devolved to the right of Captain

Holmes, was a most miserable decayed building, for it had not been

repaired for more than half a century. But though poor in external

structure, the ruinous fabric was very rich in the interior. It took

many weeks to explore its whole contents; and Captain Holmes found it

a very agreeable task to dive into the miser's secret hoards. One of

Mr. Dancer's richest escritoires was found to be a dung heap in the

cowhouse; a sum but little short of two thousand five hundred pounds

was contained in this rich piece of manure; and in an old jacket

carefully tied, and strongly nailed down to the manger, in bank notes

and gold, were found five hundred pounds more. Several bowls were

discovered filled with guineas and half-guineas; and at different

times, on searching the corners of the house, they found various

parcels of bank notes. Some were crammed into the crevices in the

wall; bundles were hid under the cushions and covers of the chairs;

some were reposing snugly at the back of the drawers; and notes

amounting to six hundred pounds were found neatly doubled up, in the

inside of an old tea-pot, over which the miser had placed a bit of

paper, whimsically inscribed, "not to be too hastily looked over." In

the stable the Captain found jugs full of old dollars and shillings

It was observable that Mr. Dancer used to visit this place in the

dead of the night; but for what purpose even old Griffiths himself

could not guess; but it is supposed it was to rob one jug, to add to

a bowl he had buried, and which was nearly full when taken up from

under one of the hearth tiles.

The chimney was not left unsearched, and paid very well for the

trouble; for in nineteen different holes, all filled with soot, were

found various sums of money, amounting together to more than two

hundred pounds.

CHAPTER IX: LIFE OF JOHN ELWES.

The character of John Elwes—Sir Harvey Elwes—His singular habits—His

dress—Three Knights quarrel about a farthing—Mrs. Meggot, the mother

of John Elwes, starves herself to death, although possessed of a

fortune of One Hundred Thou-Ban d Pounds—The love of Play in John

Elwes—His inconsistency of character—Generosity in a Miser—How to

save a toll—His conscientious disposition—The passion of avarice— His

old age—The Miser rescued when at the point of death—His last days—

His death, &c.

THE life of John Elwes has been so minutely recorded in an

amusing narrative, by Captain Topham, and extracts from that work

have been so frequently reprinted, that we were prone to exclude his

name from our Lives and Anecdotes of Misers. It was some years ago

that we read the book, and we found on glancing over it again the

other day, that there were many anecdotes in his Memoirs, which so

illustrate the passion of avarice, as to render the life of John

Elwes especially deserving a notice from our hands. Mr. Elwes was a

miser in the fullest acceptation of the term, and to obtain gold

there was no sacrifice that he thought too great; yet he possessed

qualities and traits of amiability, that won for him, in spite of his

ruling vice, the respect and friendship of many worthy men.

Before we relate some singular anecdotes of this miser for the

amusement of our readers, it will be as well to notice the memorable

eccentricities of his uncle, Sir Harvey Elwes. On succeeding to the

family estate, the knight became nominally possessed of some

thousands a year, but really only of an income of one hundred pounds

per annum. He said on his arrival at Stoke in Suffolk, the family

seat, that never would he leave it until he had entirely cleared the

paternal estate. For more than sixty years he lived there, almost

alone; grasping, screwing, and scraping, to accumulate wealth. He

received no visitors; he enjoyed no luxuries; and worst of all

deprivations, he read no books! He was never seen with a volume in

his hand; his scholarship was wholly devoted to the decyphering of

old deeds, and in composing usurious bonds. In his housekeeping, like

all misers, he was wretchedly penurious, and in his dress he would

have suited admirably for one of Garrick's most ludicrous characters.

He wore a black velvet cap, which being vastly too large, constantly

fell over his eyes; an old time-worn suit of dress clothes, with

worsted stockings drawn over the knees; these garments cost him

nothing, for he took them from an old chest, where they had lain ever

since the gay days of his father, Sir Jarvas Elwes. When the weather

was cold, Sir Harvey would walk briskly, backwards and forwards in

his old hall, to save the expense of firing; and if a farmer came on

business, he would strike a light in a tinder-box, which he always

kept by him, and putting one solitary stick in the huge old-fashioned

grate, would not add another till the first had been nearly consumed.

Notwithstanding his dislike to society, Sir Harvey would

occasionally venture a portion of his wealth at the gaming table; in

fact, with the most miserly parsimony, the knight combined the

restless disposition of the gambler. Sir Cordwell Firebras, and Sir

John Barnardiston, were neighbours of Sir Harvey's, and from a

similarity of tastes they became close companions; they used to meet

at the little village of Stoke, and play a few rubbers of whist. When

they parted, the reckoning was always divided between them with the

most scrupulous exactitude, and the fractions of a penny were objects

of serious consideration. One day, when they were engaged in settling

some such difficult point, a wag called out to a friend that was

passing, "Step up stairs, and assist the poor! Here are three

baronets, each worth a million of money, quarrelling about a

farthing."

Sir Harvey usually had large sums of money in the house,

amounting to three or four thousand pounds at a time. A set of

desperate burglars, dreaded and known throughout the country as the

Thackstead gang, hearing of this circumstance, formed a plan to rob

him. The old house was easily invaded, and the two servants were

gagged and threatened if they attempted resistance. They presented

their pistols to Sir Harvey, and demanded his money; he gave them the

key of a drawer, in which they found fifty guineas. They were

dissatisfied, and threatened instantly to take his life if he did not

deliver up his hoards. After many protestations of poverty, he at

last submitted to the urgent necessity of the case, and pointed out

the hiding-place of his treasure, in which were found twenty-seven

hundred guineas. On quitting, they told him that they should leave a

man behind, who would murder him if he called for assistance. Sir

Harvey, with admirable simplicity quietly took out his watch and

said, "Gentlemen, I do not want to take any of you, therefore I will

give you twenty minutes to escape."

When this gang of thieves some years afterwards were captured,

Sir Harvey refused to appear against them; and when urged to go to

Chelmsford to identify them, he would reply, "No, no! I have lost my

money, and now you want me to lose my time also."

Many are the anecdotes preserved of this singular man, but we

are compelled to leave them, to record those related of his nephew

and successor.

The sister of Sir Harvey Elwes married a Mr. Meggot, a wealthy

brewer of Southwark, who died a few years after his marriage, leaving

a son, and one hundred thousand pounds to his widow. Mrs. Meggot,

like her brother, was of a most miserly disposition; and although

possessed of so ample a fortune, is said to have actually starved

herself to death! Sir Harvey left to her son, John Meggot, the whole

of his vast possessions, which were then estimated at two hundred and

fifty thousand pounds; and he directed that his nephew was thereupon

to assume the name and arms of the Elwes'. Mr. Elwes was about forty

years of age at his uncle's death; and previous to this period he had

entered into many of the gaieties of life, and became known to the

fashionable and sporting circles in London. He had always, however,

paid great deference to his uncle's foibles, and was always anxious

to ingratiate himself in his favour, by assuming an aspect of the

most rigid parsimony. On paying Sir Harvey a visit, he used to dress

as a perfect miser; a tattered waistcoat, a worn-out coat, stockings

darned with the most persevering industry, fastened with a pair of

small iron buckles; when thus arrayed, the uncle used to contemplate

his future heir with unfeigned delight, and was enraptured to find in

him so striking a resemblance of himself.

Mr. Elwes had always a turn for play; in his time the gaming-

table was a fashionable resort, and he was one of the most celebrated

players of his day; few men had played deeper than himself. He once

played two days and two nights without intermission; the room being a

small one, and of course, never using the same pack a second time,

they were nearly up to their knees in cards. He lost many thousands

at that sitting; the Duke of Northumberland was of the party, who was

never known to quit a table while there was any hopes of winning. We

thus observe in the life of John Elwes, a remarkable instance of the

analogy which appears to exist between the gambler and the miser. The

love of play and the love of saving are both the promptings of

avarice, and are both indications of an undue excitement of the

acquisitive propensity.

"The ruling passion, be it what it will,

The ruling passion conquers Reason still."

"It is curious," says Captain Topham, "to remark, how he

contrived to mingle small attempts at saving, with objects of the

most unbounded dissipation. After sitting up whole nights, staking

thousands with the most fashionable and profligate men of his day,

amid splendid rooms, gilt sofas, wax lights, and waiters, he would

walk out about four in the morning, not towards home, but into

Smithfield, to meet his own cattle, which were coming to market from

Thaydon Hall, a farm of his in Essex. There would the man, forgetful

of the scenes he had just left, stand in the cold or rain, haggling

with a carcase butcher for a shilling. Sometimes when the cattle did

not arrive at the hour appointed he would walk on to meet them; and

has more than once gone on foot the whole way to his farm, which was

seventeen miles from London, after sitting up the whole of the night.

Yet this remarkable man, who

In the way of a bargain.

He'd cavil on the ninth part of a hair.

SHAKESPEARE.

could be generous at times; several instances of his liberality are

recorded, which are curious to observe in one so habitually

parsimonious. On one of his excursions to Newmarket, he found that

Lord Abingdon had made a match for seven thousand pounds, which, it

was supposed he would be obliged to forfeit, from inability to

produce the sum, though the odds were greatly in his favour.

Unsolicited, Mr. Elwes offered him the money, which was accepted, and

his lordship won the engagement. On another occasion he advanced a

large sum of money to a gentleman of the name of Tempest, to purchase

a commission in the guards; he lent the money without security and

never asked him for its repayment, yet he had only seen him once or

twice."

John Elwes was a singular illustration of the inconsistency of

the human mind. "One day a Mr. Spurling accompanied him to Newmarket,

to be present at the spring races. They were out from six in the

morning, and it was eight o'clock in the evening before they set out

on their way home. Elwes, as usual, during the day eat nothing. When

they began their journey home the evening was dark and very cold, and

Mr. Spurling rode on somewhat quicker; and on going through the turn-

pike, by the "devil's ditch," he heard Mr. Elwes calling to him with

great eagerness. On returning before he had paid the toll, Mr. Elwes

said—"Here! here! follow me; this is the best road!" In an instant he

saw Mr. Elwes, as well as the night would permit, climbing his horse

up the precipice of the ditch. "Sir," said Mr. Spurling, "I can never

get up there." "No danger at all!" replied old Elwes, "but if your

horse be not safe, lead him!" At length, with great difficulty, they

mounted the ditch, and then, with not less toil, got down on the

other side. When they were safely landed on the plain, Mr. Spurling

thanked Heaven for their escape. "Aye," said the miser, "you mean

from the turnpike. Very right; never pay a toll if you can avoid it."

It is a curious fact, that at the very time when he thus ventured his

life to save a paltry toll, he was actually engaged in a speculation

connected with some American iron works, risking the enormous sum of

twenty-five thousand pounds; and upon which he had entered without

apparently much consideration, for he knew nothing as to the produce,

prospects, or situation of these mines, but what he had gleaned from

hearsay. With all his vices John Elwes, it must be owned, was

remarkably conscientious; if by any chance he became indebted, he was

never easy till he had paid; and he was never known if he promised

payment, to fail in fulfilling his engagement.

Mr. Elwes had resided thirteen years in Suffolk, when he was

proposed as a representative in Parliament. He used to boast that all

the expense incurred in his election was eighteen-pence, which he

paid for dining at an ordinary at Reading. Mr. Elwes was about sixty

when he thus entered into public life; e sat in Parliament as the

member for Berkshire, for more than twelve years, but during the

whole of that time he never delivered a speech. Although remarkably

attentive to his parliamentary duties, he was never known to indulge,

even when the weather was the most uncomfortable, in the luxury of a

cab; and after staying out the debate, he would walk home, through

cold and wet, to save coach hire. Some of the members who happened to

be going the same way, would propose a coach between them, but Elwes

always replied that he liked nothing so much as walking. At length he

retired to his seat at Stoke; and on arriving there he remarked,

"That he had lost a great deal of money very foolishly, but that a

man grew wiser in time."

And now in his declining years he became totally involved by his

mammon worship. His appetite for other pleasures had diminished. The

gaming-table had failed to excite his cupidity; the race course had

lost its attractions, and society no longer possessed a charm; but

whilst these sources of former joy were no longer sought; whilst

these desires had become extinguished by years, or chilled as the

winter of life approached, his lust and insatiable avarice for gold

remained vigorous in his old age, and green and flourishing amidst

the wintry barrenness which had overtaken the other vices and

passions of his mind. No ray of his better nature appeared—the

energies and thoughts of his old age were devoted to the acquisition

of wealth; and Mr. Ewes, now worth nearly a million of money, became

the saver of pence. He used to wander about the fields and roads to

pick up sticks, 'bones or pieces of rag; during the harvest month he

would condescend to mingle with the village gleaners, and carry home

the result of his labours .to store away for the use of his own

household. He would breakfast on a piece of stale pancake, or crust

of dry bread; and on more than one occasion almost starved himself by

his own extreme habits of penury.

Mr. Elwes, when in London, usually occupied any one of his own

houses that happened to be unlet. Knowing that Elwes was in town, a

Colonel Tims was very anxious to see him, but could not obtain his

address; at last he accidentally heard that he was seen go into an

uninhabited house in Great Marlborough Street, and he ascertained

from a pot-boy that an old woman generally opened the stable-door to

admit Mr. Elwes. He repaired thither, and knocked loudly at the door,

but could gain no admittance; he determined to have the stable-door

opened; a blacksmith was sent for, and they entered the house

together; ascending the stairs, they heard the moans of some one

seemingly indisposed, and went into the chamber, and there, upon a

squalid mattress lay the apparently lifeless body of old Elwes. There

was nothing near him but a part of a stale roll and a jug of cold

water. An apothecary was called in, and after a time the miser

recovered enough to say, that he believed he had been ill for two or

three days, and that there was an old woman in the house, but for

some reason or other she had not been near him; that she had been ill

herself, but had got well, and he supposed she had gone away. On

entering the garret the old woman was found lifeless on. a mat upon

the floor, and to all appearances had been dead about two days: yet

at the time of this occurrence Mr. Elwes was one of the richest men

of his day, and possessed so many houses in London, that he became

from calculation his own insurer.

As his end approached he had many warnings of coming

dissolution; his nights were broken and restless, and he frequently

arose to satisfy himself that his money was safe, and he was

sometimes heard as if struggling with someone in his chamber, and

crying out, "I will keep my money; no one shall rob me of my

property." On any one going into his room he started alarmed, and as

if waking from a troubled dream, would appear surprised, and quietly

retire again to his bed seeming totally unconscious of what had

happened. In the autumn of 1789 his mind began to waver; his memory

became impaired, and his reason rapidly declined. A propensity which

had long been overactive and diseased, now became fearfully violent

by the excitement of insanity. For many weeks before his death he

used to go to bed in his clothes as perfectly dressed as in the day-

time. One morning he was found in his bed fast asleep with his shoes

on, a stick in his hand, and an old hat on his head. The anxieties

and feverish excitement which his passion for gold produced, tended

to shorten his life. When Dr. Wells, his last physician, was called

in, and found him extended on his miserable pallet, denying himself

every comfort, and with his mind totally absorbed with his gold, he

turned to one of the sons of Mr. Elwes, and said, "Sir, your father

might have lived these twenty years, but his temper has made it

impossible to hope for anything; the body is yet strong, but the mind

is gone entirely." He died quietly on the 18th of November, 1789, but

without any indication of repentance, without any signs of a

diminution of his avarice, or without any thoughts of the future. In

his last words addressed to his son he expressed a hope "that he had

left him what he wished." He bequeathed the whole of his vast

fortune, amounting in addition to his estate, to the sum of five

hundred thousand pounds, to his two natural sons, George and John

Elwes.

Thus died John Elwes, the representative of a family of misers.

He began, as we have seen, his career as a gambler, in which he

displayed his innate avarice, modified by his contact with the vices

of fashionable life; for amidst the most boundless profligacy at the

gaming-table, we have seen that acquisitiveness was ever active, and

his mind was always on the watch to save.

Search the Ruling Passion. There alone,

The wild are constant, and the cunning known;

The fool consistent and the false sincere;

Priests, princes, women, no dissemblers here.

POPE.

CHAPTER X: NOTICES OF FEMALE MISERS.

Mary Luhorne, the Female Miser of Deptford; her Miserable Habits of

Penury; her Love of Hoarding; her enormous Wealth—Elizabeth Wilcocks

and her secret Hoards—The Misses Vooght, Three Female Misers of

Amsterdam; a singular instance of Avarice as a Family failing—Joanna

Horrel the Applewoman of Exeter; her sumptuous fortune, etc.

IT has been remarked, that when women become vicious they know

no medium; they are good or they are very bad; and when once

fascinated with vice, they are more difficult to reclaim than men.

Certainly, in the cases which we subjoin of female misers, the

passion of avarice appears in fearful strength, rendering the heart

of its votaries callous to the call of duty, and insensible to the

dictates of conscience.

In the month of August of the year 1766 there died at Deptford a

wretched old woman, in her ninety-sixth year; she was the widow of

Captain Luhorne, of the East India service. She survived her husband

forty years, and during the whole of that period she lived in a most

miserly and penurious manner. She not only denied herself the

comforts, but even the most common necessaries and decencies of life.

Her clothes were so tattered that she was almost in a state of

nudity, and the rags which she hung upon her shoulders were so

filthy, and so animated with vermin, that passengers took the

precaution to keep at a distance from her in the streets. She was

never known to have lit a fire in her room, and never indulged in the

luxury of a candle; she wore no under-garments, and had no sheet to

cover her at night; she eschewed all rules of cleanliness, and

appeared never so happy as when surrounded with filth and

loathsomeness. She would frequently wander along the roads to beg of

passers-by, and always professed the utmost poverty. The demon of

avarice was so strong within this covetous soul, that she was more

than once detected in pilfering some trifling articles from her

neighbours. One Tuesday the old woman was missed; she had not been

observed to leave her room, and she had not been seen in her

accustomed walks: Wednesday passed, and the neighbours began to

suspect that the old miser must be ill; they knocked at her door, but

no voice replied; they waited for the morrow; and when the day had

far advanced, and she did not appear, they got in at the window. They

found her in bed alive, but speechless: with attention she revived a

little, but on Saturday the old woman died. Her relatives were sent

for, who on opening her drawers and chests found securities and gold

to the amount of forty thousand pounds, besides clothes of the most

sumptuous make and texture, plate, china, jewels and linen. For years

had she been surrounded with this wealth and possessed these

luxuries, which if rightly used would have served to comfort her old

age, and have been the means of relieving the miseries and wants of

others; the remembrance would in return have proved a great solace to

the bed of sickness and death. Yet although her drawers were thus

crammed with costly apparel, which was slowly mouldering and rotting

before the effects of time; that wretched object of penury chose

rather to wear rags so filthy that it became the imperative duty of

her relatives to burn them immediately after her death.

In a life so wretched—so devoid of purpose, so laborious,

without an object, so self-denying and so debased—we have a striking

example of the littleness of human wishes, and the ignobility of the

human mind, when unguided by reason, and when swayed by the despotism

of the passions. Her life is, indeed, a problem the philosopher will

find some difficulty to solve. With forty thousand pounds, no

fraction of which she would venture to enjoy—with none for whom

affection would prompt her to save—here was a wretched being whose

lust for gold, and whose propensity to hoard, was so overwhelming,

that she would beg of strangers in the streets—pilfer whatever she

could lay her hands upon; and although surrounded with an abundance,

deprived herself of every enjoyment—of every hope and consolation—

that she might gratify this most senseless propensity of her nature.

When we think of the worthlessness of her life—of her avarice, as

manifested in all its strength at the age of ninety-five, and of her

lonely and comfortless death-bed—we are prompted to exclaim, with the

psalmist, Vanitas vanitatum omnia vanitas! ("Vanity of vanities, all

is vanity"–Ecclesiastes. 1.2)

In the year 1768, there died at Nether-Shuckburgh, in

Warwickshire, an old maid, named Elizabeth Wilcocks, whose life

presents a similar illustration of that love of hoarding, and that

passion to acquire, which we have seen exemplified so fearfully in

the case of Mary Luhorne. For many years before her death, she ate

nothing but horse-beans or a few curlings: she had hardly any

clothes, and had nothing but a bundle of straw and an old blanket to

lie upon; yet, at her death, twelve pairs of sheets, and a large

quantity of other linen, was found in her drawers. She hid her wealth

in the most unaccountable places. In a pickle-pot, stowed away in the

clock-case, was discovered eighty pounds in gold and five pounds in

silver. In a hole under the stairs a canister full of gold: in an old

rat-trap a large quantity of gold and silver, and in several other

places similar hoards were discovered by her executors. In addition

to all this wealth, this miserable old miser was possessed of an

estate in houses and land producing a handsome revenue. She left the

whole of her property to a very distant relative.

In an old newspaper, called the "General Evening Post," of the

date December 21, 1779, there is an announcement of the death of Miss

Maria Vooght, the female miser, of Amsterdam. She was the last of

three singular and parsimonious sisters. Lest they should not be

enabled to gratify their propensity to accumulate and save, they

resolutely declined all offers of matrimony. They lived huddled

together in one room—gloried, like true misers, in filth, and lumber,

and vermin. They ate the coarsest food, and of that but sparingly,

and they were never known to have bestowed a fraction in charity.

There never, perhaps, were seen such miserable, dirty, and untidy old

maids. In all three, the passion of avarice was equally strong: it

appeared in them a family vice: they were not induced to become so

parsimonious from the fear of any future want, for they had each a

fortune which would have secured all those comforts and enjoyments it

is in the power of gold to provide. Maria Vooght, the last of these

eccentric characters, left at her death, a fortune of five millions

of guilders, equal to five hundred thousand pounds. She died in-

testate, and the money went to strangers.

About forty years ago, the overseers of Horncastle summoned a

poor man, named Daniel Collwood, for refusing to support his wife. He

was asked why he had not done so, and he stated, in reply, that his

wife took all the money she could obtain from him; but instead of

applying it to domestic purposes, hoarded it away, but in what place

he was unable to discover. The overseers ordered a search to be made.

On entering the house, the woman, as usual, pleaded the utmost

poverty, affirming that she was almost starving with hunger, and that

she had not a single farthing in the house. They, much to her

consternation, commenced a search, and soon found hid in various

parts about one hundred and thirty-four pounds in specie, carefully

wrapped up in small bits of paper and folded round with old rags!

Yet, whilst this miserable being had been accumulating this sum, she

had destroyed the domestic peace of her husband by spreading about a

report that he refused to allow her the necessary means of

subsistence.

Many years ago, there used to sit in the streets of Exeter an

old woman selling lemons and apples. In the very hottest day she did

not flinch before the sun; and in the very bitterest of December

nights she was sure to be found at her accustomed place. Now and then

she did business in her little way, and took a few coppers from the

urchins in the streets. Her appearance bespoke the utmost poverty,

and her rigid habits of parsimony were regarded by the charitable as

the shifts of indigence. She had been an old inhabitant of the city,

but all her relatives were poor, and one of them had long been an

inmate of the workhouse. There were but few who, knowing these

circumstances, did not pity poor old Joanna Horrel, the apple-woman,

of Exeter; and loose halfpence were often quietly dropped into her

fruit-basket. These tributes of compassion were always carefully

hoarded up, and however much she obtained by such means, she never

altered her appearance, never lived more generously, never indulged

herself in luxuries or comforts at home, and never once thought of

her poor relative in the poor-house. In the year 1789, Joanna had

grown old, and her span of life was at an end. Her relatives came to

fulfil the last duties for the dead, and on searching her room, hid

here and there in cracks and corners, behind bricks and under the

flooring, they discovered a fortune of near ten thousand pounds.

CHAPTER XI: THE INSANITY OF AVARICE.

Avarice in the Insane—Curious Anecdotes of Lunatics—The Miser of St.

Petersburg—His singular Life, and enormous Wealth—His Loan to

Catharine, Empress of Russia—The Miser's Watch-dog—Its death—The

Miser becomes his own Housedog to save the cost of another—Col.

Dogherty of the Royal Marines—His singular character—Michael Dudley,

the Miser, and his one hundred pound note—The Miser of Bloomsbury—

Sheldon, the Miser of Kentish Town—Indications of Insanity—The

effects of Avarice on the Mind—Avarice a prolific cause of Insanity,

&c.

Like all other faculties and propensities of the human mind, the

mania to acquire sometimes becomes a mental disease, and outsteps the

control of the better feelings. The asylums for the insane contain

numerous and remarkable instances of the morbid workings of this

ignoble love of gold. Wretches of the most abject misery—imbecile and

insane—will sometimes display the utmost craft and circumspection in

the gratification of this ruling passion of their minds. As a

monomania, it is too lamentably common; for we must regard the man,

who, whilst in possession of an ample fortune, still strives by the

most sordid parsimony, and the most disreputable cunning, to increase

his hoards, as one whose mind is impaired, or whose passion for gold

has produced a mental aberration. The proprietor of a private lunatic

asylum once related to us some singular anecdotes of this passion, as

manifested by his unfortunate patients. One of them had been a noted

miser years before he became an inmate of the asylum; and a sudden

and unforeseen loss which he had sustained, was supposed to have been

the cause of his insanity. His whole soul had been centred in his

gold, and deprived of his treasure, his mind became a total wreck; in

his lucid intervals he would grow desponding, and abandon himself to

the most lamentable despair; he would pine and fret; sob like a child

deprived of its bauble, and then, in the paroxysm of his grief, rave

into frantic madness; clutch hold of his keepers and denounce them as

robbers, and seeking some worthless object that happened to be at

hand, he would guard it with the most tenacious ferocity, declaring

that it was his bag of gold, and that he would rather part with life,

than part with that. Another poor wretch used to wander about the

garden of the asylum in search of pebbles, which happened by their

rotundity to call up to his mind the recollection of coin; these he

would seek for with persevering industry, and, when discovered, he

would secrete them about his clothes with the greatest caution, and

after a time bury them in a particular spot in the garden, and he

always manifested the most intense anxiety if any of the other

patients happened to wander near the place of his secret hoards. He

was generally harmless in his manner, but he was always excited into

passion, if by any chance his pursuits were interfered with, or his

fictitious coin disturbed by his unfortunate companions.

Many years ago, there lived in a large, cheerless and

dilapidated, old house in St. Petersburg, a wretched miser. He

confined himself to one room, and left the rest of the rambling

edifice to moulder into ruin; he cared for no comfort, and deprived

himself even of those things which the poorest regard as the

necessaries of life; he seldom lit a fire to repel the dampness,

which, hung on the walls of his solitary chamber, and a few worthless

objects of furniture was all that the room contained. Yet to this

singular being the Empress Catherine the Second owed a million of

roubles. His cellar, it was said, contained casks full of gold, and

packages of silver were stowed away in the dismal corners of his

ruinous mansion. He was one of the richest men in Russia. He relied,

for the safety of his hoards, upon the exertions of a huge mastiff,

which he had trained to bark and howl throughout the night, to strike

terror into the hearts of thieves. The miser outlived the dog; but he

disliked to part with any portion of his treasure in the purchase of

another cur, and he resolved to save his money by officiating as his

own watch dog. Every morning, and every evening, would that insane

old man wander about his dismal habitation, barking and howling in

imitation of his recent sentinel.

Perhaps a more decided manifestation of the insanity of avarice

was exemplified in the life of Lieutenant-Colonel O'Dogherty, of the

Royal Marines. He died in February, 1819, near Landrake. For more

than twenty years he was in the habit of visiting Plymouth Market,

and he always made his appearance, mounted on an old hack as lean as

Rosinante. The singularity of his dress, and the eccentricity of his

manners, soon obtained for him the reputation of a miser. He

generally wore a nightcap, tied round his head, which had evidently

been for years a stranger to the wash-tub; an old hat, quite bare of

nap, and brimless; a rough waistcoat, the original texture of which

it would have puzzled the most sagacious to have discovered—so

numerous were its patches and so various its hues; a greasy leather

pair of breeches; an old coat, which no Jew would have rescued from

the kennel, and a pair of shattered shoes bound round with huge hay-

bands, formed the usual habiliments of this sin-gular character. On

his last visit to Plymouth, a week or two before his death, thus

arrayed, he seated himself on the steps of the Plymouth Telegraph

Office to eat an apple, which probably, was designed to satisfy his

hunger during the greatest portion of the day. Yet, whilst practising

this wretched penury, he possessed freehold property of considerable

value, amply sufficient to have maintained him in comfort, and in a

dignity befitting the squire of his village. He chose, however, to

forsake the family mansion, and took up his abode in a small cottage

in its immediate vicinity. A most wretched hovel it was, without a

pane of glass in the windows, but with innumerable inconvenient

apertures in the roof. He always kept the door closely barred and

blocked up, and he used to get in and out of his house through the

bedroom window, with the aid of a ladder; this he would at night draw

up after him, and seek his repose on a bundle of dirty straw, huddled

into one corner of his room.

We may observe too, indications of an unsound mind in the

senseless manner in which some misers have been known to gratify

their love of hoarding; in the case of John Little, and several

others, mentioned in our former chapters, we have seen the miser

gratifying his propensity to hoard, when, by so doing, he necessarily

entailed a pecuniary loss. We have a curious illustration of this, in

the case of Michael Dudley, an Irishman, who was robbed in the year

1831. It seems, from the report of the trial of the thieves, which

appeared in the papers of the time, that he had been robbed of an old

pocket book, containing notes to the value of one hundred and sixty

pounds, among which there was one note for a hundred pounds, that he

had carried about with him for seventeen years. He came possessed of

it by a legacy, and nothing could induce him to part with it for a

note of more modern currency, or to place it out at interest. This

old man had been for many years a boot cleaner at the Castle Tavern,

in Exeter-street, Dublin, and he was constantly seen wandering about

the streets, dressed in a miserable tattered suit of clothes, which,

many years ago, had been given to him out of charity. He seldom

purchased a meal, but strove to satisfy the cravings of nature by

pickings from the refuse of the market stalls, or by begging a few

scraps of the inhabitants. He lived in a garret, in a dismantled,

uninhabited old tenement, in Sycamore-lane, a perfect slave to self-

sacrifice and self-denial.

A rich capitalist, named M. Thibaudard, died a few years ago, at

Paris, leaving an immense sum of money; some of which was found

hoarded away in the most unaccountable places rendering it doubtful

whether the whole of his property was ever discovered. He had a

residence in the country, but he hired a room in Paris, which he used

frequently to visit. He died, and left his wife residuary legatee. A

few weeks after his death, she went to Paris, to the room before

alluded to. The weather was cold, and she had a fire lit, but as the

smoke poured from the fireplace, and filled the room, she sent for a

sweep, who examined the chimney, where, at a considerable height, he

found a leather valise, containing twenty thousand francs, gold

coins, and a large quantity of precious stones. It is evident, that

the man who would thus place his property in jeopardy, must, as it

were, have been on the verge of insanity.

Some two or three years ago, a miserable old man died in the

metropolis, leaving behind him an ample fortune. For many years he

had been in the habit of rising at an early hour in the morning, and

sallying out to search the streets for bits of bone or rags; he

always bent his steps towards Covent Garden market, and from the

refuse of the stalls, he would carry home a quantity of fragments of

potatoes, carrots, and other vegetables, which, in the course of the

day, he would stew down, and form into a dainty dish. He always

walked along the streets with his eyes upon the ground; no pin

escaped his vigilant eye; no piece of paper was passed without being

examined; no fragment of twine, no stray remnant of cloth or rag, was

allowed to repose in the kennel; sometimes he was rewarded by the

discovery of some article of greater value, and he used to boast that

he had found several pieces of jewellery in the vicinity of the

theatres. He lived in a room, in a house in Gilbert-street,

Bloomsbury; the house was his own, and he had several others in the

same street, and considerable sums of money in the funds, or stowed

away in his own house. He seldom purchased provisions, but managed to

eke out a subsistence from his gatherings in the streets; sometimes

he bought a stale loaf, or a small quantity of butter, at a

chandler's shop in the neighbourhood, and his constant remark was,

"never mind how rank it is, so as it is cheap." In this case, avarice

became so strong, as to overwhelm the mind, and the old man. died at

an advanced age, imbecile and insane.

A few weeks ago, an old miser, of the name of Sheldon, died at

Blandford-place, Kentish Town. He has left it is supposed, about

twenty thousand pounds; yet this miserable slave to mammon would

wander about the adjacent streets, to pick up any rubbish that could

be turned into money, or any fragments that would help to form a

meal; he had often been seen pick up bits of bread or potato from the

mud in the streets, and carry them home, when he would wash them, and

afterwards eat them with a relish; he was insensible to all notions

of refinement or decency, and for twenty years he never allowed his

room to be swept. He seldom wore a hat, and in the coldest weather he

refused to allow himself a coat. He never washed his face but once a

month, and then only when urged to do so by constant importunities.

Often have we seen him perambulating the roads about Kentish Town,

with a crowd of boys behind him, hooting and exasperating the old

miser into a passion, but even in the midst of his perplexity, and

when his rage was at its height, if a bone or a piece of rag happened

to meet his eye, he would forget his passion and his tormentors in

his eagerness to obtain it. Habits of parsimony seem conducive to

longevity, for he died at the advanced age of eighty-five. He had no

relations that have yet been discovered, and his ample fortune is

destined to be locked up in Chancery, or to go to strangers whom he

had never seen.

Such instances are evident indications of insanity; we behold in

them the moral powers of the mind; all those social faculties which

elevate man so immeasurably above the brute, ruled despotically by an

inordinate passion to acquire. There are few passions, indeed, the

abuse of which so endanger the equilibrium of the human mind, as that

of avarice, and, in a great commercial country like our own, the

prevalence of this feeling leads to incalculable misery, both

individually and nationally. The endless solicitude—the feverish

excitement—the harassing competition—the speculating nature of

commercial enterprise, and the wear and tear incidental to these

things, make the young man forget the dreams of youth, and the old

man the remembrance of the tomb. The soul becomes enthralled by

schemes of gain; social joys and domestic duties are forgotten; like

an ill-regulated clock, the countenance bears false evidence of

years; premature wrinkles, lines of anxious thought, point to a

premature old age, and to an early grave. We are not indifferent to

the blessing of commerce; we are not insensible of the necessity for

exertion which exists, and we have no word of blame for those

struggling to obtain an honourable livelihood. But, without

arrogating to ourselves the office of a monitor, we would gently

remind him, who has allowed avarice to usurp the place of legitimate

enterprise, of the perils which he is weaving around him. Let him

think for a moment, of the fiery ordeal through which he must pass to

accomplish his schemes of avarice. Let him dwell for a moment upon

the sacrifice of peace of mind, on the loss of health, on the nights

of unquiet sleep, on the torturing disappointments, on the anxious

fears, and the almost certain fate of an early death which the lust

for gold entails. Let him then cast up the profits of this misery and

toil; draw up within his mind a balance sheet, debit to himself on

the one side, the probable consequences which we have enumerated, and

credit to himself on the other, the bags of gold which peradventure

he may accumulate; the interest they may produce in the few short

years which he may have to live; the sum total of the fortune which

he will be able to leave for his heir to spend. Weigh both sides,

examine every item, and strike a balance. Choose between bags of

unused gold, an unquiet life, an early grave; or a healthy life, a

peaceful old age, and a happy death-bed.

It may, perhaps, influence the decision of those who will

condescend to draw up, within their minds, such a balance sheet, to

know that no propensity or faculty is so liable to disease as that of

acquisitiveness; that the inordinate pursuit of wealth produces more

mental dissolution, more mental calamities, and more insanity, than

does the abuse of any other passion of the human mind. In a table,

compiled by M. Esquirol, it appeared that one hundred and sixty-four

cases of insanity bore the following proportions: fifty of them were

merchants, thirty-three were military men, twenty-five were students,

twenty-one administrateurs, ten were advocates, eight artists, four

chemists, four were doctors, four were farmers, three were sailors,

and two were engineers. This preponderance of merchants, or of those

manifesting most actively the love of gain, and the most eager in the

pursuit of wealth, was fully borne out by an examination of the

patients in other lunatic asylums. Merchants formed by fax the

largest pro-portion of the insane in all the establishments. M.

Fodere attributes this circumstance to the "chances of speculation,

which keep the mind constantly on the stretch, and which in a moment,

give or take away a fortune." Reader! remember these things when

draw-ing up your balance sheet.

CHAPTER XII: AVARICE AS AN HEREDITARY PASSION.

A puzzle for philosophers—Illustrated cases of avarice as an

hereditary passion—John Elwes—Daniel Dancer—Miss Vooght—

Acquisitiveness as a family failing—Brothers Jackson, the Two Misers

of Reading—Brothers Palmer, the Two Misers of Witney—Old Jardine, the

Miser of Cambridge, and his two sons; a singular instance of avarice

as a family vice, &c.

THERE are few subjects upon which it is so difficult to form an

opinion as that of the hereditary nature of the human passions. There

are few subjects that have so puzzled philosophers, and few that have

so effectually baffled the sagacity of science. There is one point

which has been satisfactorily proved, viz. that if the qualities of

the human mind are hereditary, they are not always derived from the

father. But this fact adds to the perplexity of the question,

inasmuch as it becomes necessary, before we advance facts against the

doctrine of the hereditary nature of the human feelings, to ascertain

as to the peculiar disposition and temperament of both parents. Thus,

the fact of a miser begetting a generous and noble-hearted son, is no

proof that he might not have derived these good qualities as an

hereditary birthright from the mother. Corroborative illustrations

therefore, are of more weight, since we have less difficulty in

applying them, and tracing the analogy between the disposition of the

parent, and the disposition of the child. The force of example, it

may be said, may have much to do with quickening this passion into

life; but an example not the most prepossessing, could never be so

warmly embraced had not the natural inclinations a tendency to hoard,

and to coincide with the habits of the miser.

The reader will perhaps remember among our examples the case of

John Overs, whose daughter was so unlike the father; or that of John

Mounsey, whose son manifested so generous a disposition: but it must

be remembered, that in neither case have we any information relative

to the disposition of the mother. Our facts which bear on the other

side of the question are somewhat stronger. That of Daniel Dancer,

and his sister; of the three Misses Vooght, and of the Elwes', are

singular instances of acquisitiveness as a family failing. The family

of the Dancers were notoriously parsimonious, and were all eager and

covetous after gold. Miss Dancer equalled her brother in the art of

saving; and another brother who survived this miserly pair for many

years, is said, if such a thing could be possible, to have been even

more penurious than Daniel Dancer himself.[Note: Annual Register,

Vol. XXXVI, for the year 1794.]

The case of John Elwes is one deserving of some attention; for

when we learn that the mother of Elwes was an example of penury

almost unequalled by her son; that with one hundred thousand pounds

which she possessed from her husband, she literally starved herself

to death; and when moreover we learn that Sir Harvey Elwes her

brother, was one of the most extraordinary misers on record, who, to

amass wealth spent sixty years of his life in a state of seclusion

which an ancient Coenobite might have envied: we cannot but regard

the life of John Elwes as a singular and memorable fact, to

substantiate the doctrine of the innateness and hereditary nature of

the human passions. In the lives of some misers, we have seen this

propensity to acquire engrossing all other feelings, captivating, as

it were the very soul; but in Elwes we observe some good qualities;

signs of generosity, and a proneness to forgive injuries at which

other men would have been unmerciful. His life in fact, is a record

of constant struggling and wrestlings between passions, which at

first sight appear inconsistent, as the promptings, of one mind, and

which we should scarcely believe could exist in the same man, did not

science and experience teach us how incongruous are the propensities

of the human mind.

The indication of avarice sometimes observed in infancy and

youth would lead us to believe in the innateness of the human

propensities. All who have been in the habit of observing the gradual

opening of youthful minds—all who have devoted their energies to the

education of the rising generation, must have observed how powerfully

will the spirit of covetousness sometimes sway the actions of youth,

long before the vices or the cunning of the world could have excited

such feelings; and will, on reading the following lines of Crabbe,

call to mind the remembrance of many with whom they have come in

contact:

Lo! one who walks apart although so young

He lays restraint upon his eyes and tongue;

Nor will he into scrape or dangers get,

And half the school are in the stripling's debt;

Suspicious, timid, he is much afraid

Of trick or plot,—he dreads to be betrayed;

He shuns all friendship, for he finds they lend,

When lads begin to call each other friend.

Crabbe's Borough.

Of acquisitiveness as a family failing, the case of John and

James Jackson is a curious illustration. These two misers lived

during the middle of the last century at a village in the vicinity of

Reading. At the age of twenty they each became possessed of riches.

Their passion to acquire was too strong to allow them to enjoy these

acquisitions, and their only pleasure was in hoarding up, and

scraping to add to their abundant store. Riches, instead of a

blessing, became in their hands a curse. From principles of economy,

and from congeniality of disposition, they both lived together. They

hired one miserable dirty room, into which for fifty years no human

being except themselves was allowed to enter: they lived so

penuriously that they denied themselves the necessaries of life; and

their appearance was so squalid, that passengers in the streets

bestowed their charity upon them, which these unworthy wretches were

never known to refuse. Nothing could have been more sordid, and

nothing more miserable, than such a life: yet perhaps by thus feeding

their ruling passion, they derived some enjoyment from their

existence. When at the respective ages of ninety-three and eighty-

seven the two brothers were taken ill, and languishing for a week,

they both died on the same day, leaving behind them an accumulation

of one hundred and fifty thousand pounds.

A similar instance of fraternal misery is recorded in the

Cambridge Chronicle of December 26, 1767. Two brothers named John and

Joseph Palmer lived together in a most parsimonious manner at Witney,

in Oxfordshire. .Although possessing considerable wealth, they

indulged themselves in no comforts—inhabited a wretched attic—kept no

servant—wore rags instead of clothes, and in their domestic

arrangements were prodigies of filth and penury. They were both

bachelors, and detested even the very sight of women; they would

never permit one to clean out their chamber; and as they never took

the trouble to fulfil that duty themselves, their apartment was a

harbour for vermin, and a receptacle for dust and rubbish. In April

1767 they were both taken ill; and as in the case just quoted above,

both died on the same day within a few minutes of each other. Having

dwelled together in life, they were not separated in death.

Many years ago, there lived, at Cambridge, a miserly old couple

of the name of Jardine: they had two sons, the father was a perfect

miser, and at his death one thousand guineas were discovered secreted

in his bed. The two sons grew up as parsimonious as their sire. When

about twenty years of age, they commenced business at Cambridge as

drapers; and they continued there until their death. During forty

years, they never had their house cleaned but once, and that was on

the occasion of their mother's death. They were strangers to filial

love, and the loss of a parent produced no sorrow. They begrudged the

last tribute of affection; and, to save a trifling fee, they laid out

the corpse themselves, and bargained for her interment on the lowest

scale. The establishment of the Messrs. Jardine was the most dirty of

all the shops in Cambridge. Customers seldom went in to purchase,

except perhaps fit of curiosity. The brothers were most disreputable

looking beings; for although surrounded with gay apparel, as their

staple in trade, they wore the most filthy rags themselves. It is

said that they had no bed, and, to save the expense of one, always

slept on a bundle of packing cloths under the counter. In their

housekeeping they were penurious in the extreme. A joint of meat did

not grace their board for twenty years. They always had an eye to

business; and if a shopkeeper or a farmer happened to purchase of

them, they would enquire their address, and go a mile or two to

purchase of them in re-turn a few eggs or half a pint of beer; yet

they always observed the utmost caution, lest, as they used to

observe, any of their other customers should be offended. When the

first of the brothers died, the other, much to his surprise, found

large sums of money which had been secreted even from him. They both

died suddenly and within a few months of each other. They left about

eight thousand pounds, the whole of which, with the exception of a

twenty pound legacy, was left to a neighbour, who, on one or two

occasions had shown them some little kindness, and sent them now and

then a dinner.

We do not pretend, from these facts, to build a theory or to

maintain a new doctrine: we offer them simply as facts and

illustrations, which may be useful in forming an opinion. We do not

pretend to think them sufficient to prove the passion of avarice

hereditary, but we regard them as examples of some weight in favour

of that opinion. We would, in short, rather that our readers judged

for themselves, than that we should point out the way that we would

have them judge. The subject is a difficult one, and we think it rash

and somewhat un-seemly to decide prematurely upon that, which so many

great men have been unable to decide, and so many philosophers have

been unable to prove.

CHAPTER XIII: MAMMON WORSHIP; ITS SACRIFICES AND REWARDS.

Love of Speculating—The Tulip Mania in Holland—The South Sea Stock

bubble; its origin, &c.—Its demoralizing influence—The Railway Mania—

Illustrations of avarice—Anecdote from Madame de Genlis of a miser

and a Surgeon—Sacrifices Of the parsimonious—The rewards of Mammon,

&c.

WITH the advancement of science and the progress of

civilization, the general tone of society has not proportionately

improved. The age abounds with many illustrations of progress, of

vast enterprise—of genius and of talent. But the mainspring of all

this activity—of all these gigantic schemes, admirable inventions,

and discoveries, is evidently the love of gain. Napoleon designated

us a nation of shopkeepers; could he now describe us, he would

designate us a nation of speculators; competition has rendered the

usual come of trade in-adequate to satisfy ambition, and men look

eagerly for some speculation by which their riches may be augmented

with greater speed, they enter into any scheme however wild, and into

any project however improbable; some few grow rich on the ruin of the

many, and votaries of Mammon become more numerous. If we call to mind

the bubbles which at various times have excited the cupidity of

avarice, we shall be surprised that men have not learnt in their

failure a little wisdom to protect them against such fascinations for

the future. The tulip mania, which raged among the Dutch in the year

1634, will show how the reason will become dazzled with the hope of

gain. We regard now, that singular infatuation as a species of

madness; and we can scarcely credit, although the fact is well

authenticated, that men could have been so absurd as to invest four

thousand florins in the purchase of a single bulb. A tulip, called

the Admiral Liefken was worth, at the market value, four thousand

four hundred florins; and the Semper Augustus produced five thousand

five hundred florins in cash. Holland was the El Dorado of

enthusiasts. In 1636 the tulip mania was at its height: regular

offices were established in the cities of Holland. Stock jobbers were

seized with the prevailing epidemic, dealt largely in tulips, and

they became a favourite species of stock, and everyone was eager to

invest their fortunes in Dutch bulbs; men threw up their trade, and

rushed to the tulip marts with their capital. The wealthy parted with

houses and broad lands for a few bulbs. Legitimate trade was

neglected, and the public mind was in a continual ferment; every day

reports reached the ears of anxious tradesmen and poor artisans of

some case of sudden fortune, of some needy man made rich by the lucky

speculation of a day. Laws were drawn up with legislative gravity for

the due regulation of tulip dealers, and tulip buyers; and everyone

seemed to be convinced that the golden trade in tulips would last for

ever. By and bye when they had their tulips instead of lands and

tenements; instead of cash in the funds, or capital in trade, some

few found a time to think—thought soon restored the reason, and

cooled the brain; and those who were wise enough to think, made

speedy sales. There were more tulips, but fewer buyers—the bubble

burst—a panic spread, and thousands mourned over ruin and desolation—

over cheerless homes, and beggared prospects—the once ample fortune

of many an opulent merchant—of many a thriving trader, and

comfortable artisan, was now contained in a few bulbs, which no one

cared to buy. The South Sea bubble is another lamentable instance of

the spirit of avarice as displayed in speculation. This company, as

our readers are doubtless aware, was first proposed in. the year

1711, and was founded upon the supposition, that the English would be

allowed to trade to the coast of Peru. In the year 1720, the scheme

was brought before the public, Sir John Blunt drew up the plans, and

submitted them to the Chancellor of the Exchequer. A company was

formed, and a bill brought before parliament. By circulating

favourable reports, the project soon excited the attention of the

public. For five days the books of the company were opened for a

subscription of one million, at the rate of three hundred pounds for

every hundred pound of capital. Eager crowds came to invest their

money; in a few days the stock was worth three hundred and fifty per

cent, and it ultimately rose to one thousand pounds. The rage for

speculation now commenced; new companies started up every day, with

schemes as chimerical as the South Sea delusion. Some, in fact had no

scheme at all; and actually issued prospectuses, and solicited

subscriptions for a stock, the intention and purpose of which they

did not condescend to explain; one cunning rogue pretended that he

had discovered a plan, by which fortune would be certain to follow;

he promised to publish the particulars in a month; in the meantime,

two guineas were to be paid to entitle the person to a subscription

of one hundred pounds. The project, wild as it was, was not too wild

for the age; one thousand dupes paid in one day their first

instalment, and the next day the swindler had decamped. This spirit

of speculation was soon to be at an end. The noble and the wealthy,

royalty and the poor, bishops, clergymen, doctors, authors,

merchants, and artisans, all dabbled in the South Sea Stock, during

the memorable year 1720. But one day in September the stock suddenly

fell; fear filled every heart, and every one rushed into the mart

with their stock; on the 29th, it went down from one thousand per

cent to one hundred and fifty. Merchants closed their warehouses, and

bankers in disguise sought refuge in other kingdoms. Numbers were

ruined past all redemption; despair, insanity, or suicide, was the

fate of thousands; and the public morals, and the course of commerce

and industry, received a check which it took years to overcome.

Such are the delusions which the avarice of a people will

sometimes lead them into. We might easily produce other examples; we

might point to the era of lotteries, and show their demoralizing

influence on society. In recent times—in the spurious companies of

the year 1826, and in the railway mania of the last few years, we

might also point to striking illustrations of this Mammon worship,

and of the wild enthusiasm of Mammon's votaries.

But this eager pursuit of wealth too often entails misery and

retribution. It is a significant fact, that in times of such

adventure and speculation cases of insanity are very numerous, and

the bills of mortality exhibit a fearful increase. The alternate

hopes of a golden future, and the fear of beggary and ruin, haunt the

fevered mind both day and night; and when disappointment comes, as it

too often does, with loss of fortune and loss of peace, the

infatuated worshipper of Mammon sinks into a premature grave, or

broods over his loss with a mind in which the light of reason is no

more.

Such are the effects of avarice as exemplified in the spirit of

gambling and speculation; and we have seen, in our previous chapters,

the effects of avarice as exemplified in the spirit of parsimony. The

one will sacrifice to Mammon, wealth, in the hopes of future golden

blessings; the latter will sacrifice health, comfort, and the soul,

to retain that which he has already received. Rather than part with

his gold, we have seen the miser die of actual starvation; and in the

cases of Sir William Smyth and Vandille it has been shown how

insignificant is pain or the fear of danger to the miser, when

compared with the torture which he feels at parting with his hoards.

Madame de Genlis relates a curious anecdote in her "Souvenirs de

Felicie L\*\*\*," of a rich miser, curiously illustrating the sacrifices

which avarice will make to Mammon. M. de C\*\*\* was very rich, but had

become blind by a cataract which had formed on both his eyes; he

dwelled in the remotest part of Languedoc, and he went to Paris to

consult a surgeon, who told him that he must be couched, for the

success of which he would be answerable. M. de C\*\*\* enquired what

would be the expense of the operation. "Fifty livres," replied

Graujean. M. de C\*\*\* loudly remonstrated against the charge, which he

protested was enormous, and offered to make a bargain to lower the

price; the surgeon was inflexible, and with an ill grace M. de C\*\*\*

was compelled to submit. Some days afterwards the surgeon completed

the operation on one eye, when having removed the bandages, M. de

C\*\*\* exclaimed with transport that his sight was perfectly restored.

"Come then," said the oculist, "let us proceed to the other eye."

"Stay," replied the miser, "you ask fifty guineas for the whole

operation, that is five-and-twenty for each eye; now as I see quite

as well as is necessary, I shall content myself with one eye; to pay

so much for the other would be extravagance, seeing that it would be

a luxury only: there are your five-and-twenty guineas!"

For these sacrifices, what are the rewards of Mammon worship? We

refer to the lives of those miserable objects of self-inflicted

penury, which we have related in our former chapters, as a fit answer

to such a question. Youth without the joys of youth, manhood without

the purposes and duties of life, old age without one ray of solace or

consolation, and death on a squalid bed of misery, unattended and

unbedewed with the tear of affection, are the rewards which Mammon

vouchsafes to his anxious followers.

CHAPTER XIV: CONCLUSION.

The Lives of Misers teach us that no propensity can be abused without

entailing its own punishment—The Effects of Avarice—Its appearance in

Youth—Manhood—and Old Age—Concluding Remarks, &C.

WE imagine that the most inquisitive will not be dis-satisfied

at the scantiness of our facts. We have given more perhaps, than some

will care to read, but we have not given them without feeling assured

that they will be found useful to others than those, who merely seek

amusement from their perusal. We flatter ourselves that as

delineations of the human mind, as manifestations of the abuse of one

of the propensities of our nature, they may prove instructive to the

philosopher. The phrenologist will find among our anecdotes many

illustrations, and perhaps many corroborations of his science. It was

the doctrine of Gall and Spurzheim that no mental power could be

abused or rendered over excited by immoderate gratification, without

entailing its own punishment as a necessary consequence; and

certainly in the wretched lives, in the pining, anxious, endless

cares; in the remarkable deaths of the votaries of avarice whose

lives and vices we have endeavoured to display, we observe an awful

retribution follow their sins against nature's laws.

Some of our examples would seem to favour this doc-trine of the

innateness of the human passions; for the passion of avarice is found

peeping forth in infancy, triumphant in manhood, all-absorbing in old

age, and sometimes strong in death. It is observed to be the most

powerful when least prompted by necessity, or by the fear of future

want. Abuse seems to grow with abuse—activity becomes more active

when encouraged by gratification: the passion of avarice expands as

it is fed. The miser with a moderate store of wealth, may feel that

to double his riches, would be to satisfy his cravings; but he

deludes himself: they are doubled, and with the augmentation of

riches, he discovers an augmentation of desire. His first ardent wish

now ap-pears insignificant, and he feels more ambitious, more

restless, and more greedy for acquisitions than ever. Gratification

has fed and stimulated his avarice, and in-creased his ideas of

wealth: he thinks himself poor, although he has doubled his fortune.

We have seen, by many deplorable examples, how the gratification

of this propensity absorbs all other feelings—how the very soul, and

the purposes, and duties of life are sacrificed to subdue the

insatiable thirst of this inordinate passion. We have seen how the

slave of avarice becomes the most despicable—the most grovelling, and

the most worthless of human kind. We have seen how, when blinded by

this lust for gold, affection has been extinguished; honour and

rectitude have been undermined; social duties have been neglected;

and domestic ties have been disregarded. We have seen how, even on

the bed of death, the miser has been still greedy to acquire; how,

whilst on the very threshold of that grave, which would soon render

back his body to its parent earth; he has been painfully anxious to

increase the heap of dross, which his avarice had already

accumulated; how all thought of the endless future, all thought of

the vast eternity into which he was about to enter was discarded, in

gratifying in his last dying moments this ruling passion of his soul.

We have seen the miser, whilst neglecting his own physical

preservation, and refusing medical aid that he might save a paltry

fee, hurried into eternity; and we have read that some have died,

repining amidst the agonies of death, that they could not live longer

to acquire more! We have in fact, seen how the miser to gratify his

senseless craving for gold,

"Throws up his interest in both worlds—

First starved in this, then damned in that to come."

Yet, like other powers and propensities of the human mind, the

propensity to acquire has its legitimate sphere of usefulness,

capable of adding to the blessings and the purposes of life. To its

healthy exercise we are indebted for many of those perilous

enterprises which have resulted in the discovery of unknown regions,

to those vast schemes of art, which have enabled us to span the world

with iron roads, and to plough the deep with untiring swiftness. The

love of worldly gain, honourably and nobly made manifest, will act

sometimes as a lever to lift the soul to gigantic efforts, and to

stimulate the sleeping brain to effusions of immortal worth. God

gives us the elements of mental action, but has left it to ourselves

to train by education, these elements into a virtuous and honourable

course. If we totally neglect the propensity to acquire, we become

the spendthrift; if we exert it into undue activity we become the

miser. Observation and science would lead us to imagine that some are

born with a preponderance of this propensity; whilst others are only

endowed with a moderate share. If such observations are correct,—if

the deductions drawn from these facts are true, the responsibilities

of education are doubled. It becomes the solemn duty of the monitor

of youth to discourage that propensity in the one, by displaying the

sinfulness of avarice and to encourage prudence in the other, by

teaching how necessary is economy in the affairs of life.

And now, in parting, we cannot but express a hope that we have

done something more than amuse the curious reader. We shall feel well

repaid if we have done this; for we look upon it as a pleasant thing

to make ourselves pleasant unto others; but we hope that whilst

exciting a smile on the countenance, we may also have aroused a

better feeling in the heart, have made our readers less prone to

regard so tenaciously their hoards, and to have sown a disposition

within them to bestow in charity a part of that of which they may

have an abundance. We should, indeed, be amply repaid if our little

book should be the means Of converting one soul from the idolatry of

Mammon to the faith of brotherly love, if it should be instrumental

in softening one heart, which had become hardened by avarice; or if

it should be the cause of inspiring one poor but improvident man with

the wish to save, or one rich, but avaricious man, with the desire to

give. It is indeed, a great thing in the eyes of the world to be a

man of wealth; but it is a still greater thing in the sight of

heaven, to be a man of charity.

FINIS.