When Schopenhauer started for Italy Goethe had provided him with a letter of introduction to Lord Byron, who was then staying at Venice, but Schopenhauer never made use of the letter; he said that he hadn't the courage to present himself. "Do you know," he says in a letter, "three great pessimists were in Italy at the same time--Byron, Leopardi, and myself! And yet not one of us has made the acquaintance of the other." He remained in Italy until June 1819, when he proceeded to Milan, where he received distressing news from his sister to the effect that a Dantzic firm, in which she and her mother had invested all their capital, and in which he himself had invested a little, had become bankrupt. Schopenhauer immediately proposed to share his own income with them. But later, when the defaulting firm offered to its creditors a composition of thirty per cent, Schopenhauer would accept nothing less than seventy per cent in the case of immediate payment, or the whole if the payment were deferred; and he was so indignant at his mother and sister falling in with the arrangement of the debtors, that he did not correspond with them again for eleven years. With reference to this affair he wrote: "I can imagine that from your point of view my behaviour may seem hard and unfair. That is a mere illusion which disappears as soon as you reflect that all I want is merely not to have taken from me what is most rightly and incontestably mine, what, moreover, my whole happiness, my freedom, my learned leisure depend upon;--a blessing which in this world people like me enjoy so rarely that it would be almost as unconscientious as cowardly not to defend it to the uttermost and maintain it by every exertion. You say, perhaps, that if all your creditors were of this way of thinking, I too should

come badly off. But if all men thought as I do, there would be much more thinking done, and in that case probably there would be neither bankruptcies, nor wars, nor gaming tables."[4]