THE PSYCHOLOGY OF MISERS

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The student searching for data to serve as a basis for a classification of men according to mental type, who believes that true insanity is developmental, the symptoms varying with the personality, and that if we had a psychological classification of normal man it would aid in classifying the abnormal, who sets for his task, or rather his pleasure, the reading of lives in expectation of finding scientifically important and interesting matters recorded, and who is trying to discover why individual men and women are what they were and not otherwise, what factors in heredity make them, what elements in environment mould, when they do mould, the immortal, ancestral protoplasm, soon becomes vexed with biographers and autobiographers. Some of the latter, it is true, reveal quite unwittingly traits of character, of which they themselves are entirely unconscious. Thus Herbert Spencer's ponderous autobiographic tomes show him to have been not the modest student he thought himself but one of the world's greatest egotists. Many autobiographers evince a complete faith in their own power, accepting unconsciously, for they are often far from religious and unlearned in scholastic lore, the theological dogma of free will and believing they made themselves and determined their careers, whereas some psychologists at least, even in this day which is trying to persuade itself to believe that all men are mentally and morally equal if only they be given external advantages, especially schooling, think we are what we are because of inherent qualities in the parental germ cell and sperm cell. For the most part books about people are so loaded down with trifling matters of external life, with things that throw no light on the development of the man and his personality, that the psychologist gets but little from them. Further, I must confess that in certain regards we owe more of our knowledge of the

real nature of man, and after all this is psychology, to the artists, the great poets, novelists and dramatists, than to the technically educated students of science. I mean of course from the point of view of what one may call clinical, personal, descriptive, psychology, and not as regards the formulation of scientific theories as to mental development and action. I mean the difference between Shakespeare and some of the men who are reading psychology as a major in a university course leading to the Ph.D. degree. The reason is that the great artist like the great man of science, and there is much more resemblance between the two than meets the common eye, sees what he looks at, sees things as they really are. The poet, the mathematician, and the real discoverer in the natural sciences are alike in that all have tremendous power of normal imagination while scientific students of lower rank, those who become students by accident and do not, to use a theologic term, have "a call," see only what is pointed out to them and lack imagination entirely just as the little poet may appropriate the mechanics of a master's verse but can not supply a soul. Thus Harrison Ainsworth's novel, "The Life of Jack Sheppard," mere melodrama as it is and its author far from being a genius, gives a truer picture of the real criminal, what his emotions are, what things control his conduct, what his view of life is, than some learned treatises written by self-styled experts in criminology which we are compelled to read as part of the day's work.

In recent years the clinical psychologic study of the dead has become quite popular but usually the problem has been attacked from the wrong end. Instead of studying a large number of men of a given type without bias and prejudice and then drawing a conclusion, the common plan is for an author to assume the truth of a theory and then to search through literature for evidence in support of it. Because Shakespeare's signature to his will is tremulous, therefore, say these writers, he had paralysis agitans, therefore he was a degenerate, therefore all genius is degeneracy; Goethe had an hallucination in early life, therefore geniuses are all hallucinatory. Examples could be multiplied indefinitely. Most of the psychological study of the dead has been in reference to genius, an unconscious tribute to the fact that the world owes all progress to unusual men, to the real leaders, and nothing to the mass, to the common people, whom

it is an acquired characteristic of today to endow with all the virtues, including wisdom and clear thinking. The real science of personal psychology, the classification of men, remains almost unknown because so little studied.

The above is preliminary to the statement that in this little study of one particular type of man I have found it difficult, often impossible, to get the facts, *i. e.*, the kind of facts which throw real light upon and explain why any given man is the man he is. My information was of necessity gotten from sources where one does not look for accuracy of statement. All the books about queer people, eccentrics, misers, murderers, monsters, and the like are written solely with a view to entertain, not to instruct, and misers belong to a class about whom serious biographies, poor for our purpose as biographies usually are, are not written.

Let me relate to you briefly the lives of a few misers and then see whether we can draw any general conclusion. Time and space are so limited that I can do no more than catalogue qualities and give incidents which indicate character. In any such study the Dancer family naturally comes first, because they have become immortalized in serious literature and because in them miserliness extended over three generations (a very rare instance of direct heredity of pathological psychological personality) though Daniel was the most notorious, or famous, or infamous; you must choose for yourselves individually which is the most appropriate epithet. The grandfather, father and all the brothers and sisters of Daniel Dancer's generation were alike misers. Of the oldest generation little is known except that they were landholders and ought to have been people of such character as to have been held in esteem and to have had positions of responsibility and respect in their community. They were held in contempt. Daniel was born near Harrow in England in 1716 and was the oldest child. His avarice, it is said, appeared only after the death of his father, from whom he inherited a comfortable fortune. He believed that the old gentleman had concealed more than fifteen hundred pounds in the house and was afraid his brothers would find it and not give it to him, the heir, and consequently kept very quiet for some time about his suspicions, but two years later on removing an old gate, about two hundred pounds in gold and bank notes was found between two

pewter dishes buried under one of the gate posts. The remainder of the hidden money, if there was any, was never found. He lived with his sister, whose nature was like his own. He is particularly interesting to physicians because of his poor opinion of us. Once, if not many times, when his sister was ill he said "all the gentlemen of the faculty are medical tinkers, who, in endeavoring to patch up one blemish in the human form, never fail to make ten." Once he found in the field, or by the road, a dead sheep which he took home and he and his sister made it into meat pies which he said tasted very good. When his sister died he hired another miser, a man much like himself, to be his man and together they used to go out hunting for bones wherewith to make soup. His rooms were never cleaned. He would walk two miles rather than not assist in manuring his own lands and even picked up dung on the common. Curiously enough he had a pet dog, which was fed a pint of milk daily but when the dog was found to be a sheep thief his master took him to the village blacksmith and had his teeth broken off. None of the writers give his reason for doing this; whether he acted in anger or to punish the animal. He never had a light in his house save a candle to see him to bed. Once burglars broke into his house but got little; afterward, however, he sent much of his gold to a safer storage place. Once Lady Tempest, who was always kind to him, sent him a trout stewed in claret. It congealed from the cold and in order to warm it, lest eaten cold it should make his decayed teeth ache, he took it to bed with him and so warmed it. His house was a miserable building, but after his death money was found scattered everywhere. Notwithstanding his extreme avarice he was never dishonest, but absolutely straight in all his financial transactions. He seemed to want gold for the mere pleasure of hiding it, fondling it, playing with it and he would rob one pot to enrich another. He lived all his life in his parental home, but allowed the lands about the house to grow into a veritable wilderness. He seems to have worn one coat for many years and wrapped his legs in straw bands. After his sister's death he had a law suit with his brothers about the inheritance and recovered from her estate 1,040 pounds as the price of board for thirty years and one hundred pounds extra for the last two years, during which he declared she did nothing but eat and lie in bed. He died at seventy-eight years.

William Jennings was born in England in 1701. His father, a very wealthy man, died while having built a magnificent country seat and left the son two hundred thousand pounds. The son stopped all work on the house and dwelt in the basement, the floor of which was some ten feet below the surface of the court. It was divided into three rooms, the furnishing of which cost about twenty pounds. He showed some remnant of family pride in having his meals served in this dismal place on the family plate. His peculiar attitude toward expense was shown by the fact that the food left after a meal was never permitted to be served again nor was it given to the poor but express orders were given that it should be fed to the dogs. He was a constant attendant at the fashionable gambling hells of London, not, however, in order to play but to lend money to the unlucky gamblers, his interest charge being a shilling in the pound daily and he purchased a house in London so that he could be nearer at hand to carry on his money-lending business. He was in no sense a social man, but attracted to him some few people by promising to remember them in his will. He did write a will leaving the bequests but he never executed it and after his death his estate, a little less than a million, came near getting into the chancery court, as two noble families each made claim to it. The matter was compromised. It was said of him after his death that he was never known to do one single charitable act. He showed the real character of the miser in that he kept large sums of money unemployed. It was estimated that for twenty years before his death he lost two thousand pounds yearly by idle money. In one of his houses he always kept twenty thousand pounds in cash and in the other a still larger amount. He died in 1797 in the ninety-seventh year of his age.

James Taylor was born in Leicestershire, started life as a weaver and later became a stock broker, in which business he amassed two hundred thousand pounds. His raiment was ragged, his food indifferent and scanty, and his bed was rags and straw on the bare floor in a house which scarcely protected him from wind and storm. Once he invited his friend Daniel Dancer to dine with him and two banker's clerks to take part in the feast. The acolytes of finance found him on their arrival boiling a single mutton chop in a sea of water to make soup for the feast. While he was out of the room they threw some candle ends in

the pot. The mess was eaten by the two queer cronies, but meeting the clerks later Dancer had them arrested for stealing his candles. History relates, probably as accurately as history usually does, that the men cleared themselves by proving he had eaten the candles and as they had become a part of himself he had not been deprived of them but had simply put them to an unusual use. He always bought a twopenny steak, in the market, a sorry piece, an outside piece, grown black by the wind, fly blown and odorous. He use to say "meat was nothing, unless it smelt as well as tasted." He even drove a hard bargain with the church for the salvation of his soul. He was ill, and fearing death, sent for the proper church officials. He paid them twelve hundred pounds for prayers for the rest of his soul but made them return him a year's interest by way of discount for cash payment. His name therefore appears, or did as late as 1813, on the donation board of the church of St. Saviour in London. He died in 1793.

Edward Nokes was a tinker till six weeks before his death, at the age of 56, at Hornchurch in Essex. Almost the only human attribute he had was his fondness for spirits, of which he drank nearly a quart daily without, however, ever showing signs of alcoholic merriment. He fed himself, his wife, and children on offal and washed his shirt in urine. When any of his children died he had a deal box made and carried it on his shoulder to the place of burial and returned home careless and unconcerned. Shortly before his death he gave orders that his own coffin should have no nails in it and that no mourning should be worn at his funeral. On the contrary the pallbearers and undertaker were garbed in striking fashion. He kept large sums of money in a bowl hid in a brick kitchen. Though his surroundings at death indicated abject poverty he really left between five and six thousand pounds which his long-suffering wife, in the absence of a will, inherited.

One is tempted to believe that the next of my heroes is mythical or at least the victim of imaginative and lying tongues, so strange and varied is the history recorded in the books. I have not been able, in the time at my disposal, to trace his history to its original source and give it to you for what it is worth, assuming no responsibility for its accuracy. John Owen lived in London before there was any bridge over the Thames. He

rented for many years the right to ferry people from Southwark to the city by boats. Though he became very rich he lived as though in poverty. He had a daughter, pious and beautiful (a heroine can not be ugly, though nowadays she may be far from pious), and on her he spent money lavishly for education, but when she grew to womanhood would suffer no man near her. However, the inevitable happened: a young man appeared and made quick love to the heroine while the father was gathering fares on the ferry. Meanwhile things went on, in the place the girl called home, as usual. The father warmed the family black pudding in his bosom while rowing and gave it to his family and servants therefrom. He searched the dung hills at night for bones to make soup. He ate food his dog refused (dried bits of mouldy bread). Once, and the thing ended in a tragedy, he feigned sickness and death to save two days' food, thinking that while he lay dead his servants would not be so unnatural as to eat. He told his daughter of the trick and she, though unwillingly, consented to take part. He was laid out for dead, wrapped in a sheet with one candle at his head, another at his feet, but his apprentices so far from being saddened by his death were overjoyed. They skipped, and played and ran as they had never done before, ate all the food in the house and sent out for beer and other luxuries. The old man, dumb with amazement and vexation at the conduct of his servants and at the money loss from such feasting, rose wrapped in the death sheet and taking a candle in each hand stalked into the adjoining room intending to rout the merrymakers out for their boldness, but one of them thinking he was in very truth the devil come to the world to welcome his future guest, struck out his brains with the butt end of a broken oar. The daughter's lover hearing of the death started for town in such haste that his horse threw him just as he was entering London and he broke his neck. The girl became bereft of her senses as a consequence of the double tragedy. The father had been excommunicated on account of the manner of his life and was denied Christian burial, but the daughter bribed the monks of Bermondsey Abbey, in the absence of the abbot, to get him buried. The abbot on his return home discovered what had happened and had the body disinterred, put upon the back of an ass and asked God to take it where it deserved to be buried. The ass, evidently a very knowing beast, went

unguided to an execution place, dumped the body under the gallows and went on his way quiet and undisturbed. A grave was instantly made and the body tumbled in and covered with earth. The daughter, being troubled by a multitude of suitors for her hand and fortune, retired to a nunnery and gave her wealth to the church.

Mr. Ostervald, a French banker, though leaving 125,000 pounds, died of want in Paris in 1790. A few days before his death he refused to buy a little meat to make soup saying, "I would like the soup but I have no appetite for the meat, and what would become of it?" At the very moment he had thousands in bank notes hidden in a silken bag attached to his neck. As a young man he saved the corks from the bottle of beer he drank for his supper every night and after eight years sold them and with this money started to make his fortune by successful stock jobbing.

Mr. Foscue was farmer general of Languedoc. He made much money out of the collection of taxes and suddenly was ordered by the government to raise a large sum of money at once. He pleaded poverty, and, fearing his house would be searched, dug a cave in the wine cellar and hid the money in it. Soon afterwards he himself was missed, sought for but not found. Later his house was sold and in altering it or tearing it down the workmen discovered the door leading to the cave. On breaking it open—it was closed by a spring lock—they found the dead body of Foscue lying among the vast riches he had accumulated.

Thomas Milbourne was not a true miser. He spent nothing on himself, though he gave much to others. He started life as a farmer's servant and saved two hundred pounds. He purchased a small farm in Cumberland, lived alone, and did all his work himself. He clothed himself in rags, never shaved, and the contents of his house were sold at his death for less than ten shillings, though his estate amounted to one thousand pounds. Many promissory notes were found and it was discovered that he had lent many of his neighbors money on the easiest terms and never pressed anyone for payment. He had, however, the miser's habit of hiding money. He died in 1800 between seventy and eighty years old.

Samuel Stretch was another example of a man who deprives himself of things in order to obtain, by money, a posthumous

fame or at least remembrance. He died at Madeley in 1804 but at what age I have not been able to discover. In early life he served as a private in the army and took part in some real fighting. His occupation in late life was to carry letters and parcels to the towns surrounding Madeley and to do any little commissions his neighbors might give him. For years he admitted no one to his hut and lived entirely alone. His clothing was in tatters and over his shoulders he carried a bag into which he put bones, bits of leather, paper, rags and indeed all kinds of trash that he found in his wanderings. His linen consisted of two old shirts and a pair of sheets. He amassed quite a large sum of money but the exact amount is not recorded. He left money to purchase an additional bell for the village church, and set aside sums to pay for having it rung at nine o'clock on summer nights and eight in winter, a bell for the free school, an addition to the salary of the organist, to enlarge and repair the almshouse, and for clothing and educating two poor children and to his relatives he left two shillings and six pence each.

Thomas Cooke was born near Windsor in 1726 and died in London 86 years later. He is of particular interest to medical men because he was a classical example of dispensary abuse. All the gentlemen interested in reform of hospitals for the good of doctors' pocketbooks ought to read his life. They could quote him in their papers and speeches. His father was a wandering fiddler who died when Thomas was a little child, leaving him to the care of a grandmother. As a youth he showed one good quality: he lived on bread, water and apples to save money to pay a village schoolmaster to instruct him in reading, writing and arithmetic. He was employed as a porter by a dry salter and did his work so faithfully that his employer helped him to get a place as exciseman. After his appointment, the government sent him to oversee a paper mill as tax master and he studied the business so well that he soon found the proprietors were cheating the revenue. He said nothing till the master of the mill died; then he interviewed the widow, told her of the fraud and that he alone knew of it but, that if the government learned of it all her property would be seized to make up the loss, whereas if she would marry him, he would not reveal the secret. She married him. He continued the business but not successfully and then went into the sugar trade. Though he

was a successful man in a worldly sense, leaving at his death more than 127,000 pounds in consols, his whole life was one of penury, petty saving, and petty trickery. He made it a habit in order to get meals for nothing, to fall in a pretended fit in front of a house at dinner time and on recovering he would naturally be invited to share the meal, which he always did after the proper amount of protestation. Often he would pretend to these kind people that they had saved his life, would make a great fuss over them and tell them he intended to remember them or their children in his will. Not a few of these people learned he was rich, did not object to being remembered in wills, and thought to increase their chances by making gifts to him. He received in this way geese, turkeys, roasting pigs, hares, pheasants, and sometimes a dozen of fine wines. One man, a poor relation, occasionally sent him small presents of butter. This angered Cooke who said to him "why send me such dribblets, you who are to get thousands and thousands at my death. Send me a firkin." The firkin and several more were sent, but neither this legacy nor any of the others came to reality. He used ink to black his shoes but never paid for it; instead he begged it, sometimes pilfered it, carrying a bottle with him for the purpose. He was very fond of cabbage and used some ground around his house to grow it on, getting the manure by going out in the road with a little shovel and basket and gathering up the horse droppings. His parsimony toward his wife, who had been well cared for by her first husband, caused her death. He had one healthy pleasure. He was fond of horses, but fed them largely at other people's expense. He was a good talker and an interesting man and as he rode along the road he made it his business to meet a farmer driving a load of hay. He would get in conversation with him and meanwhile his horse would make a good meal of hay. Like many men shrewd in petty ways, he was easily deceived in matters out of his own line. Thus once when his horse was sick he was too mean to pay a horse doctor and asked advice of a quack who told him he must take thirty onions, drill a hole through each, put them on a string, put the necklace around the horse's neck and let it stay there. The expense of thirty onions was too much: he bought fifteen and when after many days, they had served their purpose, he took them to the servant and ordered her to make an onion porridge for the day's dinner.

His cook was well trained but that time she rebelled and the porridge was not made. He had no feeling of mercifulness towards animals and once purposely and horribly maimed a horse he intended to buy in order to reduce its price, pretending it had been injured by its own viciousness. Numberless stories are told about him, all illustrating his skill in petty scheming to save or make small sums of money. Doctors especially he tricked and cheated, among others the celebrated Dr. Lettsom. Even while on his death bed he quarreled and wrangled about medical fees. He asked the physician in attendance to tell him how long he might hope to live. The reply was six days. He flew into a real or pretended rage and blackguarded the doctor for taking his money when that was all he could do.

One of the characteristics of misers is the lack of the social sense, the self-centeredness, the absence of the need of companionship. It is true that not a few of them have been married, but in all instances the wife seems to have been taken simply because she was cheaper than a servant or because her money was desired. It is rather remarkable, therefore, that there is alleged to have existed in London at one time a miser's club called the "split farthing club." As everyone knows, London is the club city of the world and clubs and societies of all kinds of impossible people for all kinds of impossible purposes flourish there, so that one need not be astonished at anything in the club line. I do not wish to be held responsible for the trustworthiness of my source of information concerning the matter but refer you to "A Compleat and Humorous Account of all the Remarkable Clubs and Societies in the Cities of London and Westminster" published in London in 1756. You must judge for yourselves whether the book was written in good faith or whether it is an example of labored and, in places, rather dirty wit. I have a great deal of doubt about there ever having been a "split farthing club" because it would be entirely out of consonance with the character of a miser to have much to do with anyone in any social way. They have almost the egoism of the insane who, barring the epileptics, never combine either for social intercourse or to conspire to injure.

Neither intellect nor education prevent the development of the miserly instinct. The tinker and the man of science alike fall victims. No veneering of acquired characteristics can prevent

the real man showing through. Even physicians may suffer from the disease, but I am glad to say that the number is small. Jacques Dubois, alias Jacobus Sylvius, immortalized in the Sylvian fissure is the most notorious example. I crib my biographic sketch from James Moores Ball's "Andreas Vesalius the Reformer of Anatomy." Sylvius was the most popular medical teacher in Paris when Vesalius was a student there—popular only as a teacher not as a man. He was born near Amiens in 1478. As a young man he was noted for his scholarship, especially in philology. He gave up the study of languages to make money at medicine. There seems to have been more money in physic in those days than now. He was the first man in France who taught from the cadaver, but he regarded Galen's writings as infallible and if the cadaver showed structures unlike Galen's description, the fault was not in the book but in the dead body or perchance, and this argument was not made by Sylvius alone, human anatomy had changed. Sylvius was a man of vast learning but he was in character contemptible, rough, coarse and brutal. He never used a fire to warm himself but took violent exercise in his room instead. Once in his life his friends found him hilarious. Asked the cause, he said he had just dismissed his "three beasts, his mule, his cat, his maid." He was notoriously rigid in making his students pay their fees. He was violent and vindictive in argument and jealous of the fame attained by others. In later years he was opposed by Vesalius and spoke of him, not as Vesalius but as Vesanus, a madman. He is said to have been the first man who used colored injections in anatomical investigation. He was thought to have amassed great wealth, but little was found after his death and what there was was hidden in secluded places. Years after his death when his house was torn down many gold pieces were found. He died in 1555 in the seventy-seventh year of his age and was buried, as he had wished, in the pauper's cemetery. His epitaph runs in English.

"Sylvius lies here, who never gave anything for nothing:
Being dead, he even grieves that you read these lines for nothing."

Let me refer to a man who endured the reputation of being a miser in order to save money to found and aid charitable institutions. He was Thomas Guy, founder of Guy's Hospital. He

was the son of a lighterman and coal dealer in London and was himself bred (I use the word the old books use) a bookseller. He began trade in London with 200 pounds. He speculated in South Sea stock in 1720 and made an immense fortune. He always dined alone, using a proof sheet or a newspaper for a tablecloth. Vulture Hopkins called on him once, saying he wanted to learn frugality from him. "We do not need a light to talk about that" said Guy and put the candle out. Hopkins left, saying he needed no further instruction. But Guy was not in any sense a miser, notwithstanding the mean life he led and the personal sacrifices he made. He saved for charity. While still living he gave 18,733 pounds to found Guy's Hospital and left it when he died 219,499 pounds. He gave much money to other charities and no hidden gold pieces or bank notes were found in rat holes, buried pots, or the like. He died in 1724, aged eighty-one years.

I could continue indefinitely relating stories, for literature is full of accounts of these people but it would be mere repetition. In all there is the same clinical picture, in all there is one and the same type of man or more rarely woman. Possibly in the future, if feminism becomes a reality and not a crazy dream, the rareness in women may cease. When we try to learn the true psychology of the miser, we find there is but little data: authors are so interested in the melodramatic and the eccentric, in the queer and the squalidly picturesque events of the lives that they pay attention to nothing else. I have not been able, *e. g.*, to find a detailed and accurate account of the boyhood of any miser and yet such knowledge is of vital importance in studying the psychology of any type of man, because it is probable that if we really knew a boy's mental makeup soon after puberty, if we could see into his mind at this time, when he breaks through the shell of childish, unconscious egotism which has kept him a being detached from the outside world, a thing separate and apart, unknowing that he has a personality, and realizes, as every thinking boy does (the others are not worth bothering about) that he is a part of and yet distinct from the universe, we could foretell his mental history for the rest of his life, because during this time his hitherto formless mind rapidly takes shape, becomes crystalized. The mental potentialities which determine character are all present in boy-

hood, but we are not alert enough to grasp their significance when they now and again come fleetingly to the surface and hence can not tell which will remain potential, which will become kinetic. Furthermore though all misers are more than superficially alike, all have the same predisposition and offer the same soil, all have the passion for acquiring useless money and almost all the habit of hiding it, it is probable that there are several exciting causes and what they are it is usually impossible to discover. Certainly a person who presents any characteristic all his life differs somewhat from the one in whom it appears only in maturity and yet this difference is just what we find in misers. Several of them as youths and young men showed no sign of abnormality and then suddenly underwent, in the absence of any known reason, a complete change of manners, habits, disposition, just as the insane do, while others showed miserliness even during adolescence. In some cases the explanation doubtless is merely that the development of character was slow, but in any disease of sudden onset we expect to find an external exciting cause. Mental ability does not protect against miserliness, for there have been many men of mental power far above the average who have suddenly lost interest in intellectual pursuits, without any other evidence of insanity, and have lived the lives of misers. So scanty is our data, therefore, that to draw conclusions about these people we must often, and sometimes doubtless erroneously, draw inferences from trifling incidents because more serious and important things are not recorded.

In classifying the type it must be remembered that a miser is not merely a man extremely stingy: miserliness is not mere avarice. Again a man may, as in some of the cases related, deprive himself of every thing except the barest necessities, even live in filth, and yet not be a miser, because his motive is purely altruistic, purely a desire to do good during life or after death. Nor have all such men had fame as their motive. Some of them have been careless and unconcerned as to whether or not they were remembered or forgotten and acted from motives of the purest generosity or from an imperative sense of duty. A genuine miser is a man who collects money for the mere enjoyment of its possession, not for what it buys either in pleasure or power, but just as a magpie collects things. Indeed a fanciful

psychologist might explain miserliness on the grounds of atavism and say that it was a reversion to ancestral type, a throw back to our alleged bird ancestors, just as some weakly imaginative criminologists explain crime as a reversion to the primitive man. The one is no more unjust to the magpie than the other is to the savage.

Several things strike one in studying these people, especially the great age to which many of them live. Indeed if anyone wanted an argument to prove that we of to-day have become too dainty and nice and ladylike in claiming that clean food and plenty of it, clean houses with much light and ventilation, frequent bathing, in short all the things the worshipers of the god hygiene demand, are necessary for the maintenance of health and even of life and that rather rougher life would strengthen the race he has at hand a plausible argument in the longevity of misers. Of course the real explanation is that only the sturdy can be misers and survive. Their longevity does prove, however, that given a man of strong constitution he can survive under the hardest conditions of life. It does prove that congenital ability to resist stress has more to do with long life, not with the mere saving for a few years of useless lives, than any external circumstance. Surely few men leading the most hygienic and sheltered lives, and the terms have unfortunately become in the minds of many people synonymous, live as long as many misers who expose themselves to so many of the evils that we are taught always kill.

Social standing has no bearing on the causation of miserliness, since its victims are found in all ranks of society. Children of rich and poor, learned and unlearned, of good and bad all alike may come to the same end and disbelievers in heredity may use this as an argument but they should remember that externals play little part in heredity. Need of money seems rarely if ever to be an exciting cause in starting from necessity what later becomes a fixed habit. That the condition is pathological goes without saying but it is not an insanity in the technical, restricted meaning of the word. Though it often leads to a blunting of the moral sense and even to cruelty it does not lead to intellectual stupidity nor to a delusional state of mind, though it narrows the circle of the intellectual life sometimes almost to a point, to one

idea. It is not an obsession because the obsessed are affected against their wills, fight the obsessions and are made unhappy by them, while misers enjoy. It is in a certain sense and to a degree a perversion of the esthetic sense, as is shown in the pleasure obtained in eating decayed food, and the enjoyment from shivering in a freezing room, and is in so far somewhat analogous to sexual perversion. That is to say, misers get pleasure from sensations which give the normal man pain. For example the man who washed his shirt in urine did not do so for economy's sake—water is too cheap—but I suspect he got a pathological pleasure from the urinous odor. This does not mean sexual pleasure, though the disciples of Freud would probably so interpret it. Miserliness differs, of course, from the true insanity in which there are delusions of poverty and the patient thinks he has not the wherewithal to get his bread.

I have tried to learn—because I believe that all constitutional disease stamps the external anatomy with its individual hall mark, only our eyes are not sharp enough often to see it—whether there is a characteristic physiognomy in misers, but without success. Most of those pictured in literature lived before the days of photography and the artists who drew the pictures to illustrate articles about them were more interested, I suspect, in creating striking illustrations and showing the melodramatic dirtiness of their clothes than in making physiognomically correct likenesses. Of course in those who were so celebrated as to be known to the people the pictures had to be more or less lifelike. The only conclusion that one can draw is that misers, like most abnormal people, do have casts of countenance which are unlike the ordinary types of faces. Many of them have the same look of furtive intensity that is common in the paranoiac, the religious maniac, and in many other dwellers in the borderland of insanity. They are almost all thin but often wiry. They are long faced and may have high or sloping foreheads. Their noses are frequently long and seldom broad at the opening of the nostrils.

In one minor mental characteristic they often resemble a certain type of chronic maniac in possessing a cutting, sarcastic and cruel sense of wit. Doubtless many of the witty sayings attributed to them are apocryphal, but many are true and even the false ones show that unconsciously the public have learned to associate a certain form of wit with miserly characteristics.

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