

# *The Mouldy Penny*

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Dutch

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*Intermediate*

*16 min read*

“Gold makes a woman penny-white,” said the Dutch, in the days when fairies were plentiful and often in their thoughts. What did the proverb mean? Who ever saw a white penny?

Well, that was long ago, when pennies were white, because they were then made of silver. Each one was worth a denary, which was a coin worth about a shilling, or a quarter of a dollar.

As the Dutch had pounds, shillings and pence, before the English had them, we see what d in the signs £ s. d. means, that is, a denary, or a white penny, made of silver.

In the old days, before the Dutch had houses with glass windows or clothes of cloth or linen, or hats or shoes, cows and horses, or butter and cheese, they knew nothing of money and they cared less. Almost everything, even the land, was owned in common by all. Their wants were few. Whenever they needed anything from other countries they swapped or bartered. In this way they traded salt for furs, or fish for iron. But when they met with, or had to fight, another tribe that was stronger or richer, or knew more than they did, they required other things, which the forests and waters could not furnish. So, by and by, pedlars and merchants came up from the south. They brought new and strange articles, such as mirrors, jewelry, clothes, and pretty things, which the girls and women wanted and had begged their daddies and husbands to get for them. For the men, they brought iron tools and better weapons, improved traps, to catch wild beasts, and wagons, with wheels that had spokes. When regular trade began, it became necessary to have money of some kind.

Then coins of gold, silver, and copper were seen in the towns and villages, and even in the woods and on the heaths of Holland. Yet there was a good deal that was strange and mysterious about these round, shining bits of metal, called money.

“Money. What is money?” asked many a proud warrior disdainfully.

Then the wise men explained to the fighting men, that money was named after Juno Moneta, a goddess in Rome. She told men that no one would ever want for money who was honest and just. Then, by and by, the mint was in her temple and money was coined there. Then, later, in Holland, the word meant money, but many people, who wanted to get rich quickly, worshipped her. In time, however, the word “gold” meant money in general.

When a great ruler, named Charlemagne, conquered or made treaties with our ancestors, he allowed them to have mints and to coin money. Then, again, it seemed wonderful how the pedlars and the goldsmiths and the men called Lombards—strange long-bearded men from the south, who came among the Dutch—grew rich faster than the work people. They seemed to amass gold simply by handling money.

When a man who knew what a silver penny would do, made a present of one to his wife, her face lighted up with joy. So in time, the word “penny white,” meant the smiling face of a happy woman. Yet it was also noticed that the more people had, the more they wanted. The girls and boys quickly found that money would buy what the pedlars brought. In the towns, shops sprang up, in which were many curious things, which tempted people to buy.

Some tried to spend their money and keep it too—to eat their cake and have it also—but they soon found that they could not do this. There were still many foolish, as well as wise people, in the land, even during the new time of money. A few saved their coins and were happy in giving some to the poor and needy. Many fathers had what was called a “sarpot,” or home savings bank, and taught their children the right use of money. It began to be the custom for people to have family names, so that a girl was not merely the daughter of so-and-so, nor a boy the son of a certain father. In the selection of names, those which had the word “penny” in them proved to be very popular. To keep a coin in the little home bank, without spending it, long enough for it to gather mould, which it did easily in the damp climate of Holland, that is, to darken and get a crust on it, was considered a great virtue in the owner. This showed that the owner had a strong mind and power of self-control. So the name “Schimmelpennig,” or “mouldy penny,” became honorable, because such people were wise and often kind and good. They did not waste their money, but made good use of it.

On the other hand, were some mean and stingy folks, who liked to hear the coins jingle. Instead of wisely spending their cash, or trading with it, they hoarded their coins; that is, they hid them away in a stocking, or a purse, or in a jar, or a cracked cooking pot, that couldn't be used. Often they put it away somewhere in the chimney, behind a loose brick. Then, at night, when no one was looking, these miserly folks counted, rubbed, jingled, and gloated over the shining coins and never helped anybody. So there grew up three sorts of people, called the thrifty, the spendthrifts, and the misers. These last were the meanest and most disliked of all.

Others, again, hid their money away, so as to have some, when sick, or old, and they talked about it. No one found fault with these, though some laughed and said “a penny in the savings jar makes more noise than when it is full of gold.” Even when folks got married they were exhorted by the minister to save money, “so as to have something to give to the poor.”

Now when the fairies, that work down underground, heard that the Dutch had learned the use of money, and had even built a mint to stamp the metal, they held a feast to talk over what they should do to help or harm. In any event, they wanted to have some fun with the mortals above ground.

That has always been the way with kabouters. They are in for fun, first, last, and always. So, with punches and hammers, they made counterfeit money. Then, in league with the elves, they began also to delude misers and make them believe that much money makes men happy.

A long time after the mint had been built, two kabouters met to talk over their adventures.

“It is wonderful what fools these creatures called men are,” said the first one. “There’s old Vrek. He has been hoarding coins for the last fifty years. Now, he has a pile of gold in guilders and stivers, but there’s hardly anything of his old self left. His soul is as small as a shrimp. I whispered to him not to let out his money in trade, but to keep it shut up. His strong box is full to bursting, but what went into the chest has oozed out of the man. He died, last night, and hardly anybody considers him worth burying. Some one on the street to-day asked what Vrek had left behind. The answer was ‘Nothing—he took it all with him, for he had so little to take.’”

“That’s jolly,” said the older kabouter, who was a wicked looking fellow. “I’ll get some fun out of this. To shrivel up souls will be my business henceforth. There’s nothing like this newfangled business of getting money, that will do it so surely.”

So this ugly old imp went “snooping” around, as the Dutch say, about people who sneak and dodge in and out of places, to which they ought not to go, and in houses where they should not be found. This imp’s purpose was to make men crazy on the subject of making money, when they tried, as many of them did, to get rich quickly in mean ways. Sorry to tell, the imp found a good many promising specimens to work upon, at his business of making some wise men foolish. He taught them to take out of their souls what they hoarded away. To such fellows, when they became misers, he gave the name of “Schim,” which means a shadow. It was believed by some people that such shrivelled up wretches had no bowels.

Soon after this, a great meeting of kabouters was held, in the dark realms below ground. Each one told what he had been doing on the earth. After the little imps had reported, the chief kabouter, when his turn came, cried out:

“I shall tell of three brothers, and what each one did with the first silver penny he earned.”

“Go on,” they all cried.

“I’ve caught one schim young. He married a wife only last year, but he won’t give her one gulden a year to dress on. He skimps the table, pares the cheese till the rind is as thin as paper, and makes her live on skim milk and barley. Besides this, he won’t help the poor with a stiver. I saw him put away a bright and shining silver penny, fresh from the mint. He hid coin and pocketbook in the bricks of a chimney. So I climbed down from the roof, seized both and ran away. I smeared the purse with wax and hid it in the thick rib of a boat, by the wharf. There the penny will gather mould enough. Ha! Ha! Ha!”

At this, the little imps broke out into a titter that sounded like the cackle of a hen trying to tell she had laid an egg.

“Good for you! Serves the old schim right,” said a good kabouter, who loved to help human beings. “Now, I’ll tell you about his brother, who has a wife and baby. He feeds and clothes them well, and takes good care of his old mother.

“Almost every week he helps some poor little boy, or girl, that has no mother or father. I heard him say he wished he could take care of poor orphans. So, when he was asleep, at night, I whispered in his ear and made him dream.

“Put away your coin where it won’t get mouldy and show that a penny that keeps moving is not like a rolling stone that gathers no moss. Deliver it to the goldsmiths for interest and leave it in your will to increase, until it becomes a great sum. Then, long after you are dead, the money you have saved and left for the poor weesies (orphans) will build a house for them. It will furnish food and beds and pay for nurses that will care for them, and good women who will be like mothers. Other folks, seeing what you have done, will build orphan houses. Then we shall have a Wees House (orphan asylum) in every town. No child, without a father or mother, in all Holland, will have to cry for milk or bread. Don’t let your penny mould.’

“The third brother, named Spill-penny, woke up on the same morning, with a headache. He remembered that he had spent his silver penny at the gin house, buying drinks for a lot of worthless fellows like himself. He and his wife, with little to eat, had to wear ragged clothes, and the baby had not one toy to play with. When his wife gently chided him, he ran out of the house in bad humor. Going to the tap room, he ordered a drink of what we

call 'Dutch courage,' that is, a glass of gin, and drank it down. Then what do you think he did?"

"Tell us," cried the imps uproariously.

"He went into a clothing house, bought a suit of clothes, and had it 'charged.'"

"That's it. I've known others like him," said an old imp.

"Now it was kermis day in the village, and all that afternoon and evening this spendthrift was roistering with his fellow 'zuip zaks' (boon companions). With them, it was 'always drunk, always dry.' Near midnight, being too full of gin, he stumbled in the gutter, struck his head on the curb, and fell down senseless.

"Her husband not coming home that night, the distracted wife went out early in the morning. She found several men lying asleep on the sidewalks or in the gutters. She turned each one over, just as she did buckwheat cakes on the griddle, to see if this man or that was hers. At last she discovered her worthless husband, but no shaking or pulling could awake him. He was dead.

"Now there was a covetous undertaker in town, who carted away the corpse, and then told the widow that she must spend much money on the funeral, in order to have her husband buried properly; or else, the tongues of the neighbors would wag. So the poor woman had to sell her cow, the only thing she had, and was left poorer than ever. That was the end of Spill-penny."

"A jolly story," cried the kabouters in chorus. "Served him right. Now tell us about Vrek the miser. Go on."

"Well, the saying 'Much coin, much care,' is hardly true of him, for I and my trusty helpers ran away with all he had. With his first silver penny he began to hoard his money. He has been hunting for years for that penny, but has not found it. It will be rather mouldy, should he find it, but that he never will."

"Why not?" asked a young imp.

"For a good reason. He would not pay his boatmen their wages. So they struck, and refused to work. When he tried to sail his own boat, it toppled over and sunk, and Vrek was drowned. His wife was saved the expenses of a funeral, for his carcass was never found, and the covetous undertaker lost a job."

"What of the third one?" they asked.

"Oh, Mynheer Eerlyk, you mean? No harm can come to him. Everybody loves him and he cares for the orphans.

There will be no mouldy penny in his house.”

Then the meeting broke up. The good kabouters were happy. The bad ones, the imps, were sorry to miss what they hoped would be a jolly story.

When a thousand years passed away and the age of newspapers and copper pennies had come, there were no descendants of the two brothers Spill-penny and Schim; but of Mynheer Eerlyk there were as many as the years that had flown since he made a will. In this document, he ordered that his money, in guilders of gold and pennies of silver, should remain at compound interest for four hundred years. In time, the ever increasing sum passed from the goldsmiths to the bankers, and kept on growing enormously. At last this large fortune was spent in building hundreds of homes for orphans.

According to his wish, each girl in the asylum dressed in clothes that were of the colors on the city arms. In Amsterdam, for example, each orphan child's frock is half red and half black, with white aprons, and the linen and lace caps are very neat and becoming to their rosy faces. In Friesland, where golden hair and apple blossom cheeks are so often seen with the white lace and linen, some one has called the orphan girls “Apples of gold in pictures of silver.” Among the many glories of the Netherlands is her care for the aged and the orphans.

One of the thirty generations of the Eerlyks read one day in the newspaper:

“Last week, while digging a very deep canal, some workman struck his pickaxe against timbers that were black with age, and nearly as hard as stone. These, on being brought up, showed that they were the ribs of an ancient boat. Learned men say that there was once a river here, which long since dried up. All the pieces of the boat were recovered, and, under the skilful hands of our ship carpenters, have been put together and the whole vessel is now set up and on view in our museum.”

“We'll go down to-morrow on our way home from school, and see the curiosity,” cried one of the Eerlyk boys, clapping his hands.

“Wait,” said his father, “there's more in the story.

“To-day, the janitor of the museum, while examining a wide crack in one of the ribs, which was covered with wax, picked this substance away. He poked his finger in the crack, and finding something soft, pulled it out. It was a rough leather purse, inside of which was a coin, mouldy with age and dark as the wood. Even after cleaning it with acid, it was hard to read what was stamped on it; but, strange to say, the face of the coin had

left its impression on the leather, which had been covered with wax. From this, though the metal of the coin was black, and the mould thick on the coin, what they saw showed that it was a silver penny of the age of Charlemagne, or the ninth century.”

“Charlemagne is French, father, but we call him Karel de Groot, or Charles the Great.”

“Yes, my son. Don’t you hear Karel’s Klok (the curfew) sounding? ‘Tis time for little folks to go to bed.”

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