

The Real Ebenezer Scrooge

Scrooge was dead: to begin with. There is no doubt whatever about that. I had stumbled across an entry confirming his death in a musty London church registry while doing unrelated genealogy research. “Ebenezer Scrooge, died December 25th, 1841.” That was only two years before Charles Dickens published his famous Christmas story about the miserly businessman who changed his ways after being confronted by the ghosts of Christmas past, present, and future. I began to wonder. Could Dickens have based his story on a real person?

As I continued my research I also looked for more information about this elusive Ebenezer Scrooge. I could find nothing. Mind you, that’s not surprising. Two hundred years ago there weren’t many records of ordinary people, and many of the records that once existed disappeared due to floods, fires, mold, and general housecleaning. Letters, diaries, and other records of famous people were sometimes preserved, but most records of the common folk are gone forever. I must have visited a dozen libraries searching for references to Scrooge, and I spent hours scrolling through microfilms of long forgotten newspapers at each library, with no success. Frustrated I left the most recent barren library and began to walk back to my hotel.

I was staying in London while I did my research, and it was a bitterly cold December evening. A thick fog had settled on the city, freezing to rime ice on cars, shrubs, doorknobs, and other exposed surfaces. My nose and cheeks burned as I walked through the frigid vapor, and my wrists tingled where my gloves fell short of my coat sleeves. There was no wind to disperse the fog, and the front of my thighs felt colder than the back of my legs due to my own motion through the numbing cold. I know that you do not “catch cold” from cold weather, but with every step I took I seemed to feel worse. I had begun to feel tired and achy in the library, and now my head was pounding. By the time I got to my hotel I was flushed with fever. I trudged to my room and climbed into bed. Later I ordered a bowl of soup and some crackers through room service. After eating half of it I drifted off into a restless sleep. It was the kind of sleep where you toss and turn endlessly, occasionally rising just enough to blow your nose without really waking, and then toss and turn some more.

At one point I was vaguely aware of a distant clock chiming the hour. The sound was muffled by the fog and the distance, but I was awake enough to count twelve strokes. I thought I felt a cold draft, which was ridiculous because like most modern hotels you couldn’t open the windows in my room. I started to drift back to sleep, but something was wrong. My eyes were closed, but I sensed a faint glow in the room. I opened one eye slightly, and was surprised to see a slightly luminescent Victorian gentleman sitting in an armchair at the foot of my bed, staring at me. His frock coat was unbuttoned, revealing a waistcoat and a stunningly beautiful watch chain. He was clean shaven, save for bushy white mutton chops. He smiled benignly and his eyes were wrinkled with merriment beneath his balding head. His overcoat and scarf were folded neatly on a nearby chair, along with gloves and a top hat.

I sat up abruptly. “Who are you?” I demanded.

“Who do you think I am?” he answered, somewhat indignantly.

I took a closer look at him. In addition to the fact that he was glowing slightly, I could see through him. Indistinctly to be sure, but he was slightly transparent.

“You look like a ghost,” I said truthfully, “but I don’t believe in ghosts. You must be a hallucination conjured up by my fevered brain. More of a spike than a spook.”

“Bah!” he said dismissively. “A poor imitation of my ‘more gravy than grave’ comment to the ghost of Jacob Marley.”

“Ebenezer Scrooge?” I asked in astonishment.

“In the flesh,” he replied, bowing his head slightly. “Although that expression may not be quite as appropriate as it once was. I heard you were looking for me, so here I am.”

“I, I was looking for documentation about you,” I stammered. “The only thing I found said you died nearly two hundred years ago.”

“And that is absolutely true,” he said. “You’ll find that death is a wonderfully liberating experience. Mind you, I wouldn’t do anything to hasten it. Life can be a wonderfully fulfilling experience, too, and you only get one shot at it.”

I stared at the gentleman in amazement. I couldn’t believe he really was Ebenezer Scrooge, but he spoke in such a calm, matter-of-fact manner that it was hard not to believe him. He was looking at me expectantly, waiting for me to say something. All I could think of to say was “That’s a beautiful watch chain.”

“Isn’t it though?” he said, pulling his watch out of his waistcoat so I could see the chain better. There was a gold medallion hanging from it as a watch fob. “Saint Peter gave this to me when we first met. He said I forged the links with the good works I had done during my life. The fob is a bust of St. Howmowbonus, the patron saint of businessmen.”

“So you really did change your ways and lead a good life?” I asked.

Scrooge tucked the watch back into his pocket with a look of exasperation, rolled his eyes, and said “The Dickens story. Bob Cratchit was a wonderful man and an excellent partner, but he was too trusting. When that Dickens journalist heard Bob give my eulogy, he asked for more information. Bob gave it to him. He really thought the man was going to write the true story. But back then journalists picked out bits and pieces of the truth, ignored facts that didn’t support their viewpoint, and filled in the gaps with imagination to create a narrative they wanted the world to believe. I suppose that’s all changed for the better now.”

My mind reeled in confusion. “Bob Cratchet was your partner? I thought Jacob Marley was your partner.”

“Jacob was my first partner,” he replied. “Perhaps I ought to start at the beginning and tell you the full story. Jacob Marley was a good friend but a poor businessman. He was gullible. People would sell him things, insisting it was a good deal, and he’d take them at their word. Worse still, he’d borrow money to buy the overpriced goods they were selling. Then he’d sweet talk the lenders, promising to pay them back with interest if they’d just give him a little more time to sell the goods that filled our warehouse. When he died we had five gross cases of tea in our warehouse, for which we’d paid too much, and debts which totaled more than the tea was worth. Jacob had managed to conceal most of the debt from me while he was alive, so it was a great shock when I learned we were insolvent.”

“What did you do?” I asked.

“It was a difficult struggle,” Scrooge said. “I had long thought Bob Cratchit deserved to be made a full partner, but I dropped that plan when I realized a partnership would saddle him with debt, not with assets. I inherited Marley’s house when he died. It was an old, ramshackle mansion worth next to nothing so I sold my fashionable house and moved into an upstairs room in Marley’s house. I rented the downstairs rooms to businesses and the other upstairs rooms to boarders. The sale and the rent brought in enough money for us to stay ahead of our creditors. Barely. I felt bad that I could only afford to pay Bob fifteen shillings a week, but that was more than I was taking out of the business to pay my own expenses.”

“So you weren’t really a miser?” I asked.

“I lived like one,” Scrooge replied, “but only because I couldn’t afford any other lifestyle. Do you think I would eat cold gruel for dinner if I could afford something better? I used to let the fire go out in my office around mid-morning, as soon as it had taken the night’s chill out of the air. For the rest of the day I depended on the little bit of heat that seeped in from Bob’s office. I had to keep the coal in my office, though, so I could keep an eye on it. Otherwise Bob would stoke his fire up to the point where he was uncomfortably warm, just so I would get more heat. He worried about my health.”

“What about the people collecting for charity at Christmas?” I asked.

“I couldn’t afford to give money to every do-gooder who knocked on my door,” Scrooge said. “Besides, it was my experience that the really useful charities didn’t go door to door hustling donations, or worse still send pleading letters to every office in town. I gave what I could to the church and to charities that I knew to be worthwhile. It was little enough, but it was all I could afford. I soon learned that if I pleaded hard times to the people who asked me for money they’d be back the following month to see if times had improved, but if I went on a lunatic rant, shouting about sending the poor to workhouses and boiling them in their own plum pudding, they’d leave me alone for good. It got to be a joke between Bob and me. Every Christmas Eve I’d go into my act, saying ‘You’ll want all day tomorrow, I suppose?’ He’d play along, then we’d wish each other a Merry Christmas and call it quits for the day.”

“So when did things change?”

“One Christmas Eve Jacob Marley came to visit me, just like I’m visiting you today. He wanted to apologize for the sad state of affairs he’d left the business in. He showed me how, in the past, we’d made a profit by buying goods directly from the importers, storing them in our warehouse, and selling them to London merchants. We handled a lot of goods, but tea was always our major product. There was a huge demand for tea, which led to a huge fleet of sailing ships that brought tea to England. Then he showed me the current state of the market. There was still a big demand for tea, but the ships were bringing so much tea that the price was dropping. Jacob hadn’t foreseen this, which was why he took out loans and paid too much for our tea. Finally, he said he had some bad news for me. He showed me a future in which steamships made the sailing fleets obsolete and took over the tea routes. They could deliver the tea faster, using a smaller crew, which lowered the transportation cost. As a result, tea prices weren’t going to recover. They were going to fall still lower.”

“I thanked Jacob for this warning and did my best to appear as worried as he was. As I said, Jacob was never a good businessman. He saw nothing but failure and bankruptcy in the future. Inwardly, I was bubbling over with excitement. I saw a new market. After he left, I was so giddy I danced with glee. I could hardly wait to tell Bob. (I sent them a goose every Christmas, and we always had Christmas dinner together.)”

“The next business day Bob began doing research on steamships while I sold the tea for what I could get. It was obvious that it was never going to be worth more than it was then, even if I had to sell it at a loss. Bob’s research showed the steamships that were currently leaving the shipyards were going to create an immediate demand for coal, so we used the money I’d gotten from the sale of tea to invest in coal futures. That paid off handsomely, so much so that we were able to pay off our debts and re-invest in coal. When the coal market began to falter Bob did some more research (he was always excellent at research) and discovered the steamship lines were having trouble getting insurance. There had been a few accidents with inexperienced masters and crews, and the big insurance companies were reluctant to cover steamships. They understood the risks faced by sailing ships, but they didn’t know the risks of steam so they charged exorbitant rates. That created another new market. We analyzed the risks, looked at our assets, and decided we could insure one small steamship. Needless to say we carefully vetted the ship and its crew, and held our breath when it sailed. Fortunately it made the voyage without incident.”

“I’ll admit we were very fortunate those first few years, as one or two accidents would have wiped us out. We were very selective about which ships we insured, though, and the business grew. We never posed a threat to Lloyds of London, of course, or to any of the other big insurance companies, but because we focused on a select market we could offer our customers better rates and better service. The Christmas after we re-invented our company I was able to send the biggest goose you’ve ever seen to Bob’s house and I made him a full partner in the company. Several years later, when my time on Earth was through, the firm of Scrooge and Cratchit employed twenty seven people directly, and the shipping companies we insured employed hundreds more. All those employees could afford to buy Christmas geese for their families, and by lowering the cost of shipping we made it possible for thousands of families throughout England to live a better life.”

“I can see why Saint Peter gave you that medal,” I said.

“Damn right!” Scrooge replied. “I’m proud of what I accomplished during my time on Earth.”

“And the reason you’re telling me this now?” I asked.

“I want you to tell the truth about Ebenezer Scrooge,” he said. “It makes a better story than that hogwash about an idiotic miser who was too cheap to heat up his gruel.”

At this point my fever must have spiked. I suddenly felt flushed, and I was so tired I could barely keep my eyes open. Scrooge gave me a knowing smile, picked up his hat and coat, and slowly faded from view. I fell asleep, and when I woke up I was astonished to discover it was almost six o’clock at night. I had slept through most of the following day. My fever was gone, and I was ravenously hungry. I showered, dressed, and went down to the hotel dining room for dinner. They seated me at a small table, next to the door to what seemed to be a private event room.

After I gave the waiter my order I began to think about the strange dream I’d had. At least, I assumed it was a dream. It was too fantastic to be real, but it seemed too realistic to be a dream. I don’t usually remember dreams, and what I do remember is fragmented. People and scenes change haphazardly, without any apparent reason or continuity. And they quickly fade from my memory. I had a vivid recollection of this dream. It was coherent and logical. But it was also impossible.

As I pondered my dream, several men and women walked past my table to enter the private event room. They were all wearing pin-on name tags, and as they passed I heard snatches of conversation about “market share,” “marketing,” and similar topics. I assumed they were attending a business conference of some sort. That led me to think about Scrooge’s story, rather than his reality. A professor I’d admired in college told me capitalism was all about greed, and that businessmen exploited their employees to get rich. Scrooge had obviously done well financially, but that’s not what he was proud of. He seemed proudest about the fact that he had fulfilled a need. And in the process he improved the lives of Bob Cratchet, his employees, and thousands of other employees and customers. Could that be true? Did businessmen actually think about anything other than making money for themselves?

“Give me a sign, Scrooge,” I thought, only half in jest.

Just then I heard the ringing of a wineglass from the event room, as someone tapped it with a spoon to call for silence. Then I heard someone propose a toast:

“God bless us, every one.”