The Devil and Tom Walker

INTRODUCTION

BRIEF BIOGRAPHY OF WASHINGTON IRVING

Washington Irving, most famous today for his stories "Rip Van Winkle" and "The Legend of Sleepy Hollow," was a fiction writer, biographer, historian, essayist, and US ambassador who worked during the first half of the 19th century. He was born in New York and was named after General George Washington (who hadn't yet been elected President at the time of Irving's birth, as the Constitution had not been either written or ratified by 1783). Irving studied law before becoming interested in historical writing and short fiction. His writing eventually earned him fame and status, especially after his publication of *The Sketch Book of Geoffrey Crayon, Gent.* (1819-1820), and he was one of the first American authors whose writings received international recognition. He spent 17 years living in Europe (primarily Britain and Spain) and was well regarded abroad. Later in his life he moved back to Tarrytown, New York, and lived on an estate he named "Sunnyside." He left this estate to serve as the US ambassador to Spain for four years before returning. He continued writing and keeping up with correspondences until his death in 1859.

HISTORICAL CONTEXT

"The Devil and Tom Walker" largely takes place between 1727 and the 1740s, and refers to several central historical events from slightly before and within this period: the arrest, trial, and execution of Captain William Kidd (1645-1701) in Boston and England; the American Indian Wars (approx. 1600-1890), during which American colonists warred with Native Americans for territory and resources, amounting to a sustained genocide of the aboriginal population of North America (the ruined Indian fort in the story is from King Philip's War, also called the First Indian War); the Puritan persecution of Quakers and Anabaptists as religious heretics in New England which took place throughout the seventeenth and eighteenth centuries; and, finally, Governor Jonathan Belcher's administration of the then-British colony of Massachusetts (1730-1741), which was in the 1740's foundering in an economic depression. Irving incorporates all of these real-world events in his story to suggest how human depravity, greed, economic scarcity, and religious hypocrisy conspire to lead human beings into temptation, sin, and damnation.

RELATED LITERARY WORKS

Following the publication of his famous *Sketch Book*, Irving spent much of the year 1821 travelling in Europe and reading German and Dutch folktales, all in the hopes of finding new subject matter for a new book. It was perhaps during this period that he acquired or rekindled an interest in the classic German legend of Faust, about a scholar who sells his soul to the devil in exchange for many years of the devil's servitude (compare Christopher Marlowe's treatment of the same legend in his tragedy *Faust*, or Goethe's in his magnum opus *Faust*). In Irving's hands, of course, this legend of soul-selling became the principal model for "The Devil and Tom Walker." In incorporating such materials into his stories, Irving created a literature that appealed to both Europeans and New England colonists who had their cultural roots in Europe; at the same time, he molded his German and Dutch folktales around uniquely American circumstances—like Puritan and Calvinist moral conservatism in New England, the colonists' vicious expulsion of Native Americans from their homelands, and the American Revolution— thereby creating (along with other means) a distinctly American literature. Nathanial Hawthorne (1804-1864), Herman Melville (1819-1891), and Edgar Allan Poe (1809-1849), among others, were all influenced by the native strain Irving inaugurated, as can be seen in their adoption of his striking use of darkly gothic and otherworldly images, his stark symbolism and severe allegories, as well as his accomplished, darkly lush style.

KEY FACTS

- **Full Title:** "The Devil and Tom Walker"
- **Where Written:** Europe
- **When Published:** 1824, in Irving's collection of short stories titled *Tales of a Traveller*
- **Literary Period:** American Romanticism
- **Genre:** Short story; morality tale
- **Setting:** In and around Boston, Massachusetts
- **Climax:** Old Scratch whisks Tom Walker onto the back of a black horse, which gallops away with Tom to his damnation
- **Antagonist:** Greed; Old Scratch
- **Point of View:** Third-person omniscient

EXTRA CREDIT

My Name is Legion. In New England, the devil was indeed known as Old Scratch, a name quite likely imported by German and/or Dutch immigrants. After all, the word "Scratch" derives in part from the Old High German words *scrato* and *skraz*, both of which refer to a satyr or wood-demon, which also relates, of course, to Old Scratch's profession as a woodsman, or lumberjack.

More to the Story. Can't get enough of "The Devil and Tom

Walker?" In the story that immediately precedes Tom's in *Tales of a Traveler*, Irving tells all about Captain Kidd, whose long-buried treasure Tom sells his soul for. Kidd's story concludes with the account of how a party of burghers, or wealthy citizens, are sporting one day off the coast of "the island of Manhata" (present-day Manhattan Island in New York), when an alderman among them dredges up an old rusted pistol "of very curious and outlandish fashion." One of the burghers has this to say: "'Egad if this pistol had belonged to him [Captain Kidd] I should set some store by it out of sheer curiosity. Ah, well, there's an odd story I have heard about one Tom Walker, who, they say, dug up some of Kidd's buried money; and as the fish don't seem to bite at present, I'll tell it to you to pass away time.'" And it is with Tom's tale thusly framed that Irving proceeds to tell it.

PLOT SUMMARY

Before the story of Tom Walker begins, the narrator sets the scene by telling us about the pirate Captain Kidd, who long ago buried his ill-gotten treasure in a dismal **swamp** not far from Boston, Massachusetts. Old stories have it that the devil himself, known as Old Scratch, guards the money, as he always does with buried treasure that's been immorally acquired. Kidd never enjoyed his wealth, however, for he was arrested in Boston soon after burying it and later executed in England for his crimes.

The story proper opens in 1727. Tom Walker is a miserly, outrageously greedy man, who lives near the swamp with his nagging, scolding, just as greedy, and abusive wife. Their house is forlorn, dilapidated, and has about it "an air of starvation," as does their horrifically skinny horse.

One evening Tom is taking a shortcut home through the swamp when he comes to the ruins of an old Indian fort. There he decides to rest, but as he idly pokes with his staff into the earth he finds an old skull, which he kicks to shake the dirt from it. "'Let that skull alone,'" says a voice—which belongs to none other than the devil Old Scratch, who has a pure black face—as if covered in soot—and carries around an axe.

Old Scratch explains that this swampland isn't the property, as Tom supposes, of Deacon Peabody—a respected religious official in Boston—but rather belongs to Old Scratch himself. To prove it, he shows Tom a tree on which the Deacon's name is carved—the tree appears to be thriving on the outside but is rotten within, just as Peabody is successful in the eyes of the world but morally rotten and doomed to damnation. All the nearby trees are similarly marked with the names of great men from the colony, including the one Tom is sitting on, which bears the name of Crowninshield, a mighty man rich from buccaneering who, the devil tells Tom, is ready to burn.

Tom and Old Scratch walk toward Tom's house together and converse in earnest about Captain Kidd's pirate treasure as well as a business deal, presumably that Tom sell his soul to the devil in exchange for Kidd's treasure. Tom needs time to think about it; when he asks for proof that what the devil says is true, Old Scratch puts his finger to Tom's forehead and leaves his signature: a black irremovable fingerprint.

At home, Tom's wife tells her husband that Absalom Crowninshield was just announced dead, which confirms to his mind the truth of what the devil told him. Moreover, burdened by his secret of having met Old Scratch in person, Tom at last tells his wife what happened in the swamp. The prospect of Kidd's gold excites the greed of Tom's wife, and she urges her husband to accept the devil's offer. Merely to spite her, however, Tom decides against it. Consequently, his wife decides to strike up a bargain with Old Scratch herself, and so she fearlessly treks to the old Indian fort one evening—only to return late that night sullen and unsuccessful. She decides that in her second attempt she needs to make the devil an offering, and so she gathers up the household's silver into her apron without Tom's knowledge and heads out into the swamp again. This time, she never returns (Tom misses the silver more than his wife). The most probable story as to her fate holds that when Tom went to search for her in the swamp some days later, he found only her apron bundled into which were a heart and liver, as well as evidence that his wife and Old Scratch had physically fought before the devil bested her.

Tom consoles himself for the loss of his silver with the happier fact of the loss of his wife, and even feels grateful to the devil for wrestling her down to death and damnation. He decides that now's the time to sell his soul to the devil in exchange for Captain's Kidd treasure, and after several failed attempts to rendezvous with Old Scratch, Tom at last meets him one night on the edge of the swamp. Slowly but surely, the two begin to haggle over the terms of their deal, the devil now adding new conditions, such as that Tom not only sell his soul but also become a slave trader. Although Tom's conscience cannot permit him to enter this profession, he agrees eagerly to become a usurer (someone who lends out money at interest) instead in accordance with the devil's terms, and the two strike a bargain.

A few days' time finds Tom sitting at his desk in a counting house in Boston. He quickly develops a reputation for lending out money, which people more and more require, because the local economy under Governor Belcher's administration has recently collapsed and many get-rich-quick schemes and wild real estate ventures have come to nothing, leaving money scarce and people desperate. Indeed, Tom's door is "soon thronged by customers," whom Tom exploits by charging high interest rates and also by securing debts mercilessly. He soon becomes a rich man, building an ostentatiously vast home he never finishes or even furnishes out of tightfistedness. He also buys a carriage and two horses, all of which he lets fall into poor

condition.

As Tom grows older, however, he becomes anxious about having sold his soul into damnation in exchange for merely worldly success. He begins, therefore, to take measures to cheat the devil of his due: he becomes a churchgoer zealous in proportion to his sinfulness, he judges his neighbors severely, and he revives discussion of persecuting the Quakers and Anabaptists as heretics. He also carries Bibles with him at all times—one in his coat pocket, one on his counting house desk—to ward off Old Scratch. More crazily, Tom also has his horse buried fully equipped and upside-down so that on Judgment Day, when the world turns topsy-turvy, he can outrun the devil's clutches.

One hot afternoon, Tom, wearing a silk morning gown, is in the counting house foreclosing the mortgage of the land jobber, a ruined investor in land, who begs for a few more months more to pay Tom back. The land jobber reminds Tom that he has already made much money out of him, but Tom just impatiently and impiously replies, "'The devil take me…if I have made a farthing!'" Right on cue, the devil, with a great black horse in his company, knocks at Tom's door; Tom answers. "'Tom, you're come for,'" the devil says, and though Tom attempts to escape his Bible is buried on his desk under the mortgage that he was just foreclosing on. So the devil whisks Tom onto the back of his black horse, which gallops away in the midst of a thunderstorm.

Tom Walker never returned to foreclose the land jobber's mortgage. One story holds that the horse galloped with him back to the old Indian fortress, where the two disappeared in a bolt of lightning. After Tom's disappearance, the Bostonians who are given the task of taking care of his abandoned estate find that there's nothing, in fact, to care for: his bonds and mortgages are reduced to cinders; his gold and silver have turned to wood "chips and filings"; his horses have turned to skeletons; and the very next day even his vast house goes up in flames. Such is the end of Tom Walker and his ill-gotten wealth, though it is said to this day that he continues to haunt on horseback the old Indian fort in the swamp, still wearing his morning gown.

CHARACTERS

Tom Walker – A "meagre miserly fellow," Tom Walker is first and foremost outrageously, self-destructively greedy. He despises his miserly, abusive wife and has nothing to live for but the satisfaction of his desire for owning things. One evening, he meets the devil Old Scratch in a Massachusetts **swamp**, who offers Tom the long-dead Captain Kidd's long-buried treasure in exchange for Tom's immortal soul. After some indecision and his wife's death at the hands of Old Scratch—a fate which foreshadows her husband's own—Tom at last resolves, Faust-like, to seal the deal: so, in exchange for pirate treasure, he sells his soul, and, in accordance with the devil's conditions, also becomes an exploitative usurer, or moneylender, in Boston. As the years pass, Tom becomes rich and respected, but he also begins to regret having paid for his worldly success with an eternity among hellfire and brimstone. To protect himself, he becomes zealously and hypocritically religious and always carries a bible with him. But the devil gets his due nevertheless: while Tom is predatorily foreclosing the land jobber's mortgage one morning, Old Scratch knocks at Tom's door and whisks him onto a black horse, which gallops away back to the swamp and Tom's damnation.

Old Scratch – Also called the Wild Huntsman, the Black Miner, and, in New England, the Black Woodsman, Old Scratch is the devil himself, pure black as if covered in soot and with a shock of coarse black hair. It is said he guards Captain Kidd's treasure, for he guards all treasure, especially that which is acquired immorally. He claims to own the **swamp** near which Tom Walker and his wife live, where Tom meets him one evening surrounded by trees into which are carved the names of the living damned, soon to die and serve as fuel for hell's fire. Old Scratch is a cunning devil who knows when he's got people right where he wants them, and he drives a hard bargain. His ideal world seems to be one filled to a large extent by slave traders, but usurers will also do in a pinch. By story's end, Old Scratch wins the souls of Absalom Crowninshield, Tom's wife, and Tom himself.

Tom Walker's Wife – Tom's stereotypical nagging, scolding wife is even more miserly than her husband; when she's not hoarding valuables from him, she's verbally, maybe even physically abusing him. After Tom initially declines to accept Old Scratch's offer to sell his soul for riches, Tom's wife fearlessly resolves to accept it herself, bearing in her apron the household's silver out into the **swamp** to bargain with the devil. She's never heard from again (characteristically, Tom misses the silver more than he does his wife). Some say she just got lost; others say she ran off with the silver to another province. However, another, more probable story holds that Tom found evidence that the devil just dragged his wife down to hell: a bundle tied in an apron that held a heart and a liver. Tom, of course, pities Old Scratch in all this: the devil must have had a tough time of wrestling and dragging Tom's ferocious wife down to her damnation.

Captain Kidd – The pirate who, before the action of the story begins in 1727, buried treasure in the **swamp** near which Tom Walker and his wife live. Kidd never enjoyed the fruits of his evil labors, however; shortly after burying his treasure, he was arrested in Boston, sent to England, and hanged for his crimes of piracy. His black fate anticipates those of all the ruthlessly greedy characters in the story.

Deacon Peabody – The earthly owner of the **swamp** where Tom Walker meets Old Scratch, Deacon Peabody is more truly the devil's property himself, hypocritically scrutinizing his

neighbors' sins and overlooking his own as he does. Old Scratch points out a tree in the swamp into which Peabody's name is carved: like Peabody himself, it is thriving on the outside (Peabody made his riches trading shrewdly with the Native Americans) but rotten on the inside.

Absalom Crowninshield – Like Deacon Peabody, Absalom Crowninshield is an embodiment of earthly success and spiritual failure: he is ostentatiously rich from exploitative buccaneering, respected in Boston as a pious man, but doomed to damnation for his sins nonetheless. Tom Walker sits on a fallen tree bearing Crowninshield's last name in the **swamp** while conversing with Old Scratch, and learns from his wife soon thereafter that Absalom is dead, presumably to fuel the devil's forge and fire. Crowninshield's fiery fate foreshadows Tom's own.

The Land Jobber – Under Governor Belcher's administration in Massachusetts, the land jobber was, like many others, interested in getting rich quick, by buying and selling land on speculation, in his case. However, the economy consequently collapsed, and people are going through hard times by the time Tom Walker sets up his counting house in Boston as a usurer, the land jobber included. Indeed, many need loans to stay afloat, and are lining up at Tom's doors. Although Tom professes to be the land jobber's friend, he characteristically decides to foreclose the land jobber's mortgage for personal gain; but Old Scratch interrupts Tom before he can complete this act of antisocial hypocrisy and exploitation: the devil decides it's time to claim Tom's soul. The devil at his door, Tom can't defend himself with his Bible any longer, because his copy is ironically buried under the land jobber's mortgage, suggesting just what Tom's topsy-turvy priorities are.

THEMES

In LitCharts literature guides, each theme gets its own color-coded icon. These icons make it easy to track where the themes occur most prominently throughout the work. If you don't have a color printer, you can still use the icons to track themes in black and white.

GREED

"The Devil and Tom Walker" is full of characters grotesquely pledged to little more than pursuing their insatiable greed: the long-dead pirate Captain Kidd, the socially powerful but nonetheless hell-damned buccaneer Absalom Crowninshield, and, of course, the miserly Tom Walker and his even more miserly wife. In the background of these characters, and their logical end in Irving's story, stands the figure of the slave trader, who takes greed to the extreme by sacrificing conscience in exchange for profit and treating people like nothing more than property.

It is especially through the characters of Tom and his wife, however, that Irving depicts the moral harms of greed, which sours, corrupts, and ruins the lives of the greedy themselves, and creates strife in the lives of those around them. Tom and his wife love nothing so much as riches, not even themselves; both would rather sell their souls to Old Scratch—the devil—and burn in everlasting hellfire, than miss out on an opportunity to profit. In a revealing irony, Tom and his wife are *so* greedy that they can't bear to spend the riches they have. Tom's life as a rich man is essentially indistinguishable from his life as a poor man: his houses, whether hovel-like when he was poor or vastly ostentatious when he was rich, are neglected and have about them "an air of starvation"; and his horses are little more than skeletons. At the end of the story, Tom's riches are revealed for what they truly are from a cosmic perspective: cinders, wood shavings, and bones. This echoes the fate of Captain Kidd, who dies poorly, nastily, and brutishly before he can ever enjoy his ill-gotten treasure. And in the process the story shows how the satisfaction of greed only makes greed hungrier, starving all quality of life in turn.

And just as the greedy are incapable of caring for themselves, so too are they incapable of caring for, and living harmoniously with, others. Captain Kidd so trespasses against human society that he is hanged for his crimes of piracy, and Absalom Crowninshield likewise made his fortune through anti-social acts of predation. Tom and his wife make of their domestic life a parody of hell, cheating, quarrelling, abusing and deceiving one another as they do, for no reason other than that they overvalue the external world of stuff at the expense of the inner world of the human soul. The story is unambiguous in portraying the just punishment for greed: the lives of the greedy are not worth living, and upon death are damned to fuel the devil's forge and fire.

USURY

Irving targets in "The Devil and Tom Walker" a particular institutionalization of greed that does, from the story's perspective, large-scale social harm: namely, usury, or the practice of lending money at interest, especially at excessive or illegal rates Just as greed breeds greed, so does usury permit money to breed money in turn without need of labor or the creation of new value. Tom Walker himself becomes a usurer in the second half of the story, a respected man who employs in his counting house many clerks. It is of course ironic that the usurer, whom Old Scratch judges to be second only to the slave trader in terms of social and moral destructiveness, should be permitted to operate in society at all, much less be respected by society as Tom is. For one thing, usury enables people to act more easily on their greed, taking out loans for various enterprises as so many speculators do in the story, with disastrous economic consequences in their case. Second, usurers like Tom tend to

have as their clientele desperate people—indeed, Tom lends money to people in a community foundering on economic depression. And, because desperate people are generally more willing to take desperate measures, usurers can charge them outrageously high interests rates and, ultimately, bleed them dry, as Tom does with the land jobber. (It's worth noting that the modern world financial system rests on the practice of lending money at interest—on usury—but in earlier times it was considered sinful, especially among Christians – see *The Merchant of Venice*. That Tom could be a socially respected person while openly practicing usury, and being damned for it, captures the tension as the economy shifts toward our modern system even as Christian religious qualms about money-lending still held some sway.)

However, it is not Tom but Old Scratch himself who imposes the highest interest rates on his loans: in exchange for Captain Kidd's treasure, he expects something infinitely more valuable in return: Tom's immortal soul. Just like the hard-up people he loans money to later, Tom is so desperate to sate his greed that he takes the devil's abominable offer, blinded to the afterlife of the soul by mortal passion and mere gold. From this perspective, usury becomes a larger metaphor in the story for how sinners must, at last, pay for their sins with their souls, and only do so because they are so fatally limited in their vision of the divine scheme of virtue, vice, and salvation. Of course, the Devil, as the world's ultimate usurer, is just as doomed as Tom, for he can never repay the infinite debt of his rebellion from God, whereas men and women can attain to salvation in the story's world, if only they first escape from the prison of their own bad desires.

WEALTH, RELIGION, AND HYPOCRISY

In the **swamp**, Old Scratch directs Tom's attention to the nearby trees, flourishing on the outside but rotten on the inside, and we later learn that these trees represent the men whose names are carved into their trunks, one name per tree. It is implied, moreover, that the men who are named on the trees—men like Deacon Peabody, who made a fortune trading shrewdly with the Native Americans, and Absalom Crowninshield, who made his fortune buccaneering—are all corrupt sinners, soon to be axed from life by Old Scratch and used as kindling in hell. It is one of the story's most insistent ironies that those named on the trees also happen to be some of the wealthiest, most powerful, most respected men in the colony. The irony is twofold: first, that to achieve worldly success seems to require spiritual failure, that prospering in this life means damnation in the next; and second, that common people blindly worship wealth such as Tom gains from the devil without ever thinking about its likely sinful origins or its social harms—harms that usually effect common people most intensely. Might doesn't make right, the story implies, and regularly leads to damnation—but you wouldn't know that based on how Bostonians esteem the Peabodies and Crowninshields and Tom Walkers of the world.

In the story, people respect the wealthy and powerful in part because it is precisely the wealthy and powerful who are most conspicuous in religious life, albeit hypocritically. Deacon Peabody, as his title suggests, is no less than a Puritan official. Similarly when Tom gets older and feels his death near, even he becomes a militant Christian, loud in prayer in proportion to his sinfulness, sternly and magisterially judgmental of his neighbors, and zealous in persecuting so-called heretics like the Quakers and Anabaptists. But as much as Tom feigns genuine contrition for his sins and faith in God, he never really changes his ways. He reads the Bible one minute, only to violate the spirit of religion the next by carrying out some usurious transaction. He thinks that by merely overcompensating for his sinfulness with prayers and having a Bible at hand, he can cheat Old Scratch—but his worldly depravity never leaves him, as is exemplified by his habit of thinking about salvation as a matter of credits, debts, and loans, terms relevant to the usurer but certainly not to the good Christian. Of course, Tom's hypocrisies fool no one but Tom, and the devil takes what's his.

A question remains: who in this world of getting and spending *isn't* hypocritical in religious observance? There are in Tom's congregation a few quiet, inconspicuous Christians traveling steadfastly "Zionward," that is, toward heaven. But there are also the story's Indians, who Irving portrays as living violent war-mad lives and sacrificing white men to "the evil spirit" of human viciousness, Old Scratch himself. Of course, these Indians' practices have a great deal less to do with the historical Native Americans than with the racist stereotype of Native Americans held by New Englanders in Irving's time, but their presence in the story also reveals the extent of white Christian hypocrisy: at least Irving's Indians are honest about the fact that they worship Old scratch; the whites in the story on the other hand claim to worship the Christian God, but their greedy, predatory actions suggest that Old Scratch is more truly their spiritual guide. As the Indians sacrifice white men to Old Scratch, so too do whites like Tom sacrifice themselves by selling their souls to him not only eagerly but willingly.

STORYTELLING AS MORAL INSTRUCTION

The narrator of "The Devil and Tom Walker" is clear in his purpose: this is a cautionary tale, meant to wake up predators and usurers like Tom to the harms that their activities wreak on human society, and also to the dire consequences the greedy and miserly face not only in this life but in the next. For this reason, we know that this is a didactic story, that is, a story which has as one of its central purposes the moral instruction of its reader.

But Irving's didacticism is more sophisticated than mere

sermonizing. This is especially clear in those points in the story when the narrator interrupts himself to provide multiple, mutually exclusive accounts of the same event, tending in these cases also to select the account he finds most probable. Two patterns emerge: the narrator favors accounts that underscore the moral of his story, but also accounts that are darkly humorous and entertaining. For example, when Tom's wife disappears into the **swamp**, the narrator entertains four versions of the story: 1) that Tom's wife got physically lost in the swamp; 2) that she ran off with the Walker household's silver to some other province; 3) that Old Scratch tricked her into a boggy part of the swamp into which she sank; and 4) that Old Scratch won the wife's soul only after quarreling and fighting and wrestling with her, suffering some pulled-out hair himself. The first version ignores the otherworldly, spiritual implications of the wife's greed, and the second doesn't match the story's moral of the costs of greed. However, the third and fourth versions do underscore the story's moral in terms of the life of the human soul—so how does the narrator decide which is most probable, as he says? It seems that he simply picks the most entertaining account: a devilish trick is considerably less fun to imagine than a nagging woman picking a fight with the devil himself. Indeed, even though the narrator dismisses as an old wives' tale the story that old Tom buried his horse upside down so as to ride away from the devil on it come Judgment Day, it is included in the narrator's story nonetheless, first and foremost because it calls to mind a darkly humorous and absurd image of a monstrously misguided attempt to save one's soul. Irving seems to be implying in such moments that moral instruction and entertainment are not mutually exclusive in a work of art, but prompt and promote one another.

Finally, it should be added that the narrator provides many accounts or versions of the same event in his story also to suggest to his reader that he is not making up what he's recounting in his story, but serving more as a historian, whose function it is to consider legends and rumors as matters of historical fact, to weigh them against one another to determine which seems more true. This historian's tone in turn makes the uncontested events of the story—like Tom making a deal with the devil and becoming a usurer—seem all the more real to us as readers. If the devil is as much a part of our world in reality as he is in Tom's, the ethical stakes of living by the story's moral of resisting greed and leading an honest, God-fearing life, become all the higher.

SYMBOLS

Symbols appear in **teal text** throughout the Summary and Analysis sections of this LitChart.

OLD SCRATCH'S SWAMP

The swamp near which Tom Walker and his wife live is a complex symbol for the world of matter (gold and silver), as well as worldliness (the base pursuit of earthly riches), and moral corruption. Before the action of the story proper begins, Captain Kidd buried his ill-gotten treasure here, and in one sense that treasure reveals the fate of all human wealth: gained only through vicious predation and spiritual ignorance, it gives no real pleasure in this life and in the next causes only an eternity of suffering, just as Tom's wealth buys him only an unfinished, unfurnished mansion, two skeletal horses, and damnation. Old Scratch guards Kidd's treasure and uses it to tempt people into selling their souls, and also claims to own the swamp in which the treasure is hidden. Consequently, we might say that in this sense the swamp itself is a symbol for the material world in which we live, a world of growth and decay, of violent life and violent death, and the pirate's treasure is the illusion that one can profit by going deep into the swamp, when really in digging up the treasure one merely digs one's own grave.

QUOTES

Note: all page numbers for the quotes below refer to the Dover Publications edition of *The Legend of Sleepy Hollow and Other Stories* published in 2008.

"The Devil and Tom Walker" Quotes

The devil presided at the hiding of [Captain Kidd's] money, and took it under his guardianship; but this, it is well known, he always does with buried treasure, particularly when it has been ill-gotten.

Related Characters: Old Scratch, Captain Kidd

Related Themes:

Related Symbols:

Page Number: 161

Explanation and Analysis

The short story opens with a description of Old Scratch's Swamp (Old Scratch is what Tom calls the Devil later on). Here we learn that this swamp is the hiding place for Captain Kidd's gold. This description reveals the themes of secrecy, trickery, and greed that the story will go on to explore.

Old Scratch guards the gold so that he can use it to tempt

greedy souls like Tom and his wife to sin. In this way, he himself is an usurer (someone who lends money, often at high interest) just like Tom Walker - he offers people gold to tempt them into bankrupting their souls.

Captain Kidd is representative of all of the greedy characters in the story. Their efforts to accumulate money serve only to ruin them in the end, because, as we know from this quote, all "ill-gotten" treasure eventually ends up back under the Devil's guardianship.

❝ There lived near this place a meagre miserly fellow of the name of Tom Walker. He had a wife as miserly as himself… They lived in a forlorn-looking house, that stood alone and had an air of starvation.

Related Characters: Tom Walker, Tom Walker's Wife

Related Themes:

Page Number: 161

Explanation and Analysis

Outside of the swamp, Tom Walker and his wife live in impoverished desperation. They are both miserly and greedy, and their greed leads them to steal and cheat one another. Their relationship reveals how self-defeating greed is - the more that they try and cheat one another to benefit themselves, the emptier their world becomes.

The house itself reflects Tom and his wife's moral failings. It is "forlorn" and has an "air of starvation." They have hollowed out their home with their greed, and now it is merely an uninviting place. Furthermore, the house's air of starvation mirrors Tom and his wife's insatiable hunger for wealth.

❝ One day that Tom Walker had been to a distant part of the neighborhood, he took what he considered a short cut homewards through the swamp. Like most short cuts, it was an ill-chosen route… It was full of pits and quagmires, partly covered with weeds and mosses, where the green surface often betrayed the traveller into a gulf of black, smothering mud…

Related Characters: Tom Walker

Related Themes:

Related Symbols:

Page Number: 162

Explanation and Analysis

Tom ventures into the swamp as part of a "short cut." The quote goes on to say that most shortcuts are "ill-chosen" routes. Here, Tom's short cut symbolizes the shortcuts that many people take to try and become wealthy quickly and with minimal effort. And, like Tom's shortcut, these "get rich quick" attempts are often full of immoral or illegal "pits and quagmires."

The fact that the shortcut path has a "green surface" that "often betrayed the traveller into a gulf of black, smothering mud" reveals how something that seems easy or pleasant can quickly reveal itself to be ugly and immoral. Those people who try and take shortcuts of this kind will find themselves stained by the "black, smothering mud"of greed and other sins of character.

❝ As he turned up the soil unconsciously, his staff struck against something hard. He raked it out of the vegetable mould, and lo! a cloven skull, with an Indian tomahawk buried deep in it, lay before him. The rust on the weapon showed the time that had elapsed since this death-blow had been given. It was a dreary memento of the fierce struggle that had taken place in this last foothold of the Indian warriors.

Related Characters: Tom Walker

Related Themes:

Related Symbols:

Page Number: 163

Explanation and Analysis

Here, Tom finds the skull of a man killed during battle. Gorily, the murderweapon, an "Indian tomahawk" is still "buried" in the skull. This "dreary momento" represents an even more primal and extreme form of human greed: warfare. The fact that the battle occurred in Old Scratch's Swamp should not be surprising, considering his love of human greed and misery. The fact that there is "rust" on the weapon also reminds us that Tom Walker's story is not unique in history - people have been misusingeach other for personal gain long before Tom wandered into the swamp.

Furthermore, the skull develops the theme of storytelling as moral instruction. This short story is didactic - that is, it aims to teach its readers a moral lesson. The skull itself is a

"memento mori," a common occurrence in storytelling that aims at moral instruction. Amomentomoriis a potent reminder that death is imminent. It is also interesting that Tom digs, however "unconsciously," for the skull. Everything in Old Scratch's Swamp, even the gold Tom eventually digs up, bears death along with it, in the metaphorical sense.

> His face was neither black nor copper-color, but was swarthy and dingy, and begrimed with soot, as if he had been accustomed to toil among fire and forges. He had a shock of coarse black hair, that stood out from his head in all directions; and bore an axe on his shoulder.

Related Characters: Old Scratch

Related Themes:

Related Symbols:

Page Number: 163

Explanation and Analysis

This passage describes Old Scratch's first appearance, which surprises Tom utterly. He is described as a "black man," but here Tom thinks with confusion that his skin's dark color does not appear to be natural. Instead, it looks as if he has been "begrimed with soot" from a life spent toiling "among fire and forges." This last image evokes the fires of hell, Old Scratch's true home. The chaos of his hair and the axe on his shoulder further Old Scratch's embodiment of sin and danger. The axe is for cutting down trees and, metaphorically, men—as he will soon cut down Tom Walker.

> Tom looked in the direction that the stranger pointed, and beheld one of the great trees, fair and flourishing without, but rotten at the core, and saw that it had been nearly hewn through, so that the first high wind was likely to blow it down. On the bark of the tree was scored the name of Deacon Peabody, an eminent man, who had waxed wealthy by driving shrewd bargains with the Indians.

Related Characters: Tom Walker, Old Scratch, Deacon Peabody

Related Themes:

Related Symbols:

Page Number: 163

Explanation and Analysis

In Irving's short story, the devil is imagined as a woodsman who cuts down living sinners like trees and feeds them into the fires of hell. Here, we see Tom looking at a tree that represents Deacon Peabody. It is "fair and flourishing without, but rotten at the core," which symbolizes how the Deacon's public image as a successful religious man contrasts with his interior moral rot, which he revealed by making his fortunes exploiting the local Native Americans. Not only has Deacon Peabody been greedy, but he has also been a hypocrite, pretending to be a man of God while actually tending his relationship with Old Scratch. It is ironic that such a man has gained social prominence in Tom's world.

The fact that the tree might be blown down by the "first high wind" is telling - Deacon Peabody's time on earth is nearly over, and his soul will soon be ready to feed into the fires of hell.

> "I am he to whom the red men consecrated this spot, and in honor of whom they now and then roasted a white man, by way of sweet-smelling sacrifice. Since the red men have been exterminated by you white savages, I amuse myself by presiding at the persecutions of Quakers and Anabaptists! I am the great patron and prompter of slave-dealers, and the grand-master of the Salem witches."

Related Characters: Old Scratch (speaker)

Related Themes:

Related Symbols:

Page Number: 164

Explanation and Analysis

At this point in the text, Old Scratch reveals himself as the devil. He is behind the bloodiest and most reprehensible of human actions. He begins by telling Tom about how the "red men" worshipped him. This is consistent with the racist perception of Native Americans at the time this piece was written. The stereotype of the violent Indian is further pursued when the devil tells Tom that the Native Americans burnt white men alive to please him. Of course, the story also reminds us that white men sacrifice themselves to the devil when they sell him their souls in return for material

gain. The only real difference between the Native Americans and the "white savages" who supplanted them is that the latter are more self-deceiving about their immorality.

Since the Native American genocide, Old Scratch says, he now amuses himself by creating absurd divisions between Christians. He orchestrates the slave-trade - that most wicked form of human greed. And he presides over the Salem witches (Salem was famous for its witch trials, in which many innocent people were accused of witchcraft and burned alive). In short, his hand is behind every major social evil in Tom's world. After this revelation, Tom recognizes him as the devil.

> One would think that to meet with such a singular personage [as Old Scratch], in this wild, lonely place, would have shaken any man's nerves; but Tom was a hard-minded fellow, not easily daunted, and he had lived so long with a termagant wife, that he did not even fear the devil.

Related Characters: Tom Walker, Old Scratch, Tom Walker's Wife

Related Themes:

Related Symbols:

Page Number: 164

Explanation and Analysis

Here, we see that Tom Walker is not afraid to find himself standing in front of the devil. He was also disdainful of the skull he found earlier, giving it a kick. From these two examples, we understand that because Tom has lived his life in sin, he does not fear the manifestation or result of it. Neither does he fear death at this point, although eventually, he will go a little mad because he fears it so much.

The reason Tom gives for not being afraid of the devil is because he has spent so much time with his "termagant" (harsh and overbearing) wife. This is a moment of dark humor, and foreshadows the coming scenes with Tom's wife. However, the real reason that Tom doesn't fear the devil is because he is spiritually blind—he should be very frightened indeed, but instead is only interested in how he can turn a profit from this meeting.

> All her [Tom Walker's wife's] avarice was awakened at the mention of hidden gold, and she urged her husband to comply with the black man's terms and secure what would make them wealthy for life. However Tom might have felt disposed to sell himself to the devil, he was determined not to do so to oblige his wife; so he flatly refused out of the mere spirit of contradiction.

Related Characters: Tom Walker's Wife

Related Themes:

Page Number: 165

Explanation and Analysis

After he reveals himself in the swamp, Old Scratch tells Tom about Captain Kidd's buried gold. Tom returns home and tells his miserly wife about it, and here she responds accordingly, with sudden and frantic greed.

In another moment of dark humor, however, Tom refuses to sell his soul to the devil just to spite his wife. He has become so miserlythat he will even cheat himself out of buried treasure just for the pleasure of cheating his wife out of happiness. In doing so, he ironically preserves his soul for the moment.

His wife, however, does not hesitate at the opportunity to trade her soul for gold. She will go out and try and make a deal with Old Scratch herself. Greed has warped both Tom and his wife's motives.

> Tom now grew uneasy for her [his wife's] safety, especially as he found she had carried off in her apron the silver teapot and spoons, and every portable article of value.

Related Characters: Tom Walker's Wife

Related Themes:

Page Number: 165

Explanation and Analysis

Tom's wife goes in search of Old Scratch without Tom. She takes with her the most valuable things in the house - "the silver teapot and spoons," along with whatever else might be tempting to the devil.

This is another darkly comic passage - as Tom's wife fails to return home he becomes "uneasy" for her, "especially" when he discovers that she's stripped the house of valuables. Tom misses his household goods much more than he misses his

wife. Greed has destroyed their human relationships. It has made Tom's wife strip her family home bare in an attempt to attract the devil's attention, and it has made Tom mourn those same valuables more than he does his own wife.

> What was her [Tom Walker's wife's] real fate nobody knows, in consequence of so many pretending to know. It is one of those facts that have become confounded by a variety of historians.

Related Characters: Tom Walker's Wife

Related Themes:  

Page Number: 166

Explanation and Analysis

Irving's short story is meant to act as a moral lesson and a warning to readers, and especially to predators and usurerslike Tom, describing the possible consequences of their actions.

In this passage, the narrator reveals himself with surprising clarity and offers up several possible options for what happened to Tom Walker's wife in the swamp. The options range from the accidental (maybe she got lost in the swamp) to the wild (she and Old Scratchwrestled with one another and she pulled out some of his hair). The narrator ultimately chooses the latter story, presumably because it is the most revealing of the wife's character, and also because it is the most exciting.

Here, the narrator suggests that moral instruction and entertainment are not mutually exclusive in a work of literature, and in fact can promote and prompt one another.

> Tom consoled himself for the loss of his property, with the loss of his wife, for he was a man of fortitude. He even felt something like gratitude towards the black woodman, who, he considered, had done him a kindness.

Related Characters: Tom Walker, Tom Walker's Wife

Related Themes: 

Page Number: 167

Explanation and Analysis

All that Tom can recover of his wife is her heart and her liver wrapped up in the apron that had carried the household silver. This is a shocking and strange moment meant to excite and confound the reader. Here, Tom considers the fact that his wife is dead, and all the silver she carried off is gone as well, and he decides to "console" himself for the painful loss of the silver with the good news that he is finally free of his wife. This calculation of Tom's is another moment of potent dark humor in the text, where Tom goes so far as to thank the devil for killing his wife and freeing him.

Ironically, Tom had refused to sell his soul for fear of pleasing his wife, and now that she is gone there is nothing preventing him from making a deal with Old Scratch in exchange for the buried treasure. Tom's wife's disappearance is the beginning of the end for Tom.

> He [Old Scratch] proposed, therefore, that Tom should employ it [the pirate treasure] in the black traffic; that is to say, that he should fit out a slave-ship. This, however, Tom resolutely refused: he was bad enough in all conscience; but the devil himself could not tempt him to turn slave-trader.

Related Characters: Old Scratch, Tom Walker

Related Themes: 

Page Number: 167

Explanation and Analysis

Tom becomes desperate to make a deal with Old Scratch for the gold. When the devil finally does offer to make a deal with Tom, he begins by insisting that Tom shoulduse the treasure to finance a slave ship. The devil suggests this because it is the absolute worst thing that Tom could do. Tom, who up until this point has been eager and even desperate to make a deal with the devil and throw his soul away for material gain, stops short at this suggestion. He flatly refuses to take part in the slave trade.

This moment is the story's clearest moral accusation - slavery is so abominable that not even terrible Tom Walker will do it. Tom's refusal is his single moment of grace in the text.

After this, the devil will suggest that Tom use the money to begin working as a usurer (someone who loans money and charges interest, often at especially high rates). This order of events suggests that the devil considers usury the second worst thing Tom could do, right below entering the slave trade.

In a word, the great speculating fever which breaks out every now and then in the country, had raged to an alarming degree, and everybody was dreaming of making sudden fortunes from nothing. As usual the fever had subsided; the dream had gone off, and the imaginary fortunes with it.

Related Themes:

Page Number: 168

Explanation and Analysis

Here we see that Tom Walker is not the only greedy man in his area. In fact, most of New England has been overtaken by "the great speculating fever." People are trying to get rich quickly - they want to make "sudden fortunes from nothing," and they don't care about the possible moral cost.

But these turbulent times have led to an economic depression, which works out perfectly for Tom. Everyone is strapped for cash, and they are desperate to borrow money from him, regardless of the high interest rates he charges. The fact that Tom lends money to these desperate people is deeply immoral. Just as Tom became desperate to make a deal with the devil, his neighbors are frantic to make a deal with Tom, who comes to them as "a friend in need."

He [Tom Walker] built himself, as usual, a vast house, out of ostentation; but left the greater part of it unfinished and unfurnished, out of parsimony. He even set up a carriage in the fullness of his vainglory, though he nearly starved the horses which drew it; and as the ungreased wheels groaned and screeched on the axle-trees, you would have thought you heard the souls of the poor debtors he was squeezing.

Related Characters: Tom Walker

Related Themes:

Page Number: 168

Explanation and Analysis

Many people flock to borrow money from Tom, and he sucks them dry with his exorbitant interest rates. By doing so, Tom becomes a rich man. This passage reveals how society rewards social predators like Tom, but it also shows how impoverished Tom's life is, even when he has plenty of money.

Tom is able to build a "vast house" for himself out of "ostentation," (a vulgar display of wealth, meant to inspire envy in those who see it). However, Tom continues to live like a miser on the edge of a swamp even in his new mansion. He starves his new horses and refuses to grease the wheels of his new carriage. He can not bring himself to pay to keep up the grand house he has had built for himself.

The fact that his carriage wheels screech like "the souls of the poor debtors [Tom] was squeezing" is also important. This detailreveals how little distance Tom can get from his immoral actions - the laments of those he's bankrupted follow him each time he leaves the house.

As Tom waxed old, however, he grew thoughtful. Having secured the good things of this world, he began to feel anxious about those of the next. He thought with regret on the bargain he had made with his black friend, and set his wits to work to cheat him out of the conditions. He became, therefore, all of a sudden, a violent churchgoer. He prayed loudly and strenuously as if heaven were to be taken by force of lungs.

Related Characters: Tom Walker

Related Themes:

Page Number: 168

Explanation and Analysis

Tom, in his old age, is finally beginning to fear the devil and damnation, as he should have been doing all along. This fear leads him to become a "violent churchgoer," which is a darkly humorous contradiction. Indeed, his newfound zeal for religion is pure hypocrisy on Tom's part, meant to "cheat" the devil out of the soul he promised him. This is the highest form of hypocrisy and greed - we see that although Tom claims to be a pious, God-fearing man, he actually only believes in the devil, and is just trying to make himself rich in the "next world."

He even goes so far as to suggest renewing the persecution of Anabaptists and Quakers, which we will remember was one of Old Scratch's favorite pastimes. It is telling that Tom is trying so hard to be a pious man that he overshoots and ends up arguing on the side of the devil.

He [Tom Walker] had also a great folio Bible on his counting-house desk, and would frequently be found reading it when people called on business; on such occasions he would lay his green spectacles in the book, to mark the place, while he turned round to drive some usurious bargain.

Related Characters: Tom Walker

Related Themes:

Page Number: 169

Explanation and Analysis

Here we see a brutally funny example of Tom's religious hypocrisy. Frightened of being damned, Tom takes to carrying around a small Bible, and keeping a larger one in his office. He reads from the Bible when he is not working at bankrupting his neighbors, and when he is interrupted by a client, he marks his place in the holy book and "turn[s] round to drive some usurious bargain."

This moment in particular highlights the tension between Christian values and capitalist ambitions in New England at the time. Tom is a successful, respected man who openly practices usury, but at the same time he is being damned for the practice. In earlier times, usury was considered sinful, especially in Christian belief (see *The Merchant of Venice*or Dante's *Inferno*). In reading the Bible between dealing usurious bargains, Tom finds himself smack in the middle of these two competing systems of belief.

> Just then there were three loud knocks at the street door. He [Tom Walker] stepped out to see who was there. A black man was holding a black horse which neighed and stamped with impatience.
> "Tom, you're come for," said the black fellow, gruffly. Tom shrank back, but too late. He had left his little Bible at the bottom of his coat-pocket, and his big Bible on the desk buried under the mortgage he was about to foreclose: never was sinner taken more unawares.

Related Characters: Old Scratch (speaker), Tom Walker

Related Themes:

Page Number: 170

Explanation and Analysis

This scene occurs in the middle of Tom's attempt to ruin a man who has taken out loans from him. The man begs for a few more months to pay back what he owes Tom, and Tom refuses. The man then reminds Tom that he has made a lot of money off of him already, to which Tom fatally responds, "The devil take me...if I have made a farthing!" Here, we see the devil arrive at Tom's door immediately following this proclamation. It is fitting that Tom called the devil to his own door - after all, he has been asking for damnation throughout the story.

It is also symbolic that Tom's Bibles, which he carries around for protection, are of no use to him at the moment he needs them the most. Instead, one is "buried" beneath the mortgageTom was "about to foreclose." This placement of the Bible reveals Tom's true, sinful priorities. For all his hypocritical attempts to be a pious man, Tom Walker truly only believes in money, greed, and the devil. The final line of this passage, "never was a sinner taken more unawares" is also deeply ironic. If anyone should expect the devil to come to collect their soul, it is Tom Walker.

> Trustees were appointed to take charge of Tom's effects. There was nothing, however, to administer upon. On searching his coffers, all his bonds and mortgages were found reduced to cinders. In place of gold and silver, his iron chest was filled with chips and shavings; two skeletons lay in his stable instead of his half starved horses, and the very next day his great house took fire and was burnt to the ground.

Related Characters: Tom Walker

Related Themes:

Page Number: 170

Explanation and Analysis

Tom is carried off by Old Scratch, and never returns to his grand, empty house. The people of Boston correctly assume him to be dead, and so trustees come in to manage Tom's estate. However, they find that all his gold and silver has been reduced to "chips and shavings," and his treasured "bonds and mortgages" are mere "cinders." This passage illustrates the truth of Tom's situation - his earthly wealth has been revealed for the poor trash it always was. Tom's treasure was useless in his life, because he still lived like a miser, and it is even more useless in death.

Finally, Tom's "great house" spontaneously catches on fire, and it burns to the ground. This mirrors Tom's own fate - all his earthly wealth has come to nothing, and he is (presumably) burning in the fires of hell.

> Such was the end of Tom Walker and his ill-gotten wealth. Let all griping money-brokers lay this story to heart. The truth of it is not to be doubted.

Related Characters: Tom Walker

Related Themes:   

Page Number: 170

Explanation and Analysis

The story ends with another reminder that it is a moral tale, meant to teach its readers an important lesson. We learn here that the target audience for this lesson is Tom's fellow "griping money-brokers," who must feel the warning in Tom's inglorious death and damnation. The suggestion is that the lesson of the tale is more valuable than all the "ill-gotten wealth" these readers might gather in their careers.

The narrator goes on insist that "the truth" of his tale is "not to be doubted," and offers up some physical evidence in the form of the still-visible pit where Tom Walker dug up the buried treasure in the swamp. This story, however, is not meant to be dour and solemn - the narrator offers up his tale of warning with humility and good-cheer.

SUMMARY AND ANALYSIS

The color-coded icons under each analysis entry make it easy to track where the themes occur most prominently throughout the work. Each icon corresponds to one of the themes explained in the Themes section of this LitChart.

"THE DEVIL AND TOM WALKER"

A few miles from Boston, Massachusetts, is a deep inlet that winds for miles inland and terminates in a **swamp**. This inlet is flanked by a beautiful grove on one side and a ridge on the other from which huge oaks grow, under one of which, as the old stories have it, Captain Kidd the pirate buried a great amount of treasure. It is also said that the devil (later referred to as Old Scratch) himself oversaw the hiding of the money and guards it even now, for the devil guards all buried treasure, especially treasure acquired immorally. But Kidd never recovered his wealth; shortly after burying it, he was seized at Boston, sent to England, and hanged there for piracy.

The narrator uses the description of the inlet and swamp to suggest the themes and establish the tone for the story: the seductions and dangers of the physical world, moral slipperiness and obscurity. The devil guards the treasure not to protect it, but so as to use it in tempting others to lives of sin. Captain Kidd is representative of all the story's greedy characters, whose efforts to slake their greed result not in earthly pleasure but self-destruction.

The narrative proper opens in the year 1727, when earthquakes are prevalent in New England, humbling many proud sinners to their knees. Near the inlet where Kidd buried his treasure there lives, in a forlorn house with an air of starvation about it and a starving horse in the field nearby, a poor miser named Tom Walker, who is married to a an ill-tempered, fierce, loud, strong wife as miserly as himself. So miserly are the two, in fact, that they even try to cheat each other, the wife hiding valuables like eggs, the husband prying to detect her secret hoard. The two fight often, and locals suspect that Tom's wife even physically abuses her husband, though no one ventures to interfere between the two.

The earthquakes suggest how shaky a life of worldliness really is, and we might regard the story itself as a metaphorical earthquake that brings proud Tom to his knees. The futility of greed is witnessed by the air of starvation that hangs about Tom and his wife's estate, as well as by how greed motivates the two to quarrel with and deceive one another. Their miserliness causes misery in both this life and the next.

One day Tom Walker is taking an ill-conceived shortcut home through the nearby **swamp**; it is gloomy with pines and hemlocks and owls, full of pits and boggy areas which travelers sometimes plunge into, deceived into thinking them solid ground by the weeds and mosses which partly cover them. Tom navigates the treacherous swamp carefully, scared occasionally by the screaming and quacking of birds.

Tom's shortcut through the swamp symbolizes the shortcuts people take to prosper in this world, like the investors introduced later with their get-rich-quick schemes. However, such shortcuts are riddled with pitfalls, to both economic depression and hell.

At length, late in the dusk of the evening, Tom arrives at a piece of firm ground in which slump the overgrown ruins of an old fort used by Indians in their war with the American colonists, a former haven for Indian women and children, the Indians' last foothold. Here Tom decides to rest as no one else would, so troubled would they be by what they would have heard in stories from the Indian wars, about how "the savages" cast spells here and "made sacrifices to the evil spirit" (later called Old Scratch). Tom, however, is not afraid of such things.

Warfare is an even more extreme expression of human greed than usury (money-lending), and it also results, ultimately, in nothing but ruins, as the fort bears witness to. That the Indians worship Old Scratch is perhaps shocking (though also consistent with the racist perception of Native Americans at the time the story was written). At the same time, it's worth noting that the story portrays American colonists like Deacon Peabody and Tom himself as also *worshipping the devil by acting on their greed. When looked at in that way, the colonists are no more moral than the Indians, they are just better at deceiving themselves about their immorality.*

Tom lies on the trunk of a fallen hemlock for some time, listening to the cry of the tree toad, delving with his walking staff into a mound of rich black earth. As he turns up the soil, however, he strikes something hard with his staff: it turns out to be a human skull, with a rusty Indian axe buried deep in the bone. Tom gives the skull a kick to shake the dirt from it, when a gruff voice commands him, "'Let that skull alone!'"

The skull is a "memento mori", a reminder common in didactic stories of death's imminence. Though not frightened now, Tom later goes a little mad with the idea of death, sinful as he is. In a metaphorical sense, all that comes out of the swamp, even Kidd's gold, bears death with it.

Tom lifts his eyes and beholds a great black man (later identified as Old Scratch), seated opposite of him on a stump; Tom is "exceedingly surprised" to find himself in this stranger's company, and perplexed because the man, though black, appears to be neither African nor Native American. Rather, the man looks as though he's covered with soot, like someone who works among fire and forge; he has a shock of coarse black hair, glaring red eyes, and on his shoulder he bears an axe.

Old Scratch, the very embodiment of sin, surprises Tom now, even though Tom has lived in sin all his life. He will later surprise Tom again when he knocks on Tom's counting house door at the end of the story to send Tom to his doom. The devil is imagined here to be a woodsman, who cuts down living sinners like trees to burn them in the forge and fire of hell.

The black man (later identified as Old Scratch) demands to know what Tom is doing on his grounds; Tom retorts that the **swamp** belongs not to the black man but to Deacon Peabody. The black man says that the Deacon will be damned if he doesn't look more to his own sins and less to his neighbor's, and he then instructs Tom to see just how the Deacon is faring, pointing to a great tree which is flourishing on the outside but rotten on the inside. On the tree is carved the Deacon's name. Tom looks around and sees that on most of the trees about are carved the names of the great men of the colony. Indeed, the fallen Hemlock that Tom is sitting on bears the name of Crowninshield; Tom recollects a man of that name (later identified as Absalom), mighty and vulgarly rich from buccaneering, as rumor has it. "'He's just ready for the burning,'" says the black man triumphantly

The story holds that ownership is an illusion: the only entity that has possession of the physical world is the devil, who uses it to tempt human beings to their damnation. The swamp both reveals the moral corruption of human society's leaders—thriving on the outside but rotten on the inside—and also foreshadows who will soon populate hell. Significantly, the names on the doomed trees refer mostly if not entirely to the great men of the colony, implying that to become rich and powerful one must also morally contaminate oneself. Crowninshield's introduction here is an important plot point: Tom later knows he can trust Old Scratch because Absalom dies.

Tom asks the black man what right he has to burn Deacon Peabody's timber. "'Prior claim,'" the black man responds. He tells Tom that he is known as the Wild Huntsman in some countries, the Black Miner in others, and as the Black Woodsman in this country. It is to him that the Indians made their sacrifices of white men here, and since the whites killed all of the Indians, the Black Woodsman amuses himself now by overseeing the religious persecution in New England of Quakers and Anabaptists; he is the patron of slave dealers and the master of the Salem witches. Tom recognizes the black man as the one commonly called Old Scratch, that is, the devil himself. One would think that Tom would be terrified to meet this personage, but he is so hard-minded and has lived so long with an ill-tempered wife that he does "not even fear the devil."

Tom is so spiritually blind that he persists in thinking about the swamp in terms of property rights, even after he sees the men's names carved into trees. It is a racial stereotype to cast the Indians as sacrificing whites to the devil, but the story also reminds us that the whites willingly sacrifice themselves *to Old Scratch in selling their souls to him. The devil amuses himself by creating absurd divisions between Christians, and also by promoting slavery, the most evil of professions based on greed. It is darkly humorous that Tom is not afraid of the devil because his wife is so ferocious; but Tom should be afraid, is not only because spiritually blind.*

Tom and Old Scratch have a long and serious conversation together as the former makes his way home through the **swamp**. Old Scratch tells Tom of Kidd's buried treasure, and offers to place it within Tom's reach "on certain conditions," which, though we might easily surmise them, remain unknown. These conditions must have been very demanding, however, for Tom needs time to think about them. At the edge of the swamp, Tom asks how can he know that the devil is telling him the truth. "'This is my signature,'" the devil says, pressing his finger on Tom's forehead before turning off among the thickets of the swamp and disappearing into the earth.

The narrator never says explicitly that to get Kidd's treasure Tom needs to sell his soul; it's as if the narrator is so horrified by the idea that he can't bring himself to put it into words. The devil's mark on Tom's forehead is perhaps an allusion to the biblical story of Cain and his brother Abel, in which Cain kills Abel, and is punished by God with a permanent mark and exile. Ironically, those worthy of the devil's mark in Irving's story are not outcasts from, but leaders of, society, suggesting spiritual backwardness in society at large.

Tom arrives home to find a black, irremovable fingerprint burnt into his forehead. His wife's first news for him is that the rich buccaneer Absalom Crowninshield has suddenly died: "'a great man had fallen in Israel,'" as the newspapers announced it. This news reminds Tom of the hemlock he had been sitting on in the **swamp** earlier that evening with Crowninshield's name carved into it, and he becomes convinced that all Old Scratch had told him is true.

The black fingerprint and the news of Absalom Crowninshield's death confirm Old Scratch's story to Tom; the devil doesn't need to lie to tempt. Ironically, the actually sinful Absalom is venerated in death as something of a pious man. Over and over the story shows how society often confuses feigned religious zeal with true moral uprightness.

Tom shares with his wife all that transpired in the **swamp**, and mention of Kidd's hidden gold awakens the miserly woman's greed. She urges her husband to accept Old Scratch's conditions for securing the treasure. As much as Tom is prepared to sell his soul to the devil, though, he refuses his wife "out of the mere spirit of contradiction." The two subsequently have many bitter quarrels, and Tom becomes more and more resolved not to be damned, the better to spite his wife. For her part, Tom's wife decides to secure the bargain for her own account and, if successful, to keep all the gain for herself.

It is darkly humorous that Tom is eager to sell his soul to the devil, but perhaps even more humorous that the reason he at first refuses to do so is just to spite his wife. Meanwhile, his wife is perfectly happy to sacrifice her husband's immortal soul for money. Greed has made these two characters deeply perverse in their motives.

At the close of one's summer day, then, Tom's wife fearlessly treks to the ruined Indian fort herself. She is gone many hours, and returns home quiet and sullen. She tells Tom that she met Old Scratch hewing at the root of a tall tree in the **swamp**, but he would not come to terms with her. She is resolved to make him another offering, however. So, the next evening, her apron loaded with the silver teapot and spoons and the like, Tom's wife goes back into the swamp. Midnight comes, then morning; two days pass, Tom uneasy now both for his wife's sake and the sake of their silver. But his wife is never heard of again.

Tom and his wife are often described as being fearless when confronted with the devil—far from being heroic, this is evidence of their spiritual blindness, of how little they value even their own lives. Just as the Indians sacrifice white people to Old Scratch, so does Tom's wife sacrifice what's of highest value to her, the household's silver. As a darkly comic example of Tom's greed and the way that greed has destroyed his human relationships, Tom misses the silver more than the woman he should care for.

Nobody knows what fate actually befell Tom's wife, but many theories circulate: some say she got lost in the mazy **swamp** and fell into a pit; others say that she ran off with the household's silver to some other province; still others say that the devil, Old Scratch himself, had tricked her into a boggy area on top of which her hat was found lying. Indeed, it is said that late on the evening of the wife's disappearance, a great black man was seen coming out of the swamp triumphantly carrying a bundle tied in an apron.

The narrator presents many accounts of Tom's wife's fate, some of which don't have a moral lesson associated with them, some of which do. Getting lost is a merely physical fate, separate from the afterlife; running off with the silver is in line with the wife's character, but suggests no consequences for sin. The final version, getting tricked by the devil, is the most moralistic of the three.

The most current and probable story, however, holds that Tom went out searching for his wife in the **swamp**, when owls and bats were on the wing. Soon enough his attention was drawn by the clamor of crows hovering around a cypress, in whose branches he found a bundle tied in an apron. He rejoiced to have found his silver, but upon recovering the bundle he found that it contained only a heart and a liver, the remains of Tom's wife. The narrator says that, though "a female scold" is a match for Old Scratch, the devil himself, here it seems she was bested. Around the cypress, it is said, Tom found cloven footprints and handfuls of coarse black hair. "'Old Scratch must have had a tough time of it,'" Tom says to himself.

The narrator perhaps prefers this fourth version of the fate of Tom's wife because it not only didactically suggests that in the divine scheme of things the punishment for greed is damnation, but also because it does so with a bit of dark horror (the organs in the bundle) and humor (the fight between Tom's shrewish wife and the devil and Tom's pity for the devil). This suggests that the narrator (and Irving, the author) thinks that literature should both morally instruct and *entertain.*

Tom consoles himself for the loss of his property with the loss of his wife, feeling even grateful to Old Scratch. He consequently tries to meet up with the devil again, but without success for a time; the devil knows how to play his cards, after all. At length, however, when Tom is most desperate for Kidd's treasure, willing to agree to anything, he meets the Black Woodsman again one night, at the edge of the **swamp**.

Now that Tom no longer needs to fear pleasing his wife by selling his soul, nothing is stopping him from striking a bargain with Old Scratch. However, the cunning devil makes Tom wait so that when it comes time to bargain Tom will be more desperate and therefore more willing to accept bad terms.

At first, Old Scratch pretends to be indifferent to Tom's offers for the buried treasure, but soon enough the two begin haggling about the conditions on which Tom is to have it. There is one condition, of course, that goes without saying, but the devil also insists that Tom spend the money in the devil's service, namely, by fitting out a slave ship. But this Tom adamantly refuses.

Tom, who seems to have no conscience and eagerly chases his own damnation, draws the line at trading in slaves, which suggests just how morally outrageous and contemptible that profession is. Even Tom won't do it! This is the story's starkest moral accusation, and Tom's single act of grace.

So instead Old Scratch proposes that Tom Walker become a usurer (someone who lends money and charges interest, especially at a high rate), which the miserly Tom finds just to his taste. He agrees to open a broker's shop in Boston. When the devil proposes that Tom charges interest at a rate of two percent, Tom counters that he'll charge at a rate of four percent. He also eagerly promises to drive merchants not only bankrupt but to the devil himself. The two seal the deal.

Why didn't the devil strike up a deal with Tom's wife? It seems that he wants to use Kidd's treasure to tempt and damn as many people as possible, and as a usurer Tom can help him to do that, whereas as a woman Tom's wife couldn't hold such a socially influential and pernicious position. Tom's greed naturally puts him at the devil's service.

A few days pass. Tom is sitting in his counting shop in Boston, with a reputation for lending money already. This is during a time of scarcity, a time of paper credit: under Governor Belcher, the country had recently been deluged with government bills, people were receiving parcels of land to develop by the Land Bank, investors were betting wildly on this and that, settlers had gone mad with schemes to build cities in the wilderness. Everybody had been dreaming of making fortunes out of thin air. But by now the dreams have collapsed, and everybody is going through hard times.

Tom's greed is not an isolated phenomenon: it seems that many in New England are trying to get rich quick, no matter the moral cost. The economic depression works in Tom's favor because it makes people more desperate to borrow money from Tom, even at bad terms, just as Tom became more and more desperate to strike up a deal with the devil when Old Scratch made him wait to do so. In exploiting the vulnerable, Tom is acting all the more immorally.

As such, people are lining up to get a loan from Tom Walker, who acts like "a friend in need" indeed by lending at high interest rates and squeezing his debtors dry. So it is that he becomes rich and powerful, with a vast house, unfinished only because of Tom's tightfistedness. He vainly sets up a carriage, only to almost starve to death the two horses that draw it.

It is ironic and disturbing that society rewards acts of predation like Tom's with wealth and social respectability. However, Tom doesn't have any higher a quality of life than he did as a poorer man: his house, though bigger, is just as forlorn as it was, and he persists in starving his horses.

The older Tom grows, however, the more thoughtful he becomes, especially about the afterlife. He at last regrets selling his soul to Old Scratch, and sets about trying to cheat the devil of his due by becoming a "violent" churchgoer, praying loud on Sundays in proportion to how much he had sinned during the week prior. Tom becomes as religiously as he is fiscally rigid, supervising and judging his neighbors for their trespasses, thinking each of their sins credit in his own bid for heaven. He even talks about renewing the persecution of the Quakers and Anabaptists. Still Tom dreads damnation, and for that reason keeps a Bible in his coat pocket and a Bible on his desk from which he reads when he's not driving "some usurious bargain."

It is only in old age, when death is near, that Tom begins to fear the devil, as he should have all along. Instead of becoming genuinely contrite for his sins, however, Tom just makes a hypocritical show of being religious, and in his zeal even furthers his service to the devil by talking about persecuting the Quakers and Anabaptists, which he must have forgotten is one of Old Scratch's principal amusements. Tom's hypocrisy is crystallized in his reading the Bible one minute, only to turn around and usuriously exploit his neighbors the next.

Some people think Tom Walker went a little crazy in his old age. After all, he did have his horse newly equipped and buried feet-up when it died, thinking that during the apocalypse the world would turn upside down and he'd need to ride at full speed to escape Old Scratch's clutches. However, this is probably an old wives' fable, and burying the horse so would be superfluous anyway if we believe "the authentic old legend" which closes Tom's story.

If we take seriously the fable about Tom burying his horses, it reveals how crazy with death Tom became, and also how absurdly misguided he was in trying to preserve his immortal soul. What Tom needed to do was repent, do good works, become genuine in his faith in God. As in the past, so now: Tom's spiritual blindness never clears.

That legend goes like this. One hot afternoon in summer, Tom is sitting up in his counting house, wearing his morning gown; he is foreclosing a mortgage and thereby completing the ruin of an unlucky land speculator, or land jobber, "for whom he had professed the greatest friendship." The land jobber is present, having just begged Tom to give him a few more months to pay, but Tom refused him even another day. The land jobber says that his family will be ruined, but Tom retorts that charity begins at home, that he must take care of himself during these hard times.

It becomes apparent here that one of Tom's means of driving people into inescapable debt is by feigning to have their best interests at heart. But Tom is no friend: he is only interested in his material interests, in maximizing his profits, even though doing so doesn't even improve his quality of life. Of course, the land jobber is complicit in his own difficulties: he also is too focused on getting and spending, the story suggests.

The land jobber then reminds Tom that he has already made a great deal of money in interest off of him. "'The devil take me…if I have made a farthing!'" Tom cries. Just then there are three knocks at the door: it is a black man, presumably Old Scratch himself, holding a black horse. "'Tom, you're come for,'" the black man says gruffly. Tom shrinks back, but he has forgotten his one Bible in his coat pocket, and the other is under the mortgage he was about to foreclose. The black man whisks Tom up like a child astride the black horse, which gallops away with him in the midst of a thunderstorm; the clerks in the counting house stare as away their employer goes. When they turn back around, the black man is gone.

It is a fitting irony that Tom himself invites the devil to come and take him, which of course Old Scratch does promptly on cue. Tom has been asking for damnation all along, after all. For religious hypocrites like Tom, the Bible offers no protection when the ultimate crisis knocks at the door, an idea captured succinctly in the image of the Bible buried under the mortgage upon which Tom is about to foreclose, which reveals where Tom's priorities really lie.

Tom Walker never returns to foreclose the mortgage. A man who lives on the boarder of the **swamp** reports that during the thunderstorm he heard the clattering of hoofs and saw from his window Tom's figure on the back of a black horse, which was galloping madly toward the old Indian fort. Shortly thereafter, the man says, a thunderbolt fell in that direction which seemed to set the whole forest ablaze. After Tom's disappearance, the people of Boston just shrug their shoulders, accustomed to witches and goblins and devilry even since the first settlement of the colony.

The old Indian fort, where Tom first met Old Scratch, also seems to be the gate which admits him to his damnation, suggesting that sin always comes full circle to its punishment. The story makes a point of adopting this moral by including the man's report, even though it is just hearsay. In yet another darkly humorous touch, the Bostonians aren't much moved by Tom's spectacular plight, showing how even in this Puritan town of Boston there have always been many who made deals with the devil.

Trustees are appointed to administer to Tom's estate, but all his bonds and mortgages are found reduced to cinders, and all his gold and silver to chips and shavings. In his stable are found not two half-starved horses but skeletons. The very next day, Tom's house catches fire and burns to the ground.

In life Tom's greed doesn't allow him to enjoy his riches, making them worthless. After his death all his property is revealed in all its worthlessness: nothing but chips and shavings. The burning of Tom's house, which he got from his sinful earnings, mirrors Tom's own fate of burning in the fires of hell.

Such is the end of Tom Walker and his immorally acquired wealth. All money brokers, the narrator says, should heed this true story. To this day one can see the hole under the oaks which Tom dug in recovering Kidd's treasure, and even now the **swamp** and old Indian fort are haunted on stormy nights by a gowned figure on horseback, doubtless "the troubled spirit of the usurer." In fact, the story is now a proverb, and the origin of a popular saying in New England, of "The Devil and Tom Walker."

The narrator closes the story by insisting on the value of its moral instruction--a value worth more, he might claim, than all the gold a usurer could desire. However, the story also closes with a humorous image, of Tom haunting the swamp not with tragic dignity or even scary anger, but rather in his morning gown. The detail of the still-existing holes under the trunks gives the story a sense of being historical, of being true. That the story is now a proverb again attests to its moral instructions, though unlike the dour Puritans of New England, the narrator preaches his moral instruction with some humanity and good cheer.

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