

1942

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Recommended Citation

Svend H. Riemer, Embezzlement: Pathological Basis, 32 J. Crim. L. & Criminology 411 (1941-1942)

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EMBEZZLEMENT: PATHOLOGICAL BASIS¹

Svend H. Riemer²

I *Social Push and Pull*

Embezzlement, in general, is the outcome of a crisis at a relatively late stage of the individual career. In exceptional cases only is there a record of juvenile delinquency in the life history of the embezzler. In many cases the criminal act requires a special key-position, the individual being trusted with the administration of considerable sums of money. A previous criminal record would exclude the individual from such responsible positions. Consequently, the analysis of embezzlement more than that of any other crime requires a concentration of attention upon the specific conflict situation in which the criminal act originates. We often find a continuous and accelerating progress of anti-social and delinquent behavior but the life career is, in most cases, not planned on the basis of crime.

Three different aspects may be considered in the conflict situation:

- 1) the social pull; the opportunity
- 2) the social push; the emergency situation
- 3) specific to our material; the psycho-pathological element involved

The social constellation which we find at the background of the criminal act is to be defined as the cooperation of two different forces. In most cases the delinquent finds himself in a situation which offers a special *opportunity*. But, also, the criminal act does not originate without a specific driving force which necessitates the appropriation of economic means. The delinquent acts in an *emergency situation*. Our material enables us to evaluate, furthermore, the influence of *psycho-pathological conditions* in the origin of this particular crime. They mitigate or emphasize the social constellation that leads up to the criminal activity of the embezzler.

The Opportunity

The economic system in our modern society presupposes highly complicated attitudes and voluntary self-restraint in the participating members. Many abstract business transactions are based on a considerable amount of trust that the individual will play the rules of the game or respect the "folkways" of the business world. There are short cuts in the prevailing financial communica-

tion. General conclusions have to be drawn with caution.

The case material was collected without the help of the sociologist, under the guidance of Prof. Olof Kinberg, director of the prison clinic.

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¹ This article is based upon 100 cases of embezzlement which during the 1930ies were investigated in a two-months observation period in the Langholmen prison clinic in Stockholm, Sweden. The material represents a one-sided selection. Only such cases are transferred to the prison clinic in behalf of which insanity is pleaded by either defense, judge or district

tions which yield economic profit as long as the institutions of social control can be deceived. These opportunities are not restricted to trustees in advanced positions only. In the form of any simple confidence game or as an installment fraud, for example, they are open to any citizen of average intelligence. If, nevertheless, embezzlement is more restricted to trustees of one kind or another, this is due only to two circumstances: 1) higher temptation inasmuch as the financial gains thus obtained more adequately balance the risks involved; and 2) necessary expert skill in anticipating and counteracting the discovery by protective institutions.

A brief survey of our material as to key-positions held by the 100 embezzlers reveals the following distribution.

TABLE I

Occupational Distribution

Civil Servants	7	
Public Officials	13	
Clergymen	7	
Public Office	—	23
Entrepreneurs, High Business Executives	9	
Lawyers	4	
Salesmen	5	
Agents	8	
Employees	4	
Small Enterprise	5	
Private Business	—	35
Real Estate Owner	1	
Farmer	5	
Farm Labor	9	
Agriculture	—	15
Craftsmen	6	
Labor	4	

Unemployed	8	
Craft and Labor	—	18
Students	3	
Housewife, Housekeeper, etc.....	4	
Professional Swindlers	2	
Miscellaneous	—	9
Total		100

In 45 of our 100 cases the criminal act did not require any other opportunities than those open to every citizen with average insight in the functioning of our most elementary economic institutions. If more extensive research should confirm these conditions, the theory of white collar crime originating in the professional atmosphere of civil service and business life might have to be somewhat revised.³

However limited the scope of the present investigation, a presentation of the occupational distribution of our 100 embezzlers is of interest in this connection. Embezzlement, obviously, is most frequent among the white collar group, though definitely not restricted to that stratum of society only. Conditions, however, might vary in different countries, especially if undiscovered crime is also taken into account.

There are certain loopholes in society. They are based upon the fact that the individual member of the group must to some extent be trusted to adhere to certain folkways concerning money transactions. These loopholes represent the opportunities that are open to the embezzler. They form a temptation if the embezzlers develop

³ Cp. Prof. E. H. Sutherland: *White Collar Criminality*. Am. Soc. Review. Febr. 1940. Vol. 5, No. 1—Our field of observation, however, does not permit any definite conclusions as to the validity of Sutherland's thesis. Our attention is limited to mainly pathological cases, to the

Swedish environment, and, finally, the term embezzlement according to Swedish law covers a somewhat wider field. Our material contains many cases (installment fraud) which according to American Law would have to be classified as "larceny by bailee."

an anti-social attitude that makes possible an abandonment of the "folkways" of business behavior. Their character is more clearly brought out in an account of the different techniques of embezzlement that were applied.

As a typical example of embezzlement containing all basic elements in the sequence of criminal behavior,⁴ we might mention those cases in which the institution of purchasing on the installment plan was exploited as a basis for systematic fraud. The fundamental routine consists of acquiring possession of the commodities in question by making the smallest possible first payment; thereafter the goods are sold or often exchanged for cash at the pawnbroker's. As further payments on the installment plan fall due, cash is being acquired by a continued series of similar transactions. Thus it is possible in principle to proceed indefinitely with this type of embezzlement. Limitations, generally not anticipated, are of a practical nature. In order not to arouse suspicion, the purchases have to be made at different shops and the commodities have to be exchanged for cash at different pawnbrokers or sold to different persons. Embezzlement represents itself as a cumulative process. The criminal finally loses control of his manipulations. They outgrow the resources and the power of scheming available to the culprit.

In most cases it is only a matter of time until the final discovery will be made. At the time of discovery, we find the embezzler in a state of extreme

mental strain. Pathological deficiencies, however, that are apparent in the culprit at the time of arrest will have to be considered not only as a factor in the causation of crime but also as a possible consequence of worries and energy consuming activities in connection with the struggle against discovery.

In the most publicized cases of embezzlement where considerable sums of money are at stake, the application of complicated techniques of bookkeeping and illegal transactions make it almost impossible for the layman to fully understand the basic scheme of embezzlement. Details in this respect are not of importance in the problem of crime causation. The main feature in the development of the illegal practices, however, is the continuous effort to avoid exposure. The embezzler might, with

TABLE II

*Technique of Embezzlement**

I. Confidence Game—Payments promised and not carried out.....	30
Installment	8
Purchases against Promise	5
Trusted with Money.....	15
Falsifications	6
II. Falsification of Signatures or Amount on receipts, etc.....	37
Savings Accounts	7
Notes	12
Wage Checks	7
Stamps used again.....	14
Confidence Game	6
III. Embezzlement of Trusted Money Control is avoided or covered up by loans, payments might be delayed	58
Control covered up.....	37
Bankruptcy	5
Falsifications	4
Confidence Game	15

⁴The need of investigations into "behavior systems" or "behavior sequences" of crime has been stressed repeatedly in the methodological

discussions of recent text-book editions. Cp. E. H. Sutherland and Walter C. Reckless.

* A certain amount of overlapping occurs due

borrowed money, try to replace the embezzled amount on the day of control. Where bookkeeping manipulations are applied, the general problem is that of charging the money to a dead account which will not be drawn upon by the owner for some time to come. If it is possible to charge the amount to some past expenditures which are accepted as final by the administration or by the business enterprise, the way is open to the "perfect crime."

The Emergency Situation

The "social push" leading up to embezzlement might consist of a variety of environmental constellations. In most cases several elements of conflict co-operated. They should not be looked upon as "factors causing crime." The following account has only the function of exploring generally the field of human interaction in which we discover embezzlement.

Occupational Life and Economic Status

The material under consideration contradicts the widely spread notion that embezzlement is the outcome of deliberate attempts to make "easy money" in order to be able to spend it lavishly. The material might contain some bias. It is a challenge to research, however, that we have not been able to find more than 12 cases in which immediate economic strain is lacking in the environmental background of the embezzler. Embezzlement in the great majority of cases represents the only way out of an extreme economic emergency situation. There are somewhat

different conditions to be considered. I discriminate between 1) extreme poverty, unemployment, etc., 2) a declining career which is to be looked upon as an emergency due to the individual's habitual standard of living; and finally, 3) instability and insecurity of a career which calls the individual's attention to opportunities for embezzlement.

The most dramatic causation of embezzlement is to be found under section two. The declining career poses against contrasting expectations of the environment. The family is often left unaware of the impending economic ruin. Embezzlement, in eight cases, means the last stand of defense against the necessity of giving up the family home. Less frequent (two cases), on the other hand, is the ambitious tendency to reach a higher social status than accessible with the available financial means.

The criminal behavior grows most naturally out of the occupational routine where a private entrepreneur is struggling against bankruptcy. Means of delaying liquidation are abundant; indebtedness may proceed to the utmost. In not less than 33 cases altogether do we find a sequence of increasing debts leading up to the time when embezzlement is committed.

Embezzlement plays a somewhat different role where instability and uncertainty of the occupational career rather than a definite economic decline characterizes the life history of the culprit. This type of career very often presents the environmental aspect of mental and emotional deficiencies in the individual.

to the difficulty of applying strict definitions to the techniques used and also due to the appli-

cation of several techniques in the individual case.

We find here continuous changes in occupation, short term jobs only, and possibly an inclination toward the salesmen or agent type of career. The inability to adjust to a permanent occupational position is obvious. An attitude develops which lets the person in question look about consciously for opportunities of making a living in the easiest possible way. This attitude might become part of an established routine which causes the individual to drift toward illegal behavior if, at the time being, no legal opportunities offer themselves. Thus, and not seldom, embezzlement appears as a final, perhaps somewhat more extravagant, step in a series of speculative maneuvers in business or on the stock market. Needless to say, the push in the direction of fraudulent behavior is aggravated if economic losses occur in this connection.

If the individual conceives his economic losses as undeserved, he might assume an attitude of general protest against society and thus be prepared to sever loyalties with his partners in business transactions. In many cases this attitude developed as a consequence of economic losses sustained during the peace crisis in Sweden after the last war. The situation gains in tension if the embezzlement is connected with the expectation of future profits which will enable the culprit to extinguish the traces of his temporarily illegal behavior.

Overwork is to be mentioned as another environmental constellation which might cause an attitude relevant to criminal behavior. In a state of complete nervous exhaustion the person in

question becomes indifferent to the possible consequences of his criminal behavior. In some cases he just becomes more careless and loses control of the rather complicated system of fraudulent manipulations which so far have hindered discovery.

Extreme poverty and immediate needs for the sustenance of life, especially urgent if the person in question carries responsibilities toward other members of his family, are obvious causes for any type of illegal behavior. The loyalties for society will be broken down in self-defense. If embezzlement is the consequence, we find the culprit has run into the particular scheme of manipulations more or less by accident or imitation.

Conflict Situations in Regard to Family Life

In more cases than might be expected we find a coordination of family conflict and economic emergency at the basis of the attitude that makes embezzlement possible. The simplest connection between these two spheres of the individual life history prevails where provision for the family is the cause of economic needs. Not seldom, however, the relationship is of a more complicated nature. Sudden elimination, by death or otherwise, of a member of the family who held an overwhelming authority might throw the culprit into a confusion in regard to his new responsibilities. Where the primary group of the family has been extremely close-knit, the behavior of the individual loses an element of control which—if economic difficulties are added to the situation—

acts as a destructive force upon the inhibitions which stand between legal and illegal behavior.

Most frequent is an even more indirect influence upon the attitude of the individual. Where married life is unhappy to the point of general emotional frustration or where other family difficulties lead the individual to a state of exhaustion or indifference—embezzlement becomes possible. Just as in cases of acute overwork, we seem to observe an exceedingly narrowed horizon of planned action. Future consequences might be overlooked while the mind is pre-occupied with an immediate conflict which either demands speedy economic relief at any price or does not allow for sufficient energy for economic self-protection on a legal basis. Crime sometimes poses as a gesture of protest against the environment that makes life intolerable to the culprit. The implications are similar to those frequently observed in the motivation of suicidal behavior; a call for sympathy in a situation which represents an emergency without any possible way out.

Definition of the Situation

Pathological conditions are here considered only inasmuch as they have a bearing upon the environmental situation as experienced by the individual. Our observations center around a reaction pattern that colors social interaction rather than around different environmental constellations as such. As a matter of convenience we adhere to the traditional psychiatric classification

of reaction patterns as an additional approach to the discussion of pertinent environmental constellations.

Not much need to be said about the character of distortions in the definition of the situation as related to the well-known psychiatric terminology. The depressive individual shows lack of efficient initiative and is apt to see no legitimate way out of a somewhat entangled situation of economic emergency. In the manic phase future profits, promising a final settlement of the illegal transactions, are unduly anticipated. Feeble-mindedness causes lack of insight into the consequences, especially as far as the institutions of control in society are concerned. The generally psychopathic individual encounters difficulties in the adjustment to occupational life in our society. The consequence is the above mentioned type of embezzler who—as a matter of life routine—fluctuates between different speculative attempts of making “easy money,” easily overstepping the borderline between legal and illegal behavior. Nervous exhaustion is the complementary pathological condition to various environmental constellations mentioned above. Alcoholism, mentioned explicitly in not less than 18 cases, is obviously to be looked upon as a symptom of environmental maladjustment. We need not go into further detail. It should be kept in mind, however, that our interest is related entirely to the ensuing distortion of the definition of the situation.

II *Types of Embezzlers*

In our discussion of environmental constellations and individual reaction patterns we repeatedly indicated close cooperation or connection between various of the "factors" or "causes." The discussion of pathological conditions revealed itself as a special aspect of the environmental explanation of embezzlement. We proceed now to a reintegration of "factors" and "causes" which have been isolated for the sake of a first broad analysis. This reintegration will not be carried out in form of a mechanical summation of relevant "factors" in the individual case. This procedure has been used for the prediction of "crime risks," conceiving the individual as being weighed down by an increasing number of disadvantageous "factors," being broken at last just as the camel by the last straw. Insight into our 100 case studies suggests the elaboration of typical configurations of previously separated factors.

From the socio-genetic point of view, embezzlement comprehends a variety of rather heterogeneous behavior sequences which lead up to the illegal activities. It is possible, however, to discriminate between a limited number of "types," characterized by extraordinary uniformity in the process of crime causation. In regard to the possibility of crime prediction these configurations represent a more adequate unit of approach than isolated factors. In regard to the different types of embezzlers only a limited number of these

"factors"—pertinent in the specific way of their cooperation in the causation of crime—need to be taken into consideration as far as the separate types are concerned. For this configuration, then, the probability of adequate behavior prediction might be expected to be higher than what would be the case in a summation of factors that have been found to be relevant in the field of embezzlement in general. This approach also seems more practical for the analysis and handling of individual cases.

This is especially true in regard to the pathological component in the process of crime causation. With a subdivision of the total material into types, significant correlations might be found. Pathological conditions can be explained in their functional relationship to the criminal behavior in question. This is not surprising. Embezzlement is a primarily legal unit and it is only in the construction of our types of embezzlers that we arrive at a unit of primarily socio-genetic relevance.⁵

Socio-genetic Types of Embezzlement

- 1) Embezzlement in civil service and in administrative functions.

Embezzlement in the civil service and in similar public functions occurs in our material under circumstances which show great similarity from case to case. Table III represents those 15 cases which closely approach the socio-genetic type. Indebtedness is at the background in each individual case. We

⁵ In some cases the legal definition of a crime coincides strictly with one sociogenetic type. Cp. Svend Riemer: A Research Note on Incest.

Am. Journal of Sociology. Vol. XLV. No. 4. January 1940.

observe growing debts for a long number of years before the final break with the professional ethics occurs. In all cases but one is the criminal career entered via a gradual transition from not strictly ethical to overtly criminal behavior. To begin with, money is "borrowed" in a temporary emergency situation and replaced at times of official control. Later on, this replacement is regularly repeated. Money is borrowed from other sources to cover up the lack of funds for the period of control only. Finally, however, these or other means of covering up the embezzlement fail. With furthermore increasing debts and nervous exhaustion the complicated protective mechanism grows out of the hands of the culprit. In the great majority of these cases we find the embezzler, at the time of crime detection, in a state of overwork and exhaustion. We are bound to use this latter, rather general, term. The tabulation of pathological conditions indicates that embezzlement, here, is not specifically related to one or the other type of neurosis or psychosis. A great variety of patterns may be observed, all of which are causing adjustment difficulties, although in somewhat different ways. Nervous tension in the process of embezzlement aggravates a condition which previously appears as an unobtrusive tendency only in the life history of the criminal. The same is true in regard to the family situation. There is a great variety of patterns of maladjustment. They all tend to break down the ability of planning life and the economic career on a considerate basis. Often they lead to an

emotional isolation of the criminal, breaking down loyalties to family or society in general. In five cases the embezzler is totally absorbed by his professional work, complicated by the requirement of avoiding the discovery of his crime; he seems cut off from outside interests.

Undoubtedly, some of the elements in the behavior sequence of this criminal type are related to very specific Swedish conditions. The system of municipal government make public service in many cases an honorary or at least underpaid function. The duty of a sheriff is taken over as a matter of prestige. Difficulties arise when the actual burden of work is understood. In the administration of highway funds there is often no strict separation between private and public cash money, which at a given time is in the hands of the official. A slight oversight very easily develops into actual embezzlement. Often insight is even lacking into the fact that a crime has been committed. Allusion is made to the possibilities of replacing the money in a week to come or so.

This type of embezzlement might be looked upon as the outcome of an unusual degree of trust in the honesty of the individual functionary. Conflicts arise, where public functions are delegated to personnel that is not thoroughly conditioned by the folkways of civil service proper. Debts and distress in the family situation as well as the mental health in general of the personnel in question should be watched as a

TABLE III
Embezzlement in Civil Service and Administrative Functions

Case Number	Age	Occupation	Depts	Gradual transition	Criminal Behavior	Family Maladjustment	Overwork	Nervous Exhaustion	Isolation	Occupation only interest	Pathological Tendencies
4	59	Railroad Executive	x	x	x	x		x	x	x	Alcoholism. Unstable.
17	33	Post Official	x	x	x	x	x	x	x		Paranoid. Unstable.
29	42	Community Clerk	x	x	x	x		x	x		Alcoholism. Depressive
40	50	Farmer Chairman of Community Council	x	x	x	x	x	x	x		— — — — —
43	39	Civil Servant	x	x	x	x	x	x	x		Alcoholism. Paranoid. Tumor.
44	55	Post Official	x	x	x	x	x	x			Neurasthenic.
45	37	City Clerk	x	x	x	x	x	x	x	x	Neurasthenic.
46	40	Police Official	x	x	x	x	x	x	x	x	Paranoid.
48	47	Civil Servant	x	x	x	x	x	x	x	x	Schizoid. Neurasthenic.
50	34	Community Clerk	x		x	x	x	x		x	Paranoid.
62	44	Farmer Chairman of Town Council	x	x	x	x	x	x			Inferiority Complex. Anxiety.
67	36	Clergyman	x	x	x	x	x	x	x		Manic.
74	42	Post Official	x	x		x	x	x			— — — — —
77	29	Police Official	x	x							— — — — —
100	46	Civil Servant	x	x	x	x		x			Suicidal.

matter of defining the crime risk in these cases.

- 2) Embezzlement of the entrepreneur in his struggle for economic independence.

TABLE IV

Types of Embezzlers

Embezzlement in civil service and administrative functions	15
Embezzlement of entrepreneurs in struggle for economic independence.	12
Embezzlement for the preservation of status	5
Embezzlement as a quasi-professional routine	26
a) Systematic exploitation of the loopholes of social control..	11
b) Occasional lapse into embezzlement in a life of restless vagrancy	7
c) The confidence man	8
Petty embezzlement due to temptation and pressing needs	19
a) The feeble-minded embezzler	8
b) Extreme poverty	11
Embezzlement for the sake of amusement and luxurious consumption....	4
<hr/>	
Total number of classified cases.....	81
Borderline cases	19
<hr/>	
Total	100

Another typical sequence of criminal behavior is that of the business man who is caught in a desperate struggle for survival of his business enterprise. The frequency of embezzlement rose considerably in Sweden a few years after the peace crisis in the early twenties. Business fluctuations affect this particular crime wave—as we learn from our case material—in the following way:

At the time of business prosperity there is a tendency on the part of pre-

vious employees to break loose from the enterprise in which they are engaged and to establish a business of their own, primarily on a speculative basis. During the following economic depression these new entrepreneurs meet a previously unexperienced situation. They fail in their own enterprise, succumb economically and face the necessity of resuming their old status of employees. This retreat might be cut off by the increasing unemployment or also by the unwillingness on the part of the individual to give up the status of an independent entrepreneur. Difficulties increase while they fight for economic survival. Speculation and scheming has been the basis of their previous success. They cling to this attitude for self-defense, finally overstepping the borderline of legal business transactions. There is a prevalence of slightly paranoid to outspoken paranoid cases, which in sociological terms implies an attitude of protest and ensuing disloyalty against society which has bereaved them of their property.

In Sweden there is added to this close relation to the fluctuation of the business cycle another constellation of importance. Frequently, in these particular cases, a transition has been made from farming and other agricultural pursuits to business activities. A wealthy peasant's son, owner of forest land, might turn to the lumber business for economic profit and fail in this activity for which he is not prepared by experience. Or a small cottager might use an unexpected inheritance to buy a truck and try himself in the truck-driving business. In all

these cases loss of property breaks down the loyalty toward society and the rest of the business world in particular.

It is the sudden reverse in the trend of the economic career and lack of previous experience to meet the emergency which predominates in the causation of crime. Slight paranoid tendencies make the transition to the status of an employee impossible. As far as the private life in these cases is concerned, maladjustment is not infrequent. It represents, however, a symptom of the situational strain rather than an important element in the configuration of circumstances which in themselves are inducive to criminal behavior. Twelve cases in our material fall strictly under the category here discussed.

3) Embezzlement for the preservation of status.

Preservation of status alone leads toward embezzlement in a few (5) cases. All these cases concern rather timid individuals whose life is embedded in family contacts of close cohesion. The family, on its part, is grown into fixed relations with a social environment that requires economic means of a certain order for an adequate standard of living. Two members of the higher Swedish nobility give the best illustration of this particular type.

They committed embezzlement out of sheer anxiety, or rather confused helplessness, when adverse economy should have induced them to severe connections with their "social set." Sheltered from early childhood by economic help and patronage, given as a matter of

course on the basis of family status, they were unable to adjust their standard of living to decreasing financial means. Close affections toward dependents aggravated the crime risk inasmuch as they made the loss of status an even more undesirable or impossible step to take.

The behavior sequence is very similar in those other cases, where an affectionate son of the owner of a large country estate struggles in vain against economic ruin or where the oldest son, trusted with the liquidation of his admired father's rather entangled economic affairs on behalf of the family, is led into illegal transactions, or where a female postal official is suddenly faced with the responsibility of providing means for the support of mother and siblings. Although there are only very few cases of this kind in our material, they represent a distinct type of crime causation.

4) Embezzlement as a professional routine.

a) Systematic exploitation of the loopholes of social control (eleven cases)

In contrast to the previously mentioned types of embezzlement we are dealing here with individuals who—on the basis of emotional instability—have been unable to acquire a firm position in occupational life. They are described as adventurous, as restless, unreliable, extremely egotistical and disloyal already in early childhood or adolescence even in their dealing with members of their own family. They shift from one attempt to another to make some money. With three exceptions they

have not been gainfully employed for any length of time.

The technique of embezzlement varies all the way from counterfeiting to fraudulent installment purchases. They exploit institutions as well as friends and relatives. The source of their criminal behavior is to be found in a pathological condition of their emotional life which makes adjustment to the routine of occupational life impossible and allows for an egotistical scheming for profits that is void of any social loyalties. They are psycho-pathological individuals, not specifically related to any type of psychosis. They might be of very different family background. Individually their social status is hard to define inasmuch as they are fluctuating at the borderline of the occupational hierarchy, seeking closer attachment temporarily only wherever they see a possibility of making "easy money" without settling down to the monotony of a regular job.

- b) Occasional lapse into embezzlement in a life of restless vagrancy (7 cases)

This type has in common with the above mentioned the lack of adjustment to occupational life on the basis of emotional restlessness. It varies, however, in the attitude toward criminal behavior. Embezzlement or similar pursuits do not enter systematically into the plan of life. Crime is resorted to only occasionally in a situation of economic embarrassment. It replaces for the time being one of those short-term jobs by which the person in question is used to keep financially afloat. Loyalties toward close friends and rela-

tives might be broken. This occurs, however, on the basis of a complete absence of feeling of responsibility. The person is not completely isolated in its egotistical scheming as the above mentioned type.

- c) the confidence man. (4 cases)

Well-known as a criminal type, the confidence man might occasionally be arrested for embezzlement. He shows marked deviation from all other embezzlers. He does not apply an abstract scheme for his illegal enrichment. He betrays face to face, often by improvising along the general framework of a standard confidence game. He runs into just embezzlement only perchance, while whimsical craving for sympathy and shrewd acting appear as the main features in his criminal technique. Infantilism, uncontrolled emotional exhibitionism and failure to establish reliable relationships with his environment are outstanding in the psychological set-up of the confidence man. Fraud represents a domineering feature in his life career. He shares with the last mentioned two types of embezzlement the lack of occupational adjustment.

- 5) Petty embezzlement due to temptation and pressing needs.

- a) The feeble-minded embezzler. (8 cases)

The configuration of circumstances relating to the criminal actions show a surprising degree of similarity as far as this limited number of feeble-minded embezzlers is concerned. All but one are living in a farming environment and are less than thirty years old. Occupationally they are not firmly estab-

lished yet, fluctuating between unemployment, work on the parental farm and odd jobs. Embezzlement appears as an irresistible temptation once the opportunity has been discovered. The technique applied is ridiculously simple and the crime easily and quickly discovered. Stamps are being used again after having been devaluated, wage-checks are falsified to the benefit of the receiver, the savings account of a relative is misused, etc. Characteristic is the short-lived but repetitious sequence of criminal acts of a similar kind. Once the opportunity is discovered as a matter of chance, the temptation and lack of foresight carry the culprit away who very soon oversteps the most primitive caution and actually solicits the discovery of his illegal manipulations. Thus, the sequence of criminal acts stops as suddenly as it was started. Relative poverty and especially the entire lack of pocket money at a young age are the general social background upon which this type of embezzlement might originate in a limited number of feeble-minded individuals.

g) Temptation on the basis of extreme poverty. (11 cases)

This type of embezzlement merges into the above mentioned. The temptation, however, is less due to a sudden insight into opportunity and the failure to appreciate the consequences of criminal behavior: the social push predominates. The culprit acts in an extreme emergency situation. He or his family is starving and under the influence of impending physical annihila-

tion does the person in question resort to some of the more primitive means of embezzlement. Installment frauds are relatively frequent. In the emergency situation, we find these individuals in a state of complete social deterioration. Loyalties toward society at large are easily broken down. There is no specific relation, however, to mental deficiency.

6) Embezzlement for the sake of amusement and luxurious consumption. (4 cases)

In four cases only is the embezzlement the outcome of a sudden and irresistible desire to spend money lavishly for luxurious consumption. The two women in this category use their illegal manipulations in order to dress elegantly and beyond their economic possibilities. The two men break out into a sudden bout of an amusement trip, relations with prostitutes, etc., during which they spend irresponsibly a sum of money they have been trusted with. The case material indicates neurotic tendencies in the two women, a manic condition in the latter two cases. General environment and family situation vary in the individual cases.

Although further types such as those of the drug-addict and those of embezzlement mainly on the basis of family conflict are indicated among our cases, they cannot be clearly established without unduly forcing the available material. The rest of about 10 cases appear as borderline cases between the above mentioned types of embezzlement.