



CHAPTER 10
Consumer Choice
 Replaces Chapter 10 (incl. Appendix)
 The Rational Consumer &
 Consumer Preferences and Consumer Choice
 (Krugman/Wells, 3rd ed.)

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Wie modellieren Mainstream-Ökonomen das Konsumentenverhalten?

Homo Oeconomicus

Philosophisch! Bier!

Wertparadoxon: Warum Diamanten teurer sind als Wasser.

Rationalitätsannahme

Anmerkung: Ich wähle in diesen beiden Kapiteln eine andere Vorgehensweise als Krugman/Wells. Die von Krugman/Wells aus didaktischen Gründen verwendete Darstellung mittels einer sogenannten kardinalen Nutzenfunktion (s. For inquiring minds, S. 275) scheint mir vor allem im Hinblick auf Mikro II nicht passend.

Wichtig: Das grundlegende Konzept sind die Präferenzen, die im einfachen Zwei-Güter-Fall durch Indifferenzkurven repräsentiert werden können. Die Nutzenfunktion ist an dieser Stelle noch zweitrangig.

The theory of the consumer

„The economic theory of the consumer is very simple: economists assume that consumers choose the **best** bundle of goods they **can afford**.“

(Hal Varian, Intermediate Microeconomics, 2003, 6th ed., p. 20)

- “can afford”
 - ⇒ budget constraint
- “best”
 - ⇒ Preferences

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Sehr „starke“ Annahmen: Konsumenten wissen, was sie wollen (was ihnen lieber ist)

Und wissen dann auch noch, wie sie diese Ziele erreichen können!

Ohne diese Annahmen keine Aussagen möglich: Alles zufällig und nicht vorhersagbar => siehe unten die Box zur Rationalität von Ratten!

Konsumentensouveränität

Diese Folie wird in zweiter Einheit zur Wiederholung verwendet:
Budgetbeschränkung und Indifferenzkurven werden nochmal anhand des Diagramms illustriert.

The theory of the consumer

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⇒ Preferences

Krugman/Wells (S. 249):

Model of a rational consumer
– a consumer **who knows what he or she wants and makes the most** of the available opportunities

- taste!

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Konsumentensouveränität

What you will learn in this chapter:

- ④ How consumers choose to spend their income on goods and services
- ④ Why economists use **indifference curves** to illustrate a person's preferences
- ④ The importance of the **marginal rate of substitution**, the rate at which a consumer is just willing to substitute one good for another
- ④ How to find a **consumer's optimal consumption bundle** using indifference curves and the budget line
- ④ How the shape of indifference curves helps determine whether goods are **substitutes** or **complements**
- ④ What **income and substitution effects** are
- ④ How choices by individual consumers give rise to the market demand curve

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MRS: Grenzrate der Substitution = subjektives Tauschverhältnis

Budgets and Optimal Consumption

A **budget constraint** requires that the cost of a consumer's consumption bundle be no more than the consumer's total income.

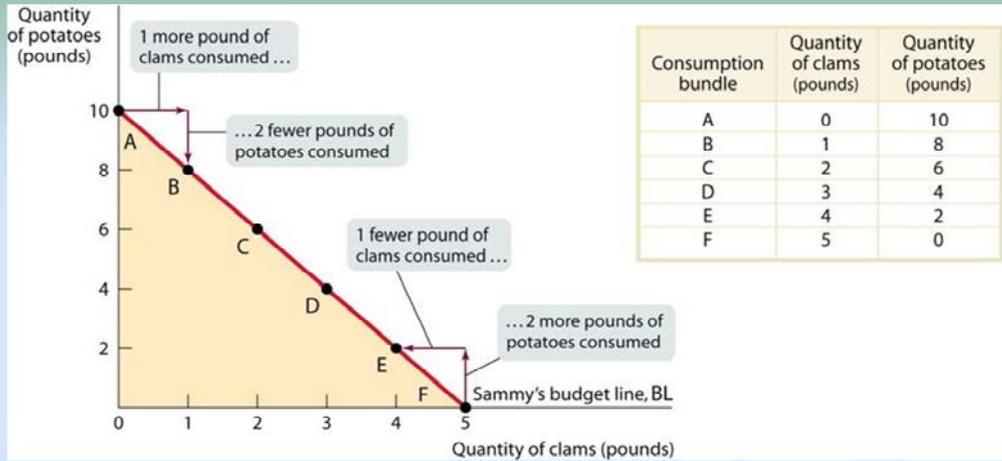
A consumer's **consumption possibilities** is the set of all consumption bundles that can be consumed given the consumer's income and prevailing prices.

Budgetbeschränkung

- Wann kann sich ein Konsument das Bündel (Q_1, \dots, Q_n) zu den Preisen p_1, \dots, p_n leisten?
- Wenn N das verfügbare Budget darstellt, muss dafür gelten: $p_1Q_1 + \dots + p_nQ_n \leq N$
- D.h., Summe der Ausgaben für die einzelnen Güter darf nicht größer als das verfügbare Budget sein
- Im Zwei-Güter-Fall mit Kartoffeln (Q_P) und Muscheln (Q_C):
- $p_PQ_P + p_CQ_C \leq N$

The Budget Line

Assumption: $p_P = 2$; $p_C = 4$, $N = 20$



The **budget line** represents all the possible combinations of quantities of potatoes and clams that Sammy can purchase if he spends all of his income. It is also the boundary between the set of affordable consumption bundles (the *consumption possibilities*) and unaffordable ones.

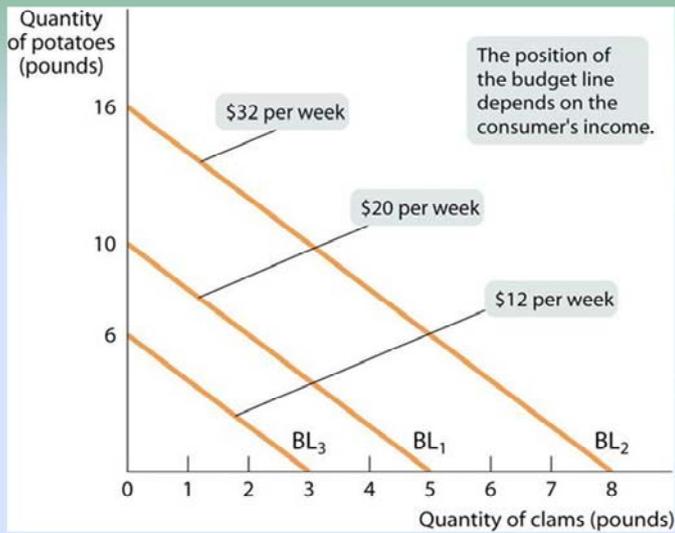
$$p_P = 2; p_C = 4, N = 20$$

Budgetgerade

- Im Zwei-Güter-Fall mit Kartoffeln (Q_P) und Muscheln (Q_C):
- $p_P Q_P + p_C Q_C = N$
- ⇒ $Q_P = N/p_P - Q_C p_C/p_P$
- ⇒ $-p_C/p_P$: Relativpreise (= Steigung der Budgetgerade)! = Opportunitätskosten:
Auf wie viele Einheiten von Gut 2 (Kartoffeln) muss für eine zusätzliche Einheit von Gut 1 (Muscheln) verzichtet werden.

Opportunitätskosten = Kosten der besten entgangenen Alternative = „wahre“ ökonomische Kosten

Changes in Income Shift the Budget Line

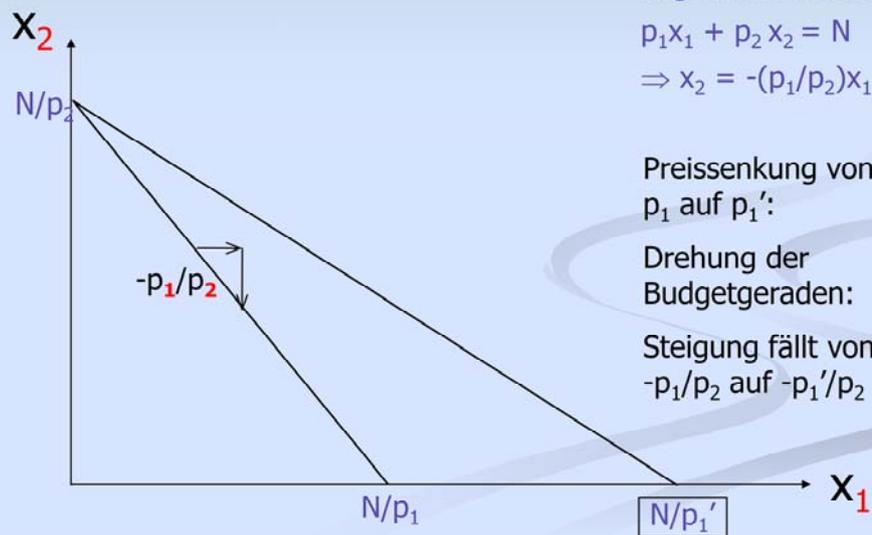


$$p_P = 2; p_C = 4, N_1 = 20$$

If Sammy's income increases from \$20 to \$32 per week, he is better off: his consumption possibilities have increased, and his budget line shifts, from BL₁, outward to its new position at BL₂.

If Sammy's income decreases from \$20 to \$12, he is worse off: his consumption possibilities have decreased and his budget line shifts inward toward the origin, from BL₁ to BL₃.

Budgetmenge und -gerade bei Preissenkung von p_1 auf p_1' ?



Allgemein: Güter x_1 und x_2

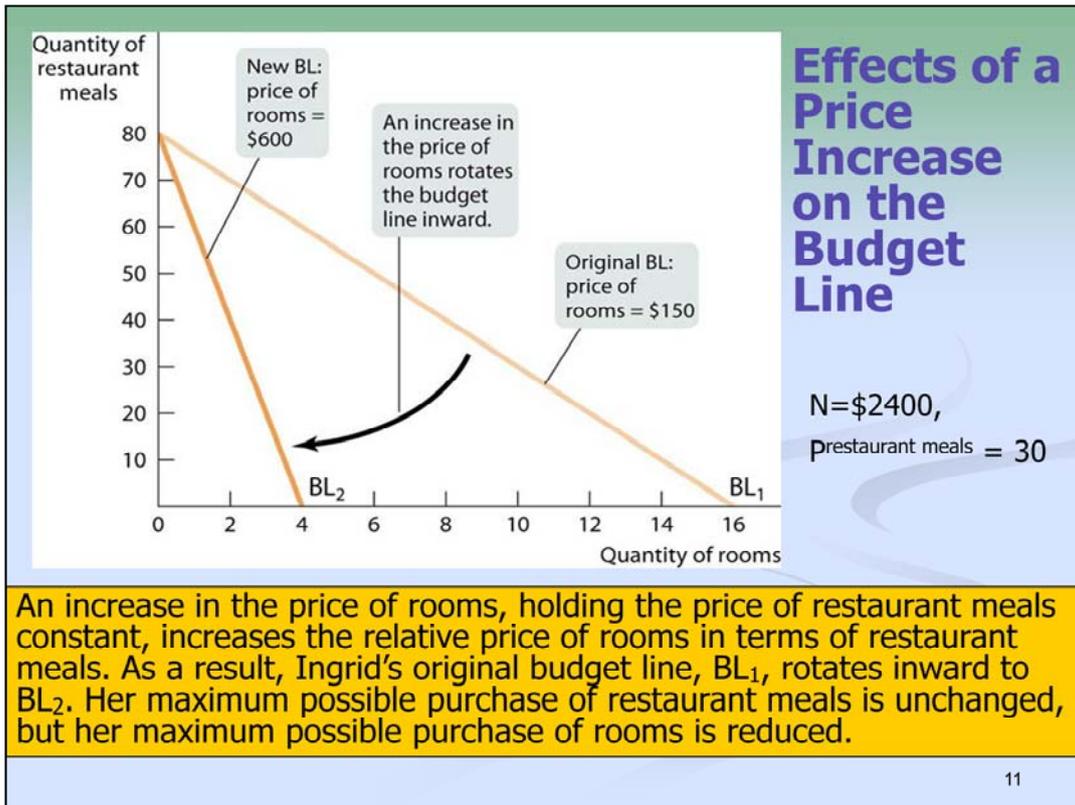
$$p_1 x_1 + p_2 x_2 = N$$

$$\Rightarrow x_2 = -(p_1/p_2)x_1 + N/p_2$$

Preissenkung von
 p_1 auf p_1' :

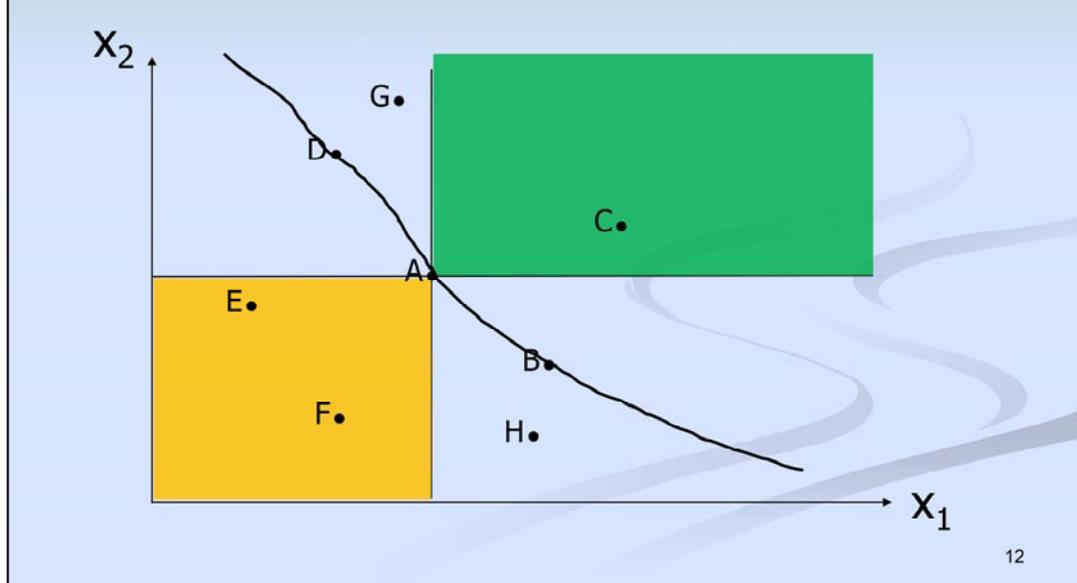
Drehung der
Budgetgeraden:

Steigung fällt von
 $-p_1/p_2$ auf $-p_1'/p_2$



$N = \$2400$, price restaurant meals = 30

Consumers choose the *best* bundle of goods they can afford:
Präferenzordnung und Indifferenzkurven



Grundlegende Annahme: Konsumenten können alle Güterbündel paarweise danach ordnen, welches der jeweiligen beiden Güterbündel sie vorziehen bzw. ob sie indifferent bzgl. der Bündel sind.

⇒ Annahme der Vollständigkeit der Präferenzen

Eine Indifferenzkurve umfasst alle Güterbündel zwischen denen der entsprechende Haushalt indifferent ist.

Präferenzrelationen

Drei einfache (ordinale) Präferenzrelationen sind zwischen zwei Güterbündeln denkbar:

Güterbündel x wird dem Bündel y strikt vorgezogen: $x \succ y$ (starke Präferenz).

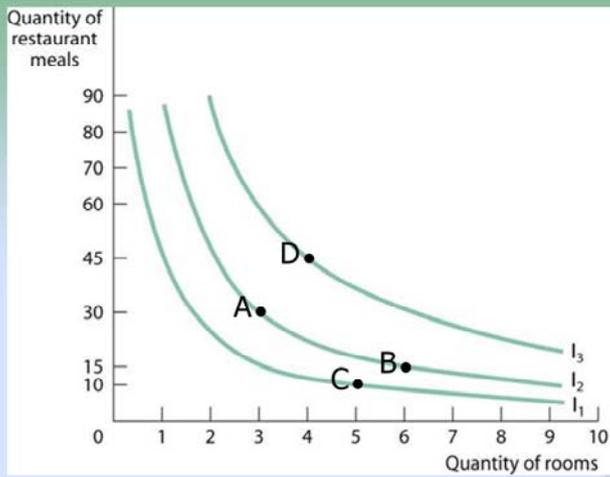
Güterbündel x wird genauso stark präferiert wie y : $x \sim y$ (Indifferenz).

x wird mindestens so stark präferiert wie y :
 $x \succeq y$ (schwache Präferenz).

Von vorher: Haushalte können immer sagen, welches von zwei Güterbündeln ihnen lieber ist. => Formal gesprochen: Präferenzordnung ist eine binäre Relation

Axioms of consumer theory

1. Completeness
any two bundles A and B can be compared to each other: either A is preferred to B, or B is preferred to A, or they are equally preferred
 2. Transitivity
if bundle A is preferred to bundle B and bundle B is preferred to bundle C, then A is preferred to C
 3. Nonsatiation ("more is better")
if bundle A has more of at least one good than bundle B (and not less of either), then A is preferred to B
- ⇒ If the previous three axioms are satisfied, then there exists a preference ordering (i.e., all bundles can be placed in an order of preference)



| Consumption bundle | Quantity of rooms | Quantity of meals |
|--------------------|-------------------|-------------------|
| A | 3 | 30 |
| B | 6 | 15 |
| C | 5 | 10 |
| D | 4 | 45 |

An Indifference Curve Map

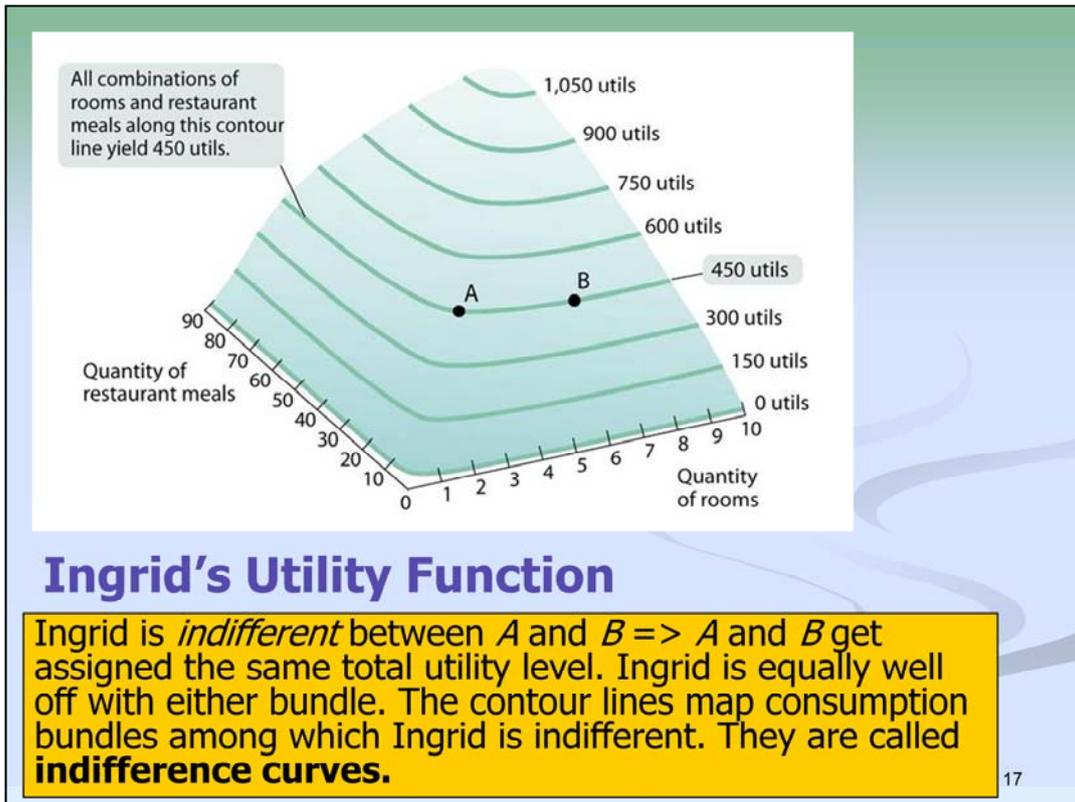
Im Zwei-Güter-Fall kann die Präferenzordnung eines Haushalts durch eine Indifferenzkurvenschar dargestellt werden.

Describing the preferences: The Utility Function

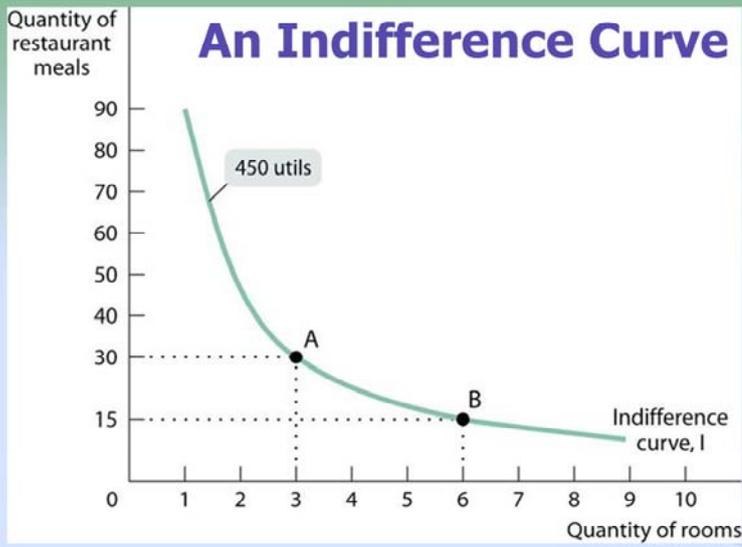
A **utility function** is a way of assigning a number to every possible consumption bundle such that more preferred bundles get assigned larger numbers than less-preferred bundles.

⇒ Ordinal utility!

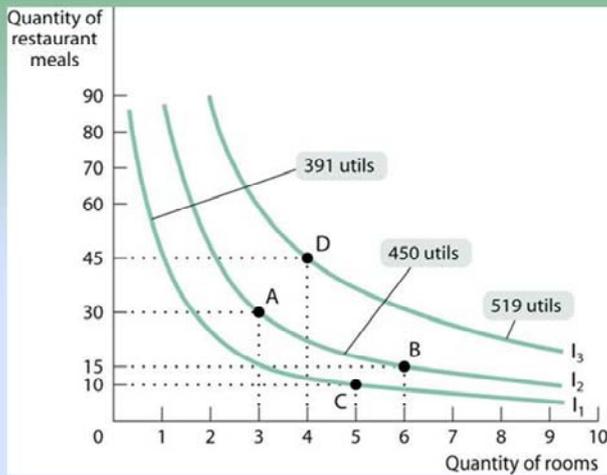
⇒ Determined up to monotonic transformation



Repräsentation der Präferenzen durch eine Nutzenfunktion: Graphisch liegt ein Nutzengebirge vor. Indifferenzkurven mit vorgezogenen Güterbündeln erhalten eine höhere Zahl = höheren Nutzen zugewiesen.



All consumption bundles along an indifference curve are assigned the same amount of total utility.



| Consumption bundle | Quantity of rooms | Quantity of meals | Total utility (utils) |
|--------------------|-------------------|-------------------|-----------------------|
| A | 3 | 30 | 450 |
| B | 6 | 15 | 450 |
| C | 5 | 10 | 391 |
| D | 4 | 45 | 519 |

An Indifference Curve Map

The entire utility function of an individual can be represented by an **indifference curve map**, a collection of indifference curves in which each curve corresponds to a different total utility level.

Properties of Indifference Curves

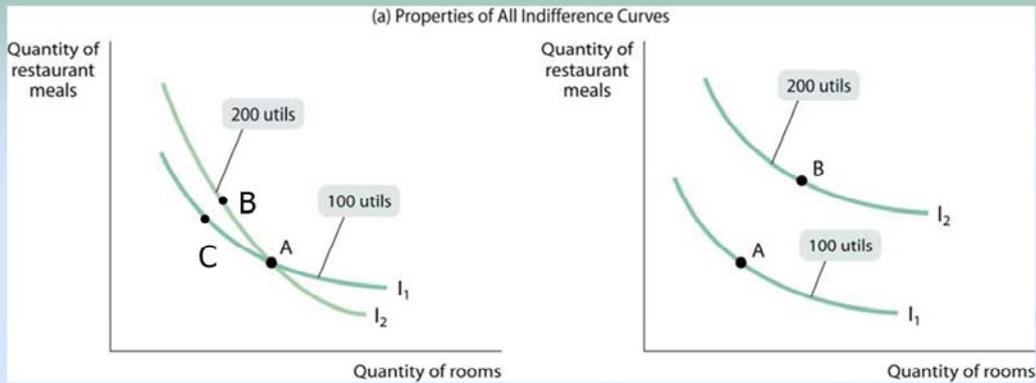
All indifference curve maps share two general properties:

- indifference curves never cross, and
- indifference curve farther out contain preferred consumption bundles; they are assigned a higher total utility.

In addition, indifference curves for most goods, called ordinary goods, have two more properties:

- they are downward sloping and
- are convex (bowed-in toward the origin) as a result of a diminishing marginal rate of substitution (s. below).

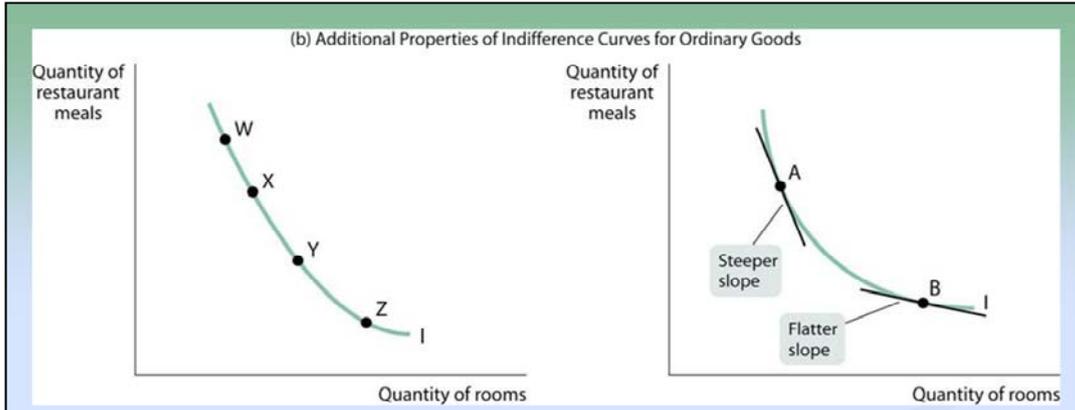
Properties of Indifference Curves



The left diagram shows why indifference curves cannot cross: if they did, a consumption bundle such as A would yield both 100 and 200 utils, a contradiction. The right diagram of the panel shows that indifference curves that are farther out yield higher total utility: bundle B , which contains more of both goods than bundle A , yields higher total utility.

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Hans im Glück! Würden sich Indifferenzkurven schneiden, könnte man sich durch Tausch mit indifferenten Güterbündeln verschlechtern. Im Beispiel: Ausgangspunkt Güterbündel B; Tausch mit A und dann Tausch A und C.



Panel (b) depicts two additional properties of indifference curves for ordinary goods. The left diagram shows that indifference curves slope downward: as you move down the curve from bundle *W* to bundle *Z*, consumption of rooms increases. To keep total utility constant, this must be offset by a reduction in quantity of restaurant meals. The right diagram shows a convex-shaped indifference curve. The slope of the indifference curve gets flatter as you move down the curve to the right, a feature called diminishing *marginal rate of substitution*.

Indifference Curves and Consumer Choice

We will use indifference curve maps to find the best bundle the consumer can afford (given his/her budget constraint).

The optimal consumption bundle lies on the budget line.

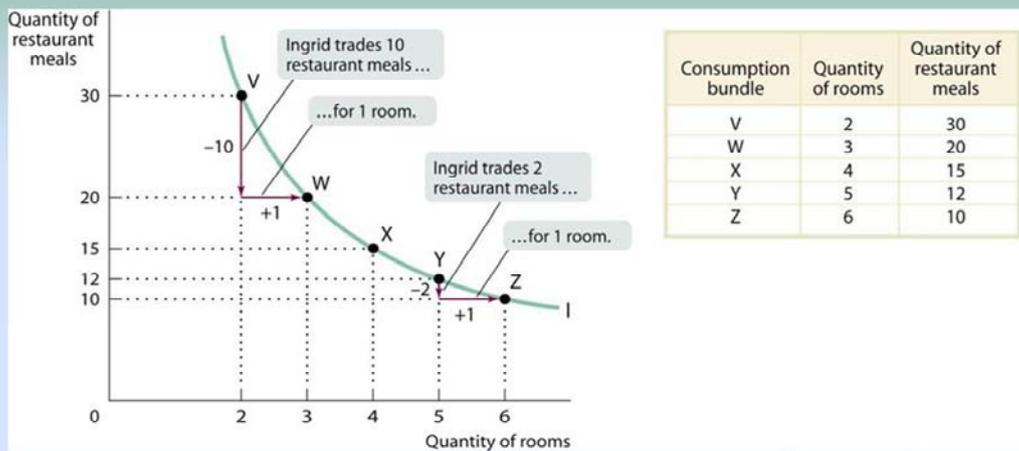
The first component of our approach is a new concept, the ***marginal rate of substitution***. (MRS) (Grenzrate der Substitution)

The MRS is the (the negative of the) slope of the indifference curve (at the consumption bundle we look at)

The MRS is the rate at which a consumer is willing to trade one good for another (subjektives Tauschverhältnis)



The Changing Slope of an Indifference Curve



The terms of the trade-off between the reduced consumption of restaurant meals for increased consumption of housing changes as the consumer moves from *V* to *W*. Why?



Die Steigung wird schon Grenzrate der Substitution (MRS) genannt.

Diminishing Marginal Rate of Substitution

The flattening of indifference curves as you slide down them to the right known as the principle of **diminishing marginal rate of substitution**.

It says that an individual who consumes only a little bit of good A and a lot of good B will be willing to trade off a lot of B in return for one more unit of A ; an individual who already consumes a lot of A and not much B will be less willing to make that trade-off. This also implies that consumers prefer averages to extremes.

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Lösung des Wertparadoxons:

[Hermann Heinrich Gossen](#) (1810–1858)

Erstes Gossensches Gesetz: Das *erste Gossensche Gesetz* (auch *Gesetz vom abnehmenden Grenznutzen* oder *Sättigungsgesetz*) lautet: „Die Größe eines und desselben Genusses nimmt, wenn wir mit der Bereitung des Genusses ununterbrochen fortfahren, fortwährend ab, bis zuletzt Sättigung eintritt.“ Das Gesetz besagt also, dass der Konsum eines [Gutes](#) mit zunehmender Menge einen immer geringeren Zusatznutzen (Grenznutzen) stiftet.

The Principle of Diminishing Marginal Utility

⑩ The **marginal utility (MU)** of a good or service is the change in total utility generated by consuming one additional unit of that good or service.

⑩ With utility function $U(x_1, x_2)$: $MU_i = \frac{\partial U}{\partial x_i}$

➤ Partielle Ableitung bei Funktionen mehrerer Variablen: siehe Mathe 1. Interpretation hier: Wie ändert sich Nutzen, wenn die Menge eines Gutes c.p. marginal steigt?

⑩ The **principle of diminishing marginal utility** says that each successive unit of a good or service consumed adds less to total utility than the previous unit. (Erstes Gossensches Gesetz)

Two opposing effects on total utility: The relation between the MRS and marginal utilities

Moving down the indifference curve—reducing restaurant meal consumption and increasing housing consumption—will produce two opposing effects on Ingrid's total utility:

- Lower restaurant meal consumption will reduce her total utility,
- but higher housing consumption will raise her total utility.

And since we are moving down the indifference curve, these two effects must exactly cancel out.

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Darstellung von Krugman/Wells mittels Nutzenfunktion. Verwendet man eine solche, treten die beschriebenen Effekte auf. Es wird gezeigt, wie die MRS aus der Nutzenfunktion abgeleitet werden kann.

Two opposing effects on total utility (cont'd):

Hence, we can calculate the change in total utility generated by a change in the consumption bundle using the following equations:

Change in total utility arising from a change in consumption of restaurant meals = $MU_M \times \Delta Q_M$

Change in total utility arising from a change in consumption of rooms = $MU_R \times \Delta Q_R$

Along the indifference curve:

$$-MU_M \times \Delta Q_M = MU_R \times \Delta Q_R$$

Marginal Rate of Substitution

The following equation would also hold along the indifference curve:

$$-MU_R / MU_M = \Delta Q_M / \Delta Q_R$$

Economists have a special name for the ratio of the marginal utilities in the LHS of this equation and it is called the **marginal rate of substitution, MRS.**

Marginal Utilities and Marginal Rates-of-Substitution

- The general equation for an indifference curve is $U(x_1, x_2) \equiv k$, a constant.

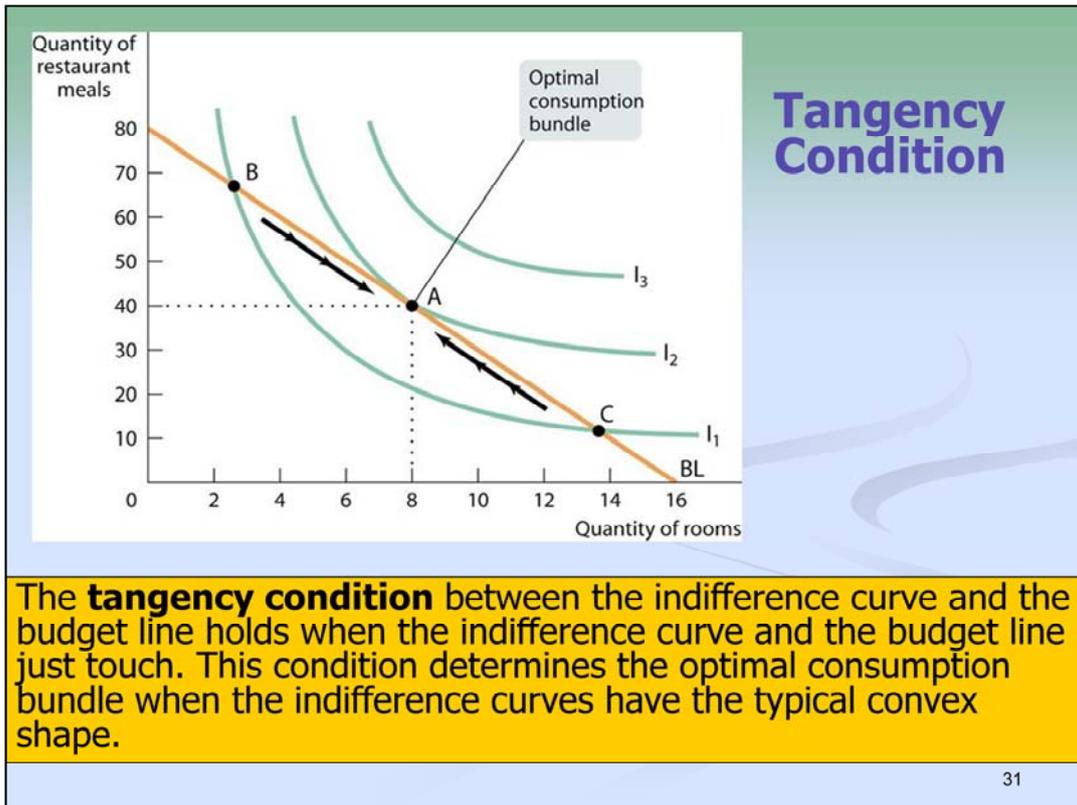
Totally differentiating this identity gives

$$\frac{\partial U}{\partial x_1} dx_1 + \frac{\partial U}{\partial x_2} dx_2 = 0 = dU$$

rearranged is

$$\left. \frac{dx_2}{dx_1} \right|_{U=k} = - \frac{\partial U / \partial x_1}{\partial U / \partial x_2}.$$

This is the MRS.



Prices and the Marginal Rate of Substitution

At the optimal consumption point, the slope of the indifference curve is just equal to the slope of the budget line:

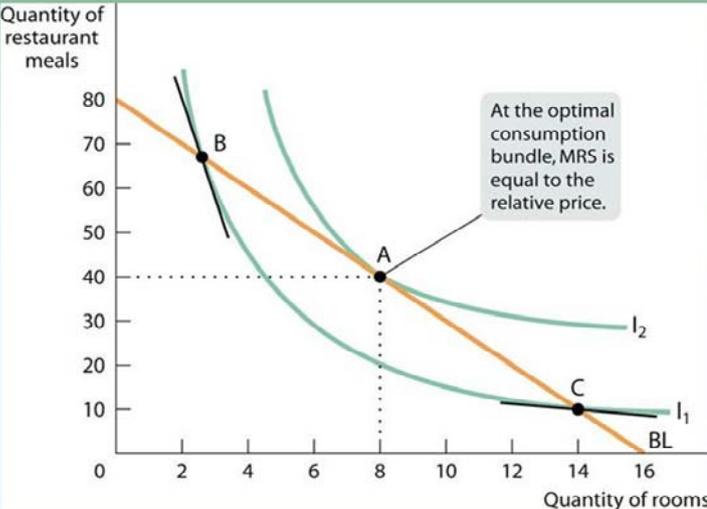
- Slope of indifference curve = $-MU_R/MU_M = MRS$
- Slope of budget line = $-(N/P_M)/(N/P_R) = -P_R/P_M$

Putting these two equations together, we arrive at the **relative price rule**.

At the **optimal consumption bundle**:

$$-MU_R/MU_M = -P_R/P_M$$

Understanding the Relative Price Rule



At the optimal consumption bundle:
 $-MU_R / MU_M = -P_R / P_M$

Optimal Consumption Choice derived using the utility function

The **optimal consumption bundle** is the consumption bundle that maximizes a consumer's total utility given his or her budget constraint.

The **optimal consumption rule** says that when a consumer maximizes utility, the marginal utility per dollar spent must be the same for all goods and services in the consumption bundle.

(**Zweites Gossensches Gesetz**)

$$MU_C/P_C = MU_P/P_P$$

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Ableitung, die von Krugman-Wells verwendet wird.

⇒Führt – natürlich - zum gleichen Ergebnis!!

Zweites Gossensches Gesetz [[Bearbeiten](#)]

Andere Bezeichnungen sind Equimarginalprinzip, Grenznutzensausgleichsregel, Gesetz vom Ausgleich der gewogenen Grenznutzen, gossensches Grenznutzensausgleichsgesetz.

„Der Mensch, dem die Wahl zwischen mehrer [sic] Genüssen freisteht, dessen Zeit aber nicht ausreicht, alle vollaus sich zu bereiten, muss, wie verschieden auch die absolute Größe dieser Genüsse sein mag, um die Summe seines Genusses zum Größten zu bringen, bevor er auch nur den größten sich vollaus bereitet, sie alle teilweise bereiten, und zwar in einem solchen Verhältniß, daß die Größe eines Genusses in dem Augenblick, in welchem seine Bereitung abgebrochen wird, bei allen noch die gleiche bleibt.“

– Hermann Heinrich Gossen (1854)

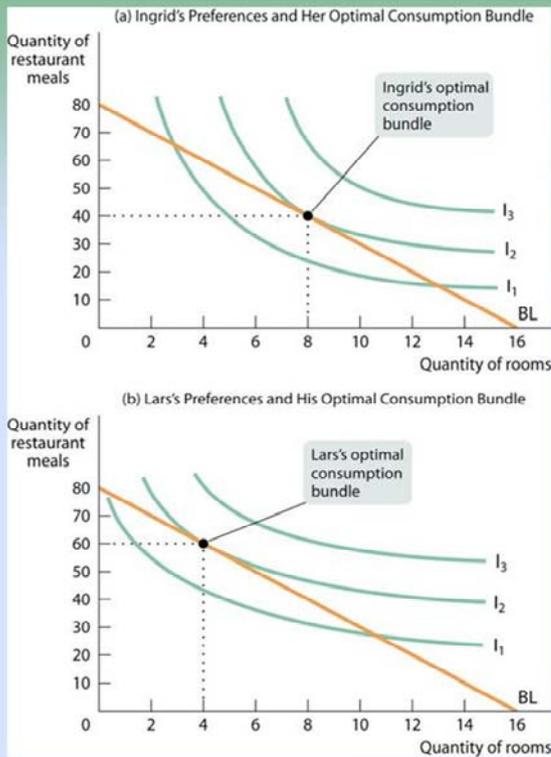
Ein [Haushalt](#) befindet sich demnach in einem [Haushaltsoptimum](#), wenn seine Grenznutzen für alle Güter, jeweils geteilt durch den Preis des Gutes, übereinstimmen. Andernfalls könnte er seinen Nutzen steigern, da sich eine Umstrukturierung des [Konsums](#) so vornehmen ließe, dass eine Ausgabenreduzierung bei einem Gut weniger Nutzeneinbuße als eine entsprechende Ausgabenerhöhung bei einem anderen Gut Nutzenzuwachs bedeutet. Das zweite Gossensche Gesetz gilt sowohl für ordinale als auch für kardinale Nutzenmessung (wobei Gossen selbst von kardinaler Nutzenmessbarkeit ausging).

Preferences and Choices

When two consumers have different preferences, they will have indifference curve maps with different shapes (represented by different utility functions).

And those different indifference curves will translate into different consumption choices, even among consumers with the same income who face the same prices.

Differences in Preferences



Ingrid and Lars have different preferences. They choose different consumption bundles.

Both of them have an income of \$2,400 and face prices of \$30 per meal and \$150 per room.

While Ingrid's consumption choice is 8 rooms and 40 restaurant meals, Lars consumes fewer rooms and more restaurant meals even though he has the same budget line.

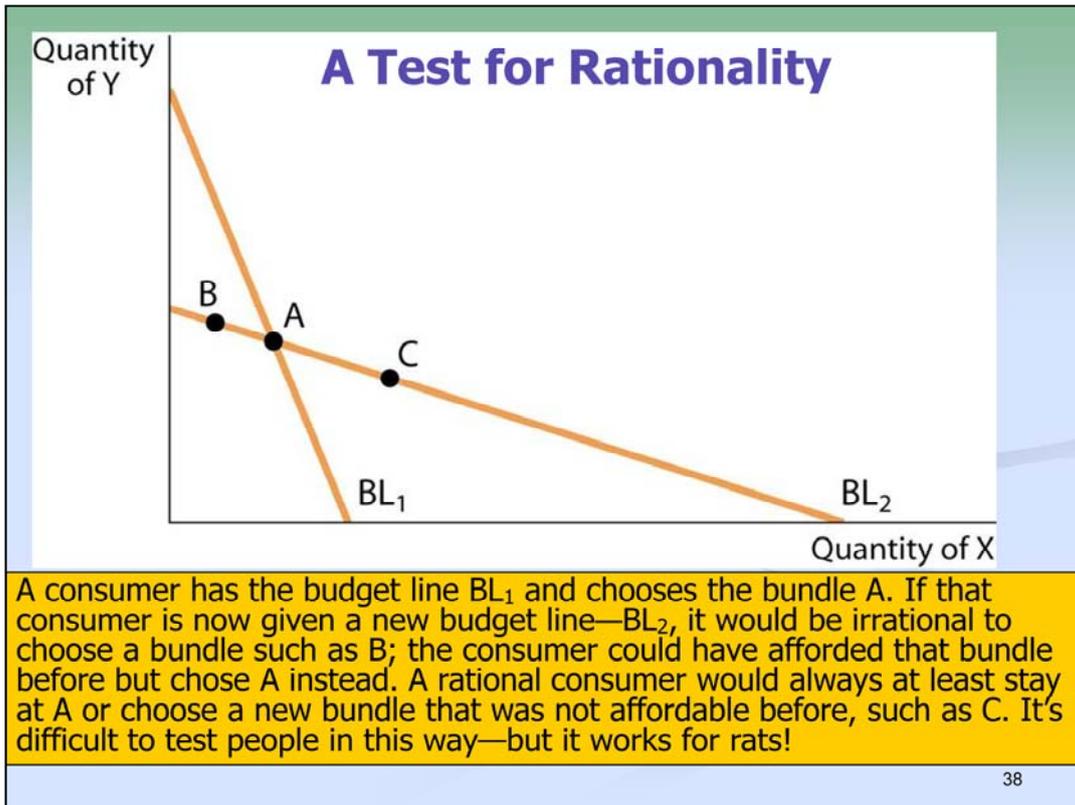
Economics in Action:

Case: "Rats and Rational Choice"

A simple test for rationality:

Economists have conducted experiments in which rats are presented with a "budget constraint"—a limited number of times per hour they can push either of two levers. One of the levers yields small cups of water; the other yields pellets of food. After the rat's choices have been observed, the budget constraint is changed by varying the number of lever pushes required to get each good. Sure enough, the rats satisfy the rule for rational choice.

If rats are rational, can people be far behind?



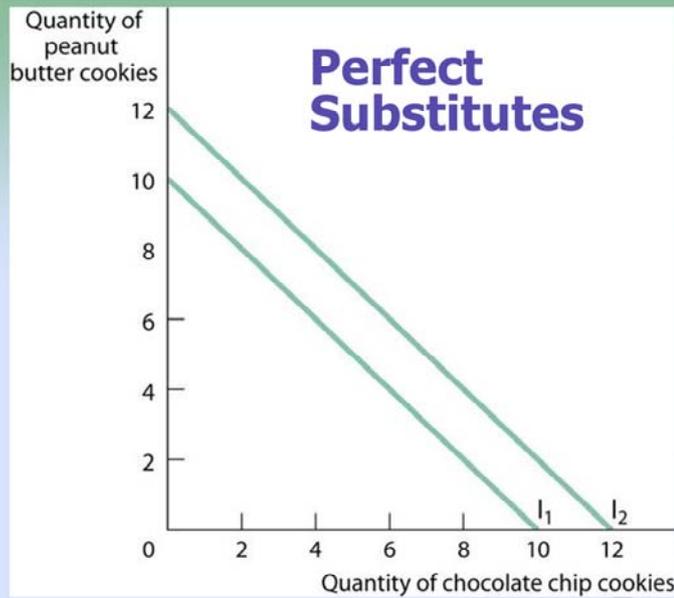
Letzte Folie vom 15.12

Using Indifference Curves: Substitutes and Complements

What determines whether two goods are substitutes or complements?

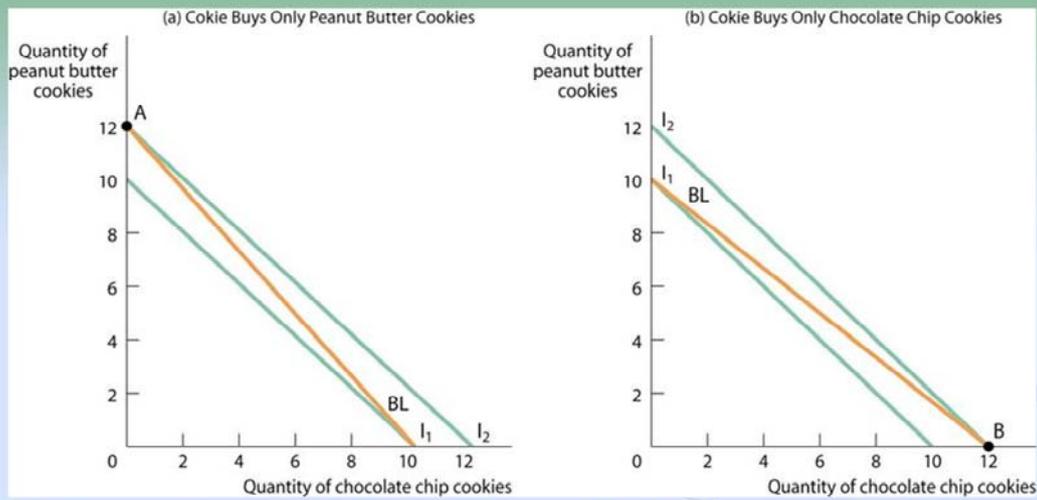
It depends on the shape of a consumer's indifference curves.

This relationship can be illustrated with two extreme cases: the cases of *perfect substitutes* and *perfect complements*.

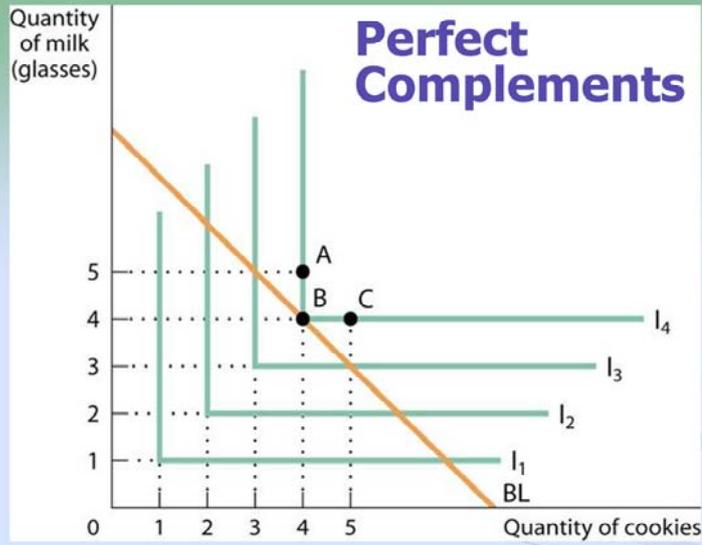


Two goods are **perfect substitutes** if the marginal rate of substitution of one good in place of the other good is constant, regardless of how much of each an individual consumes.

Consumer Choice Between Perfect Substitutes



When two goods are perfect substitutes, small price changes can lead to large changes in the consumption bundle. In panel (a), the relative price of chocolate chip cookies is slightly higher than the MRS of chocolate chip in place of peanut butter cookies; this is enough to induce Cokie to choose consumption bundle A, which consists entirely of peanut butter cookies. In panel (b), the relative price of chocolate chip cookies is slightly lower than MRS; this induces Cokie to choose bundle B, consisting entirely of chocolate chip cookies.



Two goods are **perfect complements** when a consumer wants to consume the goods in the same ratio regardless of their relative price.

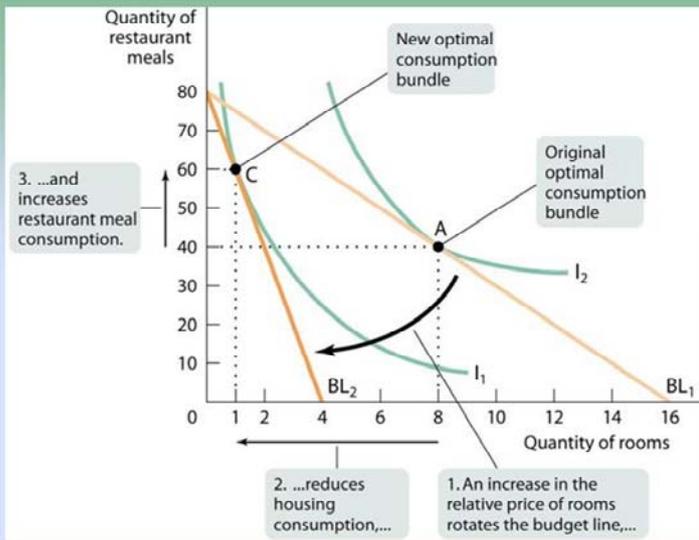
Prices, Income, and Demand

How would our consumption choice change if either the prices of goods or our income change?

First, let's see the effects of a price increase illustrated in the following figure.

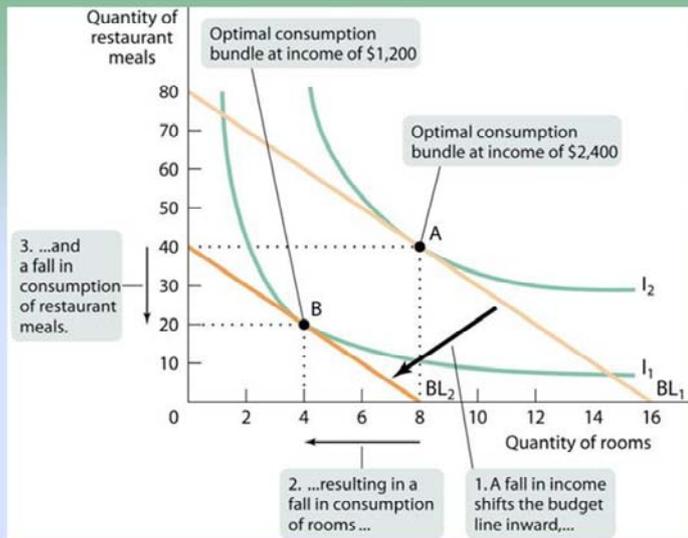
Then, we will consider the impact of a change in income.

Responding to a Price Increase



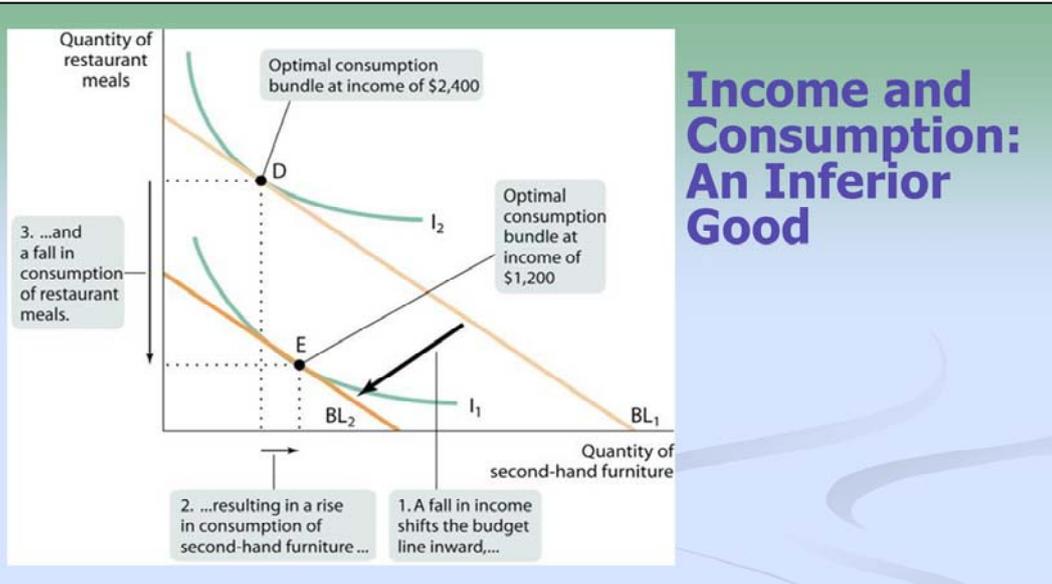
Ingrid responds to the higher relative price of rooms by choosing a new consumption bundle with fewer rooms and more restaurant meals. Her new bundle, C, contains 1 room instead of 8 and 60 restaurant meals instead of 40.

Income and Consumption: Normal Goods



At a monthly income of \$2,400, Ingrid chooses bundle A, consisting of 8 rooms and 40 restaurant meals. When relative price remains unchanged, a fall in income shifts her budget line inward to BL_2 . At a monthly income of \$1,200, she chooses bundle B, consisting of 4 rooms and 20 restaurant meals. Since Ingrid's consumption of both restaurant meals and rooms falls when her income falls, both goods are normal goods.

Income and Consumption: An Inferior Good



When Ingrid's income falls from \$2,400 to \$1,200, her optimal consumption bundle changes from *D* to *E*. Her consumption of second-hand furniture increases, implying that second-hand furniture is an inferior good. In contrast, her consumption of restaurant meals falls, implying that restaurant meals are a normal good.

Income and Substitution Effects

The change in a consumer's optimal consumption bundle caused by a change in price can be decomposed into two effects: the substitution effect, due to the change in relative price, and the income effect, due to the change in purchasing power.

The **substitution effect** refers to the substitution of the good that is now relatively cheaper for the good that is now relatively more expensive, holding the utility level constant. It is represented by movement along the original indifference curve.

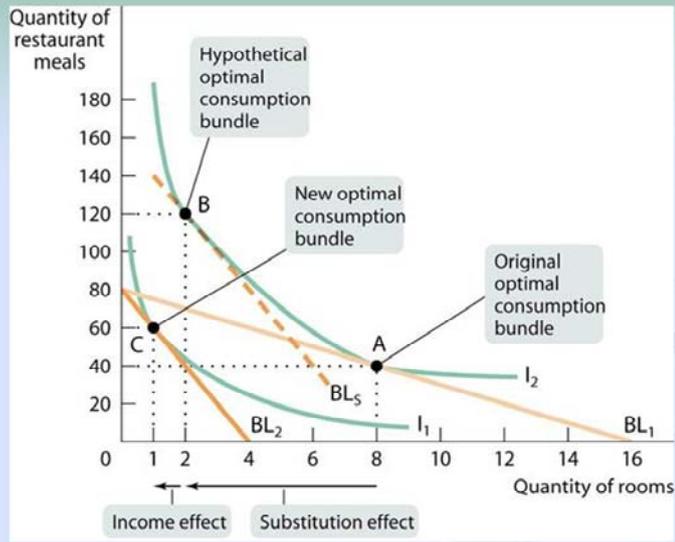
Income and Substitution Effects

When a price change alters a consumer's purchasing power, the resulting change in consumption is the **income effect**. It is represented by a movement to a different indifference curve, keeping the relative price unchanged.

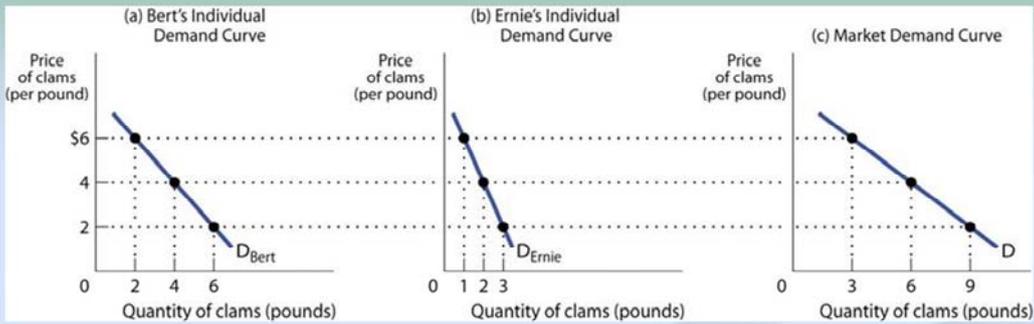
For **normal goods**, the income and substitution effects work in the same direction; so their *demand curves always slope downward*.

Although these effects work in opposite directions for inferior goods, their *demand curves usually slope downward* as well because the substitution effect is typically stronger than the income effect. The exception is the case of a **Giffen good**.

Income and Substitution Effects



From Utility to the Demand Curve: Individual and Market Demand



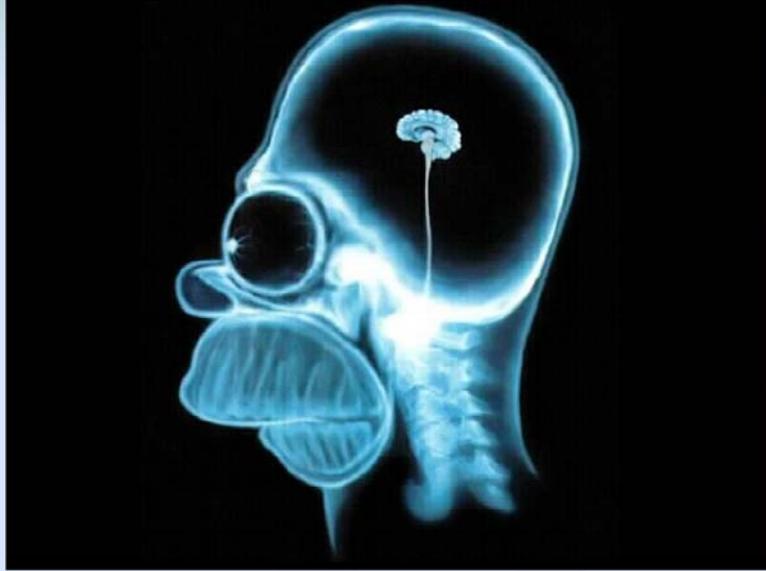
The **individual demand curve** for a good shows the relationship between quantity demanded and price for an individual consumer.

The quantity demanded by the market at any given price is the sum of the quantities demanded by Bert and by Ernie at that price.

Some basic assumptions of behavioral economics

adapted from R. Thaler
(co-author of Nudge)

Bounded Rationality



Assumptions of Behavioral Economics => Humans vs. Econs

Bounded Rationality

- ⑩ In the standard economics model agents are as smart as the smartest economist, or even as smart as the smartest economist thinks he is.

- Bounded Willpower

- ⑩ Homer Simpson, when told by a gun shop owner that there is a five day waiting period to buy a gun: "Five days, but I am mad now!"

Assumptions of Behavioral Economics => Humans vs. Econs

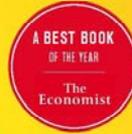
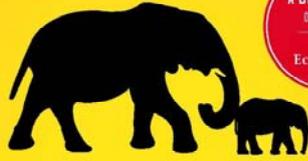
☞ Bounded Self-interest

- ⑩ Economics assumes that agents are unboundedly unscrupulous.
- ⑩ But,



⇒ We are more like *homo economicus* than *homo economicus*, and markets are not perfect.

A NEW YORK TIMES Bestseller



Nudge

Improving Decisions About
Health, Wealth, and Happiness

Richard H. Thaler and Cass R. Sunstein

Revised and Expanded Edition

"One of the few books I've read recently that fundamentally changes the way
I think about the world." —Steven D. Levitt, coauthor of *Freakonomics*



Most Famous Nudge



Detail of Fly Painted on Urinal



⑩ Results: 80% less "spillage"

Immanuel Kant (1784): Beantwortung der Frage: Was ist Aufklärung?

„**A**ufklärung ist der Ausgang des Menschen aus seiner selbst verschuldeten Unmündigkeit. Unmündigkeit ist das Unvermögen, sich seines Verstandes ohne Leitung eines andern zu bedienen. Selbst verschuldet ist diese Unmündigkeit, wenn die Ursache derselben nicht am Mangel des Verstandes, sondern der Entschliebung und des Muthes liegt, sich seiner ohne Leitung eines andern zu bedienen. Sapere aude! Habe Muth, dich deines eignen Verstandes zu bedienen! ist also der Wahlspruch der Aufklärung.

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Berlinische Monatsschrift 4 (1784), S: 481-494.

Immanuel Kant (1784): Beantwortung der Frage: Was ist Aufklärung? Cont.

Faulheit und Feigheit sind die Ursachen, warum ein so großer Theil der Menschen, nachdem sie die Natur längst von fremder Leitung frei gesprochen (naturaliter majorennis), dennoch gerne Zeitlebens unmündig bleiben; und warum es Anderen so leicht wird, sich zu deren Vormündern aufzuwerfen. Es ist so bequem, unmündig zu seyn. Habe ich ein Buch, das für mich Verstand hat, einen Seelsorger, der für mich Gewissen hat, einen Arzt, der für mich die Diät beurtheilt, u. s. w, so brauche ich mich ja nicht selbst zu bemühen.

2ter Band.

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Berlinische Monatsschrift 4 (1784), S: 481–494.

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Berlinische Monatsschrift 4 (1784), S: 481-494.