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The first of the season.

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THE BORROWING NUISANCE.

OR MUCH ABUSED PRIVILEGES.

Among honest men, borrowing

may be of great convenience, and of

mutual benefit to both borrower and

lender; as for instance when a note is

discounted in bank, or when one

borrow money from a Building and

Loan Association; and it may be

very accommodating to a neighbor,

and no disadvantage to ourselves to

loan something of our own when full

value is returned. But there is the

point; how very seldom is the full

equivalent returned. In the country

it may happen that the loan of some

article of household necessity may

be of very great convenience to a

neighbor—such as flour, eggs,

matches, tea, &c., but how often

these things are paid back by an in-

ferior article, or else entirely forgot-

ten, or perhaps the show of making

payment is gone through when a less

quantity than was given is returned.

I remember hearing a story which is

so apt to this last point that I cannot

help but relate it. "A plain friend

had for a neighbor, one who was a

constant borrower, and as she saw

the articles when returned were less

in quantity than she had given, she

resolved to put the following plan

into execution. She bought one

pound of the very best tea and put it

into a separate box, and when the

neighbor borrowed a cup-full it was

taken out of this box; when she re-

turned it, it was put back in the same

place, but as she always returned a

much less quantity than she bor-

rowed, the result was in time the box

became empty. So one morning

when she came for the usual cup-full

of tea which she would return after

she came back from the store, the

following conversation took place.

"Do you see this tea box, Sarah

Ann? Yes! Well, some time ago I

filled it with a pound of the very

best tea, and I kept it specially for

be returned again, but has it not been

used and its value lessened? There-

fore, to that extent, the obliging

neighbor has been defrauded. Thus

one might go on to a great length

with these examples, but my object

is to show that the code of the habit-

ual borrower is a lax one. This may

be partially accounted for by the fact

that the independent, self-reliant,

portion of the community seldom

borrow, and the practice is mostly

left to people of the opposite kind.

The unscrupulous borrowers usually

belong to one of two classes: the

easy, shiftless sluggard, or the

greedy, grasping victim of avarice.

The first borrows with a dim expecta-

tion of paying some time, and the

hope that he may be able to do so;

the other borrows with the full de-

sign never to make an honest return.

He will make the most of it clear-

gain, if possible. Both are, there-

fore, unreliable in all matters of

trust. It is, therefore, worth consid-

ering whether habitual borrowing

does not demoralize a man, and weak-

en his self reliance. Should we have

a neighbor who, from actual poverty,

needs to borrow at times, let us help

him all we can. "Lend, hoping for

nothing again," for another will

repay us, and in helping him we

shall help ourselves, but from the

habitual borrower, who borrows for

selfish purposes, let us keep clear, and

we may teach him a much needed

lesson.

SHORT SKETCHES OF OUR

SUMMER RESORTS.

ROUTE: Pennsylvania R. R. to

New York, New York Transfer Co.,

and N. Y. C. & Hudson R. R. or

Hudson River boats to Catskill

village; stage to hotel. So we are

landed directly in the heart of the

Catskill mountains, three thousand

feet above the sea. The journey

from Philadelphia occupies about

eleven hours by rail and somewhat

many places appear dangerous, walk-

ing is of course a favorite way of

spending a morning and many of the

ladies as well as the gentlemen take

walks of ten miles or more between

breakfast and dinner. Boarding in

this region varies from ten to twenty

dollars a week. The table at most

of the hotels and boarding houses is

good. Altogether a stay of two

weeks or even months in these moun-

tains, would prove a healthful mode

of spending a summer vacation.

A GALLANT RESCUE BY NAVAL

CADETS.

The Annapolis correspondent of

the Baltimore Gazette writes that on

last Sunday afternoon about 5 o'clock,

two lads, each about 12 years,

Masters Dougherty and Corcoran,

the former a son of Michael Dougherty

and the latter a son of Mr. Corcoran,

the head baker of the Naval Academy,

were walking on the ice off the mid-

shipmen's new quarters, when they

broke in. The boys cried for assist-

ance, which cries were heard by

Cadet Midshipman Timothy S.

O'Leary, at his quarters, who also

saw the accident. He ran to the ice,

and getting on it, broke in, but kept

on breaking the ice to the boys, some

forty or fifty feet from the shore, the

lads in the meantime clinging to the

edge of the ice. Cadet Midshipman

Wm. A. McGrath, seeing the accident,

followed Cadet O'Leary and plunged

also in the water and ice. By this

time Cadet O'Leary had secured a

hold on one of the lads and passed

him to McGrath, who took him to

shore. The other boy was rescued

in the same manner. The water was

in depth over Cadet O'Leary's head.

After the rescue one of the boys said

to that cadet, "would you please

dive down and get my gum-boots,

for if I go home without them my

mother certainly will thrash me."

This cool request the gallant youth

wisely declined.

PERMISSION TO BE BLACKGUARDS.

A truly didactic saying is attrib-

uted by Elian to the Spartan magis-

trates. "When certain persons from

Clazomenae had come to Sparta and

smear with soot the seats on which

the Spartan magistrates sat discharg-

ing public duties, on discovering

what had been done and by whom,

they expressed no indignation, but

merely ordered a public proclama-

tion to be made: "Let it be lawful

for the people of Clazomenae to

make blackguards of themselves."

—Paley's Greek Wit.

ADVICE TO BARBERS.—Here is a

brief and bright saying of King

Archelaus, when a talkative barber,

trimming his beard, asked him, "how

shall I cut it?" "In silence," re-

plied the King. The anecdote recalls

one of Charles II.'s bragging barbers

who boasted to him that he could cut

WISE AND OTHERWISE.

Can a man eating dates be said to consume time?

A matter of fact old gentleman thinks that it must be a very small base ball that can be caught on a fly.

Did the man who plowed the seas and afterward planted his foot upon native soil, ever harvest his crops?

A little girl in the train was asked what motive was taking her to the city, "I believe they call it a locomotive," said the little innocent.

An unsophisticated person once declined a plate of macaroni soup with the remark that they "couldn't palm off any biled pipe stems on him."

An Indiana paper notices the death of an old subscriber, and touchingly adds. "We are sorry to hear of the death of any of our subscribers who are prompt about paying up."

As illustrating the humorous, Prof. Lowell mentions an advertisement that caught his eye some time since. "Wanted, by a boy, a situation in an eating house. He is used to the business."

A poet was walking with M. De Talleyrand in the street, and at the same time reciting some of his own verses. Talleyrand perceiving at a distance a man yawning, pointed him out to his friend, saying, "Not so loud; he hears you."

Who finds all the umbrellas that everybody loses? Every man we meet loses the umbrella he buys, but we have never got acquainted with the man that finds them. Can any one answer the question before the next rain?

"What have you been doing?" said a father to his boy, who had been set to husking corn in the barn, and had only husked half a basketful. "I'm catching rats, sir." "Catching rats! How many have you caught?" "When I get the one I am now after and two more, it will make three."

A witness, in describing certain events, said, "The person I saw at the head of the stairs was a man with one eye named Jacob Wilkins." "What was the name of his other eye?" spitefully asked the opposing counsel. The witness was disgusted at the levity of the audience.

"That's where the boys fit for college," said a professor to Mrs. Partington, pointing to a school house. "Oh, did they?" said the old lady, with animation. "Then if they fit for college before they went they didn't fight afterwards?" "Yes," said he, smiling, and favoring the conceit, "But the fight was with the head, not with the hands." "Butted, did they?" said the old lady.

"And you have taken the teetotal pledge, have you?" said somebody to an Irishman. "Indade I have, and I'm not ashamed of it, either." "And did not Paul tell Timothy to take a little wine for his stomach's sake?" "So he did; but my name is not Timothy, and there's nothing the matter with my stomach."

A sharp student was called up by a worthy professor of a celebrated college, and asked the question, "Can a man see without eyes?" "Yes, sir," was the prompt answer. "How sir," cried the amazed professor, "can a man see without eyes?" "He can see with one, Sir," replied the ready witted youth; and the whole class shouted with delight at the triumph over old metaphysics.

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THE BORROWING NUISANCE.

OR MUCH ABUSED PRIVILEGES.

Among honest men, borrowing may be of great convenience, and of mutual benefit to both borrower and lender; as for instance when a note is discounted in bank, or when one borrows money from a Building and Loan Association; and it may be very accommodating to a neighbor, and no disadvantage to ourselves to loan something of our own when full value is returned. But there is the point; how very seldom is the full equivalent returned. In the country it may happen that the loan of some article of household necessity may be of very great convenience to a neighbor—such as flour, eggs, matches, tea, &c., but how often these things are paid back by an inferior article, or else entirely forgotten, or perhaps the show of making payment is gone through when a less quantity than was given is returned. I remember hearing a story which is so apt to this last point that I cannot help but relate it. "A plain friend had for a neighbor, one who was a constant borrower, and as she saw the articles when returned were less in quantity than she had given, she resolved to put the following plan into execution. She bought one pound of the very best tea and put it into a separate box, and when the neighbor borrowed a cup-full it was taken out of this box; when she returned it, it was put back in the same place, but as she always returned a much less quantity than she borrowed, the result was in time the box became empty. So one morning when she came for the usual cup-full of tea which she would return after she came back from the store, the following conversation took place.

"Do you see this tea box, Sarah Ann? Yes! Well, some time ago I filled it with a pound of the very best tea, and I kept it specially for thy use. I took from it what I loaned thee, and I put back into it what thou returnedst. Now it is empty; therefore, I say unto thee, thou hast borrowed thyself out, and I have no more to loan thee. Farewell!"

Such a lesson would be a good one for some of our habitual borrowers.

But let us look at some of the other abuses practised by this class of people. Here is one who takes a special pride in keeping his tools clean. His borrowing neighbor comes for the loan of a shovel, which he promises to return in the evening. Evening comes but no shovel. Next morning, however, it is quietly returned to its accustomed place in the tool house, but its bright surface is covered with a coating of dry mortar, and it takes the accommodating friend a half hour's work, with knife and sand paper, to clean it; and as it is not his own he is not very careful, but saws through nails or anything else; of course the saw is dulled, and the message comes back, "I would a sent and got it filed, but I knowed you allus filed your own saws, and it wouldn't take but a few minutes to sharpen it again." And so with such a thing as a whitewash brush when borrowed. True it may

be returned again, but has it not been used and its value lessened? Therefore, to that extent, the obliging neighbor has been defrauded. Thus one might go on to a great length with these examples, but my object is to show that the code of the habitual borrower is a lax one. This may be partially accounted for by the fact that the independent, self-reliant portion of the community seldom borrow, and the practice is mostly left to people of the opposite kind. The unscrupulous borrowers usually belong to one of two classes: the easy, shiftless sluggard, or the greedy, grasping victim of avarice. The first borrows with a dim expectation of paying some time, and the hope that he may be able to do so; the other borrows with the full design never to make an honest return. He will make the most of it clear gain, if possible. Both are, therefore, unreliable in all matters of trust. It is, therefore, worth considering whether habitual borrowing does not demoralize a man, and weaken his self reliance. Should we have a neighbor who, from actual poverty, needs to borrow at times, let us help him all we can, "Lend, hoping for nothing again," for another will repay us, and in helping him we shall help ourselves, but from the habitual borrower, who borrows for selfish purposes, let us keep clear, and we may teach him a much needed lesson.

—o—
SHORT SKETCHES OF OUR SUMMER RESORTS.

ROUTE: Pennsylvania R. R. to New York, New York Transfer Co., and N. Y. C. & Hudson R. R. or Hudson River boats to Catskill village; stage to hotel. So we are landed directly in the heart of the Catskill mountains, three thousand feet above the sea. The journey from Philadelphia occupies about eleven hours by rail and somewhat longer by the Hudson River boats. The journey from the village of Catskill to the hotels, is made in stages which forms an agreeable change to those accustomed to the railway cars. The distance varies from ten to fifteen miles according to location. The change of temperature can readily be detected as we ascend the mountains, and once there it is seldom that an overcoat would feel burdensome after a warm July or August day. The Mountain House is one of the oldest and finest hotels in this region, the view from the ground in front of this hotel is magnificent. Five States can be seen stretched out on the horizon; New York of course lies around and beneath us. To the northeast, the Green Mountains of Vermont and the White Mountains of New Hampshire can be easily traced, while the Berkshire Hills of Massachusetts can be seen in relief against the eastern sky. The view of the Hudson is obstructed by a mountain, but towards the south we can trace the stream till it disappears behind the Highlands, at West Point. The Mountain House and the Overlook House are the best places for observation. The drives through the Catskill's are numerous, and to those who are unaccustomed to them, in

many places appear dangerous, walking is of course a favorite way of spending a morning and many of the ladies as well as the gentlemen take walks of ten miles or more between breakfast and dinner. Boarding in this region varies from ten to twenty dollars a week. The table at most of the hotels and boarding houses is good. Altogether a stay of two weeks or even months in these mountains, would prove a healthful mode of spending a summer vacation.

A GALLANT RESCUE BY NAVAL CADETS.

The Annapolis correspondent of the Baltimore Gazette writes that on last Sunday afternoon about 5 o'clock, two lads, each aged about 12 years, Masters Dougherty and Corcoran, the former a son of Michael Dougherty and the latter a son of Mr. Corcoran, the head baker of the Naval Academy, were walking on the ice off the midshipmen's new quarters, when they broke in. The boys cried for assistance, which cries were heard by Cadet Midshipman Timothy S. O'Leary, at his quarters, who also saw the accident. He ran to the ice, and getting on it, broke in, but kept on breaking the ice to the boys, some forty or fifty feet from the shore, the lads in the meantime clinging to the edge of the ice. Cadet Midshipman Wm. A. McGrath, seeing the accident, followed Cadet O'Leary and plunged also in the water and ice. By this time Cadet O'Leary had secured a hold on one of the lads and passed him to McGrath, who took him to shore. The other boy was rescued in the same manner. The water was in depth over Cadet O'Leary's head. After the rescue one of the boys said to that cadet, "would you please dive down and get my gum-boots, for if I go home without them my mother certainly will thrash me." This cool request the gallant youth wisely declined.

PERMISSION TO BE BLACKGUARDS.

A truly didactic saying is attributed by Elian to the Spartan magistrates. "When certain persons from Clazomene had come to Sparta and smeared with soot the seats on which the Spartan magistrates sat discharging public duties, on discovering what had been done and by whom, they expressed no indignation, but merely ordered a public proclamation to be made: "Let it be lawful for the people of Clazomene to make blackguards of themselves." —Paley's Greek Wit.

ADVICE TO BARBERS.—Here is a

brief and bright saying of King Archelaus, when a talkative barber, trimming his beard, asked him, "how shall I cut it?" "In silence," replied the King. The anecdote recalls one of Charles II.'s bragging barbers who boasted to him that he could cut his Majesty's throat when he would—a boast for which he was only dismissed, though for a like rash vaunt, according to Peter Cunningham, the barber of Dionysius was crucified. —The Saturday Review.

