

Too Good Credit.

LET ME show you one of the cheap-est pieces of cloth I have seen for six months," said a smiling storekeeper to a young married man, whose income from a clerkship was in the neighborhood of seven hundred dollars.

"Don't trouble yourself, Mr. Edwards," replied the customer. "The silk and buttons are all I want."

"Oh, no trouble at all Mr. Jacobs; no trouble at all; it is a pleasure for me to show my goods," said the storekeeper, drawing from the shelf the piece of cloth he had mentioned, and throwing it upon the counter. "There," he added, as he unfolded the glossy broadcloth and clasped his hand upon it complacently; "there is something worth looking at, and its cheap as dirt. Only four dollars a yard, and worth six, every cent of it. I bought it at auction yesterday, at a great bargain."

"It's cheap enough, certainly," replied Jacobs, half indifferently, as he bent down to inspect the cloth; "but I've no money to spare just now."

"Don't want any money," replied Edwards; "at least not from such men as you."

Jacobs looked up into the man's face in some doubt as to his meaning.

"Your credit is good," said Edwards, smiling.

"Credit! I've no credit. I never asked a man to trust me in my life," returned the customer.

"I'll trust you to half that [is in my store]," was answered.

"Thank you," said Jacobs, feeling a little flattered by a compliment like this; "but I've no want in the dry goods line to that extent. A skein of silk and a dozen of buttons for my wife, are all that I require at present."

"You want a new coat," replied the persevering storekeeper; and he laid his hand upon the sleeve of Jacobs' coat and examined it closely. "This one is getting rusty and threadbare. A man like you should have some regard to his appearance. Let me see. Two yards of this beautiful cloth will cost but eight dollars, and I won't send in your bill for six months. Eight dollars for a fine broadcloth coat. Think of that! Bargains of this kind don't grow on every tree."

While Edwards talked thus he was displaying the goods he wished to sell in a way to let the rich, glossy surface catch the best points of light, and his quick eye told him that his customer was beginning to be tempted.

"I'll cut you off a coat pattern," said he, taking up his yard-stick; "I know you want it. Don't hesitate about the matter."

Jacobs did not say "no," although the word was on his tongue. While he yet hesitated, the coat pattern was measured off and covered from the piece.

"There it is," came in a satisfied, half triumphant tone from the store keeper's lips. "And the greatest bargain you ever heard. You will want trimmings, of course."

As he spoke he turned to the shelves for padding, lining, silk, &c., and while Jacobs, half-bewildered, stood looking on, cut from one piece and another, until the trimmings were all nicely laid out. This done Mr. Edwards faced his customer again, rubbing his hands from an internal feeling of delight, and said:

"You must have a handsome vest to go with this, of course."

"My vest is a little shabby," replied Jacobs, as he glanced downward at a garment which had seen pretty fair service.

"If that's the best one you have, it will never do to go with a new coat," said Edwards, in a decided tone. "Let me show you a beautiful piece of black satin."

And so the storekeeper went on tempting his customer, until he sold him a vest and pantaloons in addition to the coat. After that he found no difficulty in selling him a silk dress for his wife. Having indulged himself with an entire new suit, he could not, upon reflection, think of passing by his wife, who had been wishing for a new silk dress for more than six years.

"Can't you think of anything else?" inquired Edwards; "I shall be happy to supply whatever you want in my line."

"Nothing more, I believe," answered Jacobs, whose bill was already thirty-five dollars, and he had yet to pay for making his coat, pantaloons and vest.

But you will want various articles of dry goods. In a family there is something called for every day. Tell Mrs. Jacobs to send down for whatever she may need; never mind about the money; your credit is good with me for any amount."

When Mr. Jacobs went home and told his wife what he had done, she, unreflecting woman, was delighted.

"I wish you had taken a piece of muslin," said she; "we want sheets and pillow-cases badly."

"You can get a piece," replied Jacobs; "we won't have to pay for it now. Edwards will send the bill in at the end of six months, and it will be easy to pay it then."

"Oh, yes; easy enough," responded his wife, confidently.

So a piece of muslin was procured on the credit account is too often like a

branch in a canal; the stream is small at first, but soon increases to a ruinous current. Now that want had found source, want became more clamorous than before. Scarcely a day passed that Mr. and Mrs. Jacobs did not order something from the store, not dreaming, simple souls, that an alarmingly heavy debt was accumulating against them.

As to the income of Mr. Jacobs, it was not large. He was, as has been intimated a clerk in a wholesale store, and received a salary of seven hundred dollars a year. His family consisted of a wife and three children, and he found it necessary to be prudent in all his expenditures, in order to "make both ends meet." Somewhat independent in his feelings, he had never asked credit of any one with whom he dealt, and no one offering it, previous to the tempting inducement held out by Edwards, he had regulated his out-goes by his actual income. By this means he had managed to keep even with the world though not to gain any advantages on the side of fortune. Let us see how it was with him at the end of six months, under the new system. Let us see if his "good credit" has been of any real benefit to him.

It was so very pleasant to have things comfortable, or for a little display, without feeling that the indulgence drained the purse too heavily. And weak vanity on the part of the Jacobs, was gratified by the flattering opinions of his honesty entertained by Edwards, the storekeeper. His credit was "good," and he was proud of the fact. But the day of reckoning was approaching, and at last it came. Notwithstanding the credit at the dry-goods store, there was no more money in the young clerk's purse at the end of the six months than at the beginning. The cash that would have gone for clothing when necessity called for additions to the family wardrobe, had been spent for the things, the purchase of which would have been omitted but for the fact that the dollars were in the purse instead of in the storekeeper's hands and tempted needless expenditure.

As the end of the six months' credit period approached, the mind of Jacobs began to rest upon the dry-goods dealer's bill, and to be disturbed by a feeling of anxiety. As to the amount of this bill he was in some uncertainty; but he thought that it would not be less than forty dollars. That was a large sum for him to owe, particularly as he had nothing ahead, and his current expenses were fully up to his income. It was now for the first time in his life, that Jacobs felt the nightmare pressure of debt, and it seemed at times as if it would almost suffocate him.

One evening he came home, feeling more sober than usual. He had thought of little all day besides his bill at the store. On meeting his wife he saw that something was wrong.

"What ails you, Jane?" said he, kindly. "Are you sick?"

"No," was the simple reply. But her eyes drooped as she said it, and her husband saw that her lips slightly quivered.

"Something is wrong, Jane," said the husband.

Tears stole to the wife's cheeks from beneath her half-closed eyes—the bosom labored with the weight of some pressure.

"Tell me, Jane," urged Jacobs, "if anything is wrong? Your manners alarm me. Are any of the children sick?"

"Oh, no, no; nothing of that," was quickly answered; "but—but—Mr. Edwards has sent in his bill."

"That was to be expected, of course," said Jacobs, with forced calmness; "the credit was only for six months. But how much is the bill?"

His voice was unsteady as he asked the question.

"A hundred and twenty dollars." And poor Mrs. Jacobs burst into tears.

"Impossible!" exclaimed the startled husband; "impossible! There is some mistake. A hundred and twenty dollars? Never!"

"There is the bill." And Mrs. Jacobs drew it from her bosom.

Jacobs glanced eagerly at the footing-up of figures. There were numerals to the value of one hundred and twenty.

"It can't be," he said, in a troubled voice. "Edwards has made a mistake."

"So I thought when I first looked at the bill," replied Mrs. Jacobs, recovering herself, yet speaking in a sad voice. "But, I am sorry to say, that it is right. I have been over it again, and cannot find any error. Oh, dear! how foolish I have been. It was so easy to get things when no money had to be paid down. But I never thought of a bill like this; never!"

Jacobs sat for some moments with his eyes upon the floor. He was thinking rapidly.

"So much for a good credit," he said at length, taking a long breath. "What a fool I have been! That cunning fellow, Edwards, has gone to the windward of me completely. He knew that if he got me on his books, he would secure three dollars to one of my money beyond what he would get by the cash-down system. One hundred and twenty dollars in six months! Ah! me! Are we happier, now, for the extra dry-goods we have procured? Not a whit. Our bodies have been a little better clothed, and our love of display gratified to some extent. But has all that wrought a compensation for

the pain of this day of reckoning?" Poor Mrs. Jacobs was silent. Sadly was she repenting of her part in the folly they had committed.

Tea-time came, but neither husband nor wife could do much more than taste food. That bill for a hundred and twenty dollars had taken away their appetites. The night that followed brought to neither of them a very refreshing slumber and in the morning they awoke sober-minded, and little inclined for conversation. But one thought was in the mind of Jacobs—the bill of Edwards; and one feeling in the mind of his wife—self-reproach for her part in the work of embarrassment.

"What will you do?" said Mrs. Jacobs in a voice that was unsteady, looking into her husband's face with glittering eyes, as she laid her hand upon his arm, causing him to pause as he was leaving the house.

"I'm sure I don't know," replied the young man, gloomily. "I shall have to see Edwards, I suppose, and ask him to wait. But I'm sure I rather take a horse-whipping. Good credit! He'll sing a different song now." For a moment or two longer the husband and wife stood looking at each other. Then as each sighed heavily, the former turned away and left the house. His road to business was past the store of Mr. Edwards; but now he avoided the street in which he lived, and went a whole block out of his way to do so.

"How am I to pay this bill?" murmured the unhappy Jacobs pausing in his work for the twentieth time, as he sat at his desk, and giving his mind up to troubled thoughts. Just at this moment the senior partner in the establishment came up and stood beside him.

"Well, my young friend," said he, kindly, "how are you getting along?"

Jacobs tried to smile and look cheerful as he replied:

"Pretty well, sir." But his voice had in it a touch of despondency.

"Let me see," remarked the employer after a pause; "your regular year is up to-day, is it not?"

"Yes, sir," replied Jacobs, his heart sinking more heavily in his bosom, for the question suggested a discharge from the place—business having been dull for some time.

"I was looking at your account yesterday," resumed the employer, "and find that it is drawn up close. Have you nothing ahead?"

"Not a dollar, I am sorry to say," replied Jacobs. "Living is expensive, and I have six months to feed."

"That being the case," said the employer, "as you have been faithful to us and your services are valuable, we must add something to your salary. You now receive seven hundred dollars?"

"Yes, sir."

"We will call it eight hundred and fifty."

A sudden light flashed into the face of the unhappy clerk; seeing which the employer, already blessed in blessing another added;

"And it shall be for the last as well as for the coming year. I will fill you out a check for one hundred and fifty dollars as the balance due you up to this day."

The feelings of Jacobs were too much agitated to trust himself with oral thanks as he received the check, which the employer immediately filled up; but his countenance fully expressed his grateful emotion.

A little while afterwards the young man entered the store of Edwards, who met him with a smiling face.

"I've come to settle your bill," said Jacobs:

"You needn't have troubled yourself about that," replied the storekeeper, "though money is always acceptable."

The money was paid and the bill receipted, when Edwards, rubbing his hands, an action peculiar to him when in a happy frame of mind, said:

"And now what shall I show you?"

"Nothing," was the young man's grave reply.

"Nothing! don't say that," replied Edwards; "I've just got in a beautiful lot of spring goods."

"I've no money to spare," answered Jacobs.

"That's of no consequence. Your credit is good for any amount."

"A world too good, I find," said Jacobs, beginning to button up his coat with the air of a man who had lost his pocket-book, and feels disposed to look well that his purse doesn't follow in the same unprofitable direction.

"How so? What do you mean?" asked the storekeeper.

"My good credit has taken a hundred and twenty dollars out of my pocket," replied Jacobs.

"I don't understand you," said Edwards, looking serious.

"It's a very plain case," answered Jacobs. "This credit-account at your store has induced myself and wife to purchase twice as many goods as we would otherwise have bought."

That has taken sixty dollars out of my pocket, and sixty dollars more have been spent, under temptation, because it was in the purse instead of being paid out for goods credited to us on your books. Now do you understand me?"

The storekeeper was silent.

"Good-morning, Mr. Edwards," said

Jacobs. "When I have cash to spare, I shall be happy to spend it with you; but no more book accounts for me."

Wise will they be who profit by the experience of Mr. Jacobs. These credit accounts are a curse to people with moderate incomes, and should never, under any pretence, be opened.

Where Familiar Quotations Come From.

THERE is death in the pot, is from the Bible, 2 Kings iv. 40.

Lovely and pleasant in their lives, and in death they are not divided, is spoken of Saul and Jonathan, 2 Samuel i. 23.

A man after my own heart, 1 Samuel xiii. 12.

The apple of his eye, Dent. xix. 21.

A still small voice, 1 Kings xix. 12.

Escaped with the skin of my teeth, Job xix. 20.

Spreading himself like a green bay tree, Psalms xxxvii. 35.

Hanged our harps upon the willow, Psalm cxxxvii. 2.

Riches certainly make (not take, as it is often quoted) themselves wings, Proverbs xxiii. 5.

Heap coals of fire upon his head, Ibid. xxv. 22.

No new thing under the Sun, Ecclesiastes i. 9.

Of making many books there is no end, Ibid. vii. 12.

Peace, peace, where there is no peace, —made famous by Patrick Henry,—Jeremiah viii. 11.

My name is Legion, Mark v. 9.

To kick against the pricks, Acts ix. 5.

Make a virtue of necessity, Shakespeare's Two Gentlemen of Verona.

All is not gold that glitters, Merchant of Venice.

Screw your courage to the sticking place,—not point,—Macbeth.

Make assurance doubly sure, Ibid.

Hang out your banners upon the outward walls, Ibid.

Keep the word of promise to our—not the—ear, but break it to our hope, Ibid.

It's an ill wind turns no good, usually quoted, 'Tis an ill wind blows no one any good,' Thomas Tassler, 1650.

Look ere you leap, Hudibras, commonly quoted 'Look before you leap.'

Out of mind as soon as out of sight, usually quoted 'Out of sight out of mind,' Lord Brooke.

What though the field be lost, Milton. Awake, arise, or be forever fallen, Ibid.

Necessity, the tyrant's plea, Ibid.

The old man eloquent, Ibid.

Peace hath her victories, Ibid.

Though this may be play to you, 'tis death to us, Roger l'Estrange, 1704.

All cry and no wool,—not little wool—Hudibras.

Count their chickens ere—not before—they are hatched, Ibid.

Through thick and thin, Dryden.

When Greek join Greek, then comes the tug of war, Nathaniel Lee, 1692.

Of two evils I have chosen the least, Prior.

Richard is himself again, Colly Cibber.

A good hater, Johnson.

Ask me no questions and I'll tell you no fibs, Goldsmith.

Not much the worse for wear,—not none the worse,—Cowper.

What will Mrs. Grundy say, Thomas Morton.

No pent-up Utica contracts our power, Jonathan Sewel.

Wise and masterly inactivity, Mackintosh in 1795, though generally attributed to John Randolph.

First in war, first in peace, and first in the hearts of his fellow citizens,—not countryman—resolutions presented to the House of Representatives, December, 1790, prepared by Gen. Henry Lee.

Millions for defence, but not one cent for tribute, Chas. C. Pinckney.

Selling a bargain, is in Love's Labor Lost.

Hell is paved with good intentions, though found in Johnson and Hubert, was obviously in that day a proverbial expression. Walter Scott ascribes it to some divine.

There's a good time coming, is an expression used by Sir Walter Scott in Rob Roy, and has doubtless for a long time been a familiar saying in Scotland.

He that fights and runs away, May live to fight another day.

These lines generally attributed to Hudibras, are really much older. They are to be found in a book published in 1606. The same idea, is, however, expressed in a couplet published in 1542, while one of the fragments in Menander, the Greek writer, that have been preserved, embodies the same idea in a single line. The couplet in Hudibras is:

For those that fly might fight again, Which he can never do that's slain.

Whistling girls and the crowing hen Always come to some bad end.

In one of the curious Chinese books recently translated and published in Paris, the proverb occurs in substantially the same words. It is an injunction of the Chinese Priesthood, and a carefully observed household custom to kill immediately every hen that crows, as a preventive against the misfortune that the circumstance is supposed to indicate.—The same practice prevails through many portions of the United States.



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