

# The Borrowers



BY JAMES RAYMOND PERRY

WITH PICTURES BY R. B. BIRCH

**I**T'S an ideal little flat for two, Bruce; I don't see why you and your wife wanted to give it up. But what's your loss is our gain. My wife is delighted to think we're coming here to live."

"Yes, Spencer, it's a mighty cozy flat, and we don't want to give it up. Mary's pretty near sick over it. We'd like to stay; but the truth is, old man, we can't afford to: it costs too much."

"Costs too much! Why, you told me you're moving into apartments that cost ten a month more than these."

"So they do, Spencer; but there'll be only two in the family—just Mary and I. At least that's what we hope. You see, there are seven here, and sometimes nine or ten. It costs an awful lot to feed them."

"Seven—sometimes nine or ten! Bruce, are you crazy?"

"No; but I've had a narrow escape. I was n't going to say anything about it, because I did n't want to discourage a young couple just starting housekeeping. If you were strangers 't would be different, but being friends, it seems to me you ought to be given a word of warning. You'll have from seven to ten in your family when you move in here if you're not careful."

"Don't look so horrified, old man, and I'll explain. You see, there's a family across the hall—a widow with four children, three girls and a boy. That makes five, and Mary and I make seven. Frequently the widow has two or three in for company, so we never know when our family may jump from seven to ten. Aside from the cost, it's lots of worry. You never know how much to provide, with two or three extra ones dropping in."

"What the deuce are you talking about, Bruce? What difference does it make how large your neighbor's family is or how much company they have?"

"Why, if we don't provide enough for all, it means that Mary and I must go hungry. I hate to see my wife hungry, to say nothing about my own disinclination to endure the pangs."

"Tersely put, Spencer, Mrs. Judson—that's the widow—is a borrower. And all her children take after her. Their minds are active and work over-time. When the front door-bell is n't ringing, the back one is. If it is n't Mrs. Judson or Fanny or Lizzy after something at the back door, it's little Julia or Johnnie at the front door. Sometimes both bells are ringing at once, and Mary is busy supplying the back door demands while

I attend to the front entrance. If there was a third door, we should have to hire a maid, something Mary detests. Their wants range all the way from a pinch of salt to the whole flat. Mary is so good-natured, and I'm so easy-going, that we have n't the heart to refuse them. The bell rings before we're up in the morning and after we're in bed at night, and it's wearing on us. Company came in unexpectedly at 11 o'clock one night, and Fanny came over to know if we could loan them our bed-couch. Getting it through the hall and round into the room where they wanted it was hard work, and 't was midnight before I got to bed again.

"They live on butter, eggs, and cream principally: but they like ham and bacon, and will even eat salt pork or corned beef at a pinch. They have healthy appetites for potatoes—new ones preferred—and for all vegetables in their season. They enjoy fruits and berries, and they are particularly fond of the brand of coffee we buy. They don't care much for tea, but if they happen to have borrowed our last spoonful of coffee, they will drink it. They are fond of cheese and olives. Johnnie especially likes olives, and often asks for them between meals. Sugar, molasses, vinegar, olive-oil, salt, pepper, catsup, Worcester-shire sauce, pickles, preserves, and everything of that sort there is a brisk demand for, as the mercantile agencies say. And nothing is ever returned; that is, nothing in the food line. Kitchen utensils and china sometimes come back, the dinner plates nicked and the kitchen dishes bent and battered. For we not only have to furnish their food, but we have to provide the pans to cook it in and the dishes to eat it on. One time the widow gave a swell dinner, and borrowed all our

best dinner dishes and wondered if we could lend her some solid silver. The people she was entertaining she was particular about, she said. When the things came back, Mary declared they had n't been washed, and she washed them all over again and I wiped them. Mary was about ready to cry that night. There were several nicks in the china,—new ones,—and I tried to console her by saying that they showed the dishes had been washed, or at least that an attempt to wash them had been made.

"The Judsons are catholic in their wants. They don't confine their borrowing to food stuffs, tableware, and bed-couches, by any means. Nickels for their telephone are always in demand, and there is occasional inquiry for two and five dollar bills to pay for C. O. D. packages from the downtown stores. The younger children frequently feel the need of candy or ice-cream, and do not hesitate to ask for a dime or a quarter with which to gratify their wants. Sometimes the C. O. D. money is returned; the small change never. Two or three times they've borrowed the whole flat—

that is, all but the kitchen. When the widow gives a party she does that, for her own flat is n't big enough for all her guests. Then Mary and I spend the evening in the kitchen. If the widow were poor we might not mind so much, but she is n't; her means are abundant.

"Now don't be discouraged, Spencer. I'm just giving you a few pointers, so you'll know what to expect. But you are young and strong, and have a good income, and if you and Mrs. Spencer don't let trifles worry you, you may pull through all right. The widow may move out any year. She's been talking about it for the last three years, and some-



"'WHAT'S YOUR NAME?' MRS.  
SPENCER ASKED"

time she may really do it. So keep up your courage and try to be cheerful. It certainly is a pleasant flat you're moving into, and the Judsons usually go away a few weeks in the summer."

"Thank you, Bruce, for your friendly confidences," retorted Spencer. "Your well-known love of the truth shines out with a clearer radiance than ever. Still, very likely there may be two or three grains of truth in what you've told me, and forewarned is forearmed, you know. We shall be ready for the enemy."

THE morning after the Spencers moved in, the back door-bell rang, and a girl of twelve or thirteen asked: "Could you lend us a few eggs, please? We're all out."

"What is your name?" Mrs. Spencer asked.

"Fanny Judson," answered the girl, looking at Mrs. Spencer in some surprise.

"Where do you live, Fanny?"

"Why, right across from here—in that flat," she answered, looking yet more surprised.

"Bert," called Mrs. Spencer, "here's some one wants to borrow some eggs. Have we got any?"



"I DON'T KNOW WHETHER WE'RE GOING TO LIKE IT OR NOT, BERT! HIS WIFE ANSWERED"

"Have n't seen any. Ask them to come again," Spencer called back, loud enough for Fanny to hear; and reluctantly, and with a puzzled face, the girl turned away from the door.

Then the front door-bell rang, and a smaller girl asked: "Please, can you let us have a nickel for the telephone? Mama has n't any change."

Spencer drew a five dollar bill from his pocket, and looked at it. "You could n't use this, I suppose; no, of course not. Well, when I go out, I'll get it changed," he said, and the little girl, much mystified, went home nickelless.

"It's evident Bruce was n't exaggerating," Spencer said to his wife. "Well, we must lay out our campaign."

"They won't come again after two such rebuffs, surely," said Mrs. Spencer.

"Oh, yes, they will. I know the type now; they're natural spongers," retorted Spencer. "The nerve of trying to borrow money from entire strangers!" he added savagely.

When he left his office that afternoon Spencer dropped into a basement grocery-store where things looked about as uninviting as possible.

"How much are your best eggs?" he asked.

"Twenty-five a dozen, sir."

"Fairly fresh?"

"Just in, sir."

"Got some cheaper ones?"

"Yes, sir; twenty-two cents."

"Any cheaper than those?"

"Nineteen cents," answered the clerk, eyeing Spencer's clothes, which were not shabby.

"Those the cheapest?" Spencer asked.

"Well, we've got a few for fourteen cents; I could n't recommend 'em, sir."

"All right; I'll take a dozen," Spencer said. "Now, how about your butter? Have you several grades?"

"Yes, sir; thirty-five cents for the best, eighteen for the cheapest."

"Could you recommend the eighteen-cent?"

"No, sir."

"Very well; I'll take a pound," Spencer said.

"WELL, Lucy, you're pretty near settled, I see," Spencer remarked when he came home that night. "I think we're



"HE HANDED THE YOUNGSTER THE SECTION CONTAINING THE CLASSIFIED 'ADS'"

going to like it here. The Bruces were foolish to get out."

"I don't know whether we're going to like it or not, Bert," his wife answered, a worried look in her eyes.

"Why, what's the matter? Anything gone wrong?"

"It's those Judsons," Mrs. Spencer said. "They've been over ten times today, if they've been over once."

"Did they get what they came for?" Spencer inquired.

"Yes; some of the things. I did n't have any molasses, and I could n't find the cinnamon; but they got some canned chicken, and half of the blueberries I bought of that fruit-vender, and three Rocky Ford melons, and some vinegar, and two nickels for their telephone, and some sausage, and a few pickles. I could n't lend them any port wine, because we never keep it in the house, you know; but they borrowed a little brandy. They have n't brought back the hammer, and I don't know whether they're going

to or not. It was the new one that you bought yesterday.

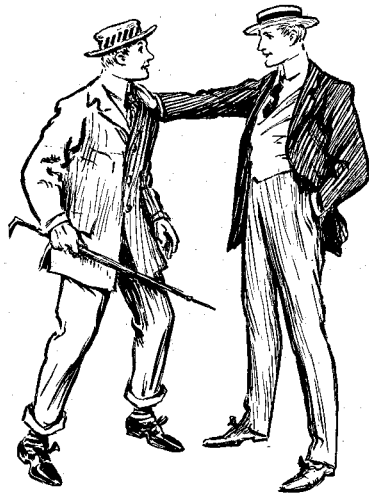
"Well, I'd like to know how you're going to help it," she added a little defiantly in answer to Spencer's look. "That little Julia is as pretty and sweet as an angel, and when a little angel comes lisping for things, I don't know who'd have the heart to refuse."

"Not you, dear, certainly," her husband answered. "At the same time we owe a duty to society, and the great army of spongers must not be encouraged. However, it would be unneighborly not to lend some of the simple necessities like butter and eggs and things of that sort. To-morrow is Sunday, and, as I shall be home all day, I'll take charge of the loan-office. I can see that it's too worrying for you. Perhaps by Monday the demand for supplies will have fallen off somewhat; I hope so."

The next morning before the Spencers were up there came a heavy pounding at the back door. Spencer put on his bath-robe and went to the door. It was Fanny.

"I know you'll think I'm awful," she began, "but we're all out of eggs, and mama wanted to know if you could lend us a few."

"Certainly; glad to," responded Spencer, cheerfully. "Will a dozen be enough?"



"YOU SEE, BRUCE, YOU MADE THE MISTAKE OF LIVING TOO HIGH"

"Oh, yes, sir," answered Fanny.

Spencer got the fourteen-cent eggs, which had not been taken from the bag, and handed them to her. "Don't need any butter, do you?" he asked.

"I don't know, sir; I'll ask mama," answered the girl, darting off. She reappeared an instant later. "Mama says, thank you, she would like some; she's just out, she says."

Well, here's some I bought yesterday," Spencer said. "I have n't tried it, so don't know how good it is," and he handed her the eighteen-cent butter.

"Thank you ever so much," the girl said beamingly, and disappeared.

When they were eating breakfast there came another knocking at the back door. Spencer went.

"I know you'll think I'm awful," Fanny began, "but could you let us have a little cream? The milkman did n't leave us any."

"Wait a minute; I'll see," Spencer said, and went back to his wife. "Have you any of yesterday's cream left?" he asked.

"Yes; there's half a bottle on top of the refrigerator. It's sour."

"That's all right; I hoped it was." Spencer got the cream, and accepted calmly Fanny's effusive thanks.

A few minutes later the front door-bell rang. It was little Johnnie. "Please, sir, may we take some of your Sunday paper?" he asked.

"Sure," answered Spencer; "glad to get rid of it; they give us too much these days," and he handed the youngster the section containing the classified "ads."

A few weeks later Spencer met Bruce on the street.

"Well, how do you like the flat?" Bruce asked.

"Fine," Spencer answered. "It's just what we've been looking for."

"Bothered any by neighbors wanting to borrow?" quizzed Bruce.

"Not a bit," Spencer answered. "Oh, at first they borrowed a few things," he added—"eggs, and butter, and things,—but they quit after a day or two. Guess they did n't like them. You see, Bruce, you made the mistake of living too high. When you have a big family you can't afford to buy the best, and borrowers soon get tired of cheap stuff. They have n't been after anything for three weeks. But if they should happen to run out of eggs some morning, I've got a dozen I can lend them. I bought them three weeks ago for ten cents."



## HER VOICE

BY MARGARET RIDGELY PARTRIDGE

HER voice thrills through the wintry air,  
A banner free, unfurled,  
In careless triumph o'er the bare  
Bleak world.

Hark how those wild, exultant notes,  
Uplift the lyric words,  
And rise as from the myriad throats  
Of birds.

What ecstasy of heart-life, this,  
That gives full sweet and strong  
The rapture of the lover's kiss  
In song—

The soul's abandonment to joy,  
The heart's desire confessed,  
Youth's glad free life without alloy  
Expressed!

Unconscious lute, whose music floods  
The somber skies with tune,  
Even as the ardent sap the woods  
Of June!

What wonder Love should claim his kin—  
He has no other choice,  
As mute he hears his own, within  
Her voice.