THE BORROW-ING HABIT

XXVII

STUDY hour was over in the Lakeside Seminary and a group of girls was chatting in the room of one of the students. She had been at the seminary but a few weeks, but already she was a favourite. A knock at the door was followed by the appearance of a pretty girl in hat and jacket, who touched her short golden hair as she spoke to the girl who advanced to welcome her: "Alice, I have no small change to-day; will you lend me a quarter to appease the barber? You see these locks need trimming."

"Of course," laughed the other, going for her pocketbook, "and bring me a curl for interest."

The group of girls was silent as the door closed behind the borrower and

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her steps died away down the hall. "Good-bye quarter," murmured one at last, and the others exclaimed, "It is a shame," and "We would not tolerate it in a less attractive girl."

"Olive never remembers to pay her debts," one of the company replied to Alice's looks of surprised inquiry, "and she has no scruples about borrowing. We often have to do without chocolates, but not Olive. We are all her bankers."

Olive Thorne had never been abundantly supplied with pin-money. She had little extra for candy and flowers and ice-cream, but she cared greatly for those things, not only for herself but to give to others. "Will you lend me a dollar?" she had said timidly, one day to her room-mate, and the prompt response had helped her over a difficulty. The next loan was only a dime, and when Olive spoke of returning it her room-mate laughingly repulsed her. Olive bor-

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rowed a half-dollar one day of the friend she was walking with, and treated three other girls to ice-cream. She was a long time in repaying that loan, and to do it, at last, gave the money that should have been reserved for the laundry bill. She decided to use her credit at the laundry and pay at the end of the term. When Christmas came she had just enough money to buy her railroad ticket and to send a few choice flowers back to a favourite teacher. It was a week after the holidays that the above conversation took place.

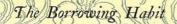
As the group of girls spoke regretfully of "Olive's ways," the girl herself walked lightly down the street, dreaming no more of the unpleasant impression she had created among her companions than of the character she was devising for herself.

When Olive graduated from the seminary she tried to shake from her

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mind the remembrance of many little debts; a sheet of stamps, a knife which she had unfortunately lost, some society dues and a few dollars in small instalments. She could not pay them then, but she would send some nice presents to the girls from her home. That would be a much pleasanter way for the girls to accept such driblets.

Once at home the girls' claims faded from her memory. She did the household marketing, and the household pocketbook was often called upon to supply her with gloves and the newest style of stationery. Once a silver dollar fell from her brother's coat pocket, as she brushed his clothes. "Just what I need," she exclaimed. "I will borrow it." It did not trouble her much, a few weeks later, finding her father out of his office, to open his money drawer and take a small sum. "It is all the same," she said to herself, "I will



pay the milliner, instead of having the bill sent to him."

To-day the sweet girl face, which her schoolmates had found so winning, bears a hardened, careless expression. Olive Thorne has no friends and few seek her society. She finds it difficult to borrow even a new book from a neighbour, and drafts are frequently sent from other towns to be collected from her by the local banker. She is distrusted by every one.

It is vain for her to plead that, had circumstances been otherwise, she would never have erred. Conduct is only character made visible; circumstances only bring out latent defects and do not create them. We prepare ourselves, says George Eliot, for sudden deeds, "by our reiterated choice of good or evil."

A TIMID CHILD

XXVIII

THIS is a very simple story of a timid child; how she came by her faint-heartedness and how she left it behind; and of a mother whose own fear made her brave.

The little girl was born timid. Her first recollection is of fainting at the sight of a tall and unknown uncle advancing to take her in his arms; and her second of her breath seeming to fail whenever a loud ring came at the door. Every strange face, every unremembered form, every unusual noise, every animal unfamiliar to the neighbourhood, sent her pale and breathless to hide in the folds of her mother's skirts. Great as were palpable terrors, those of the imagination harried her more. Overhearing some one read from a newspaper that a church floor had fallen through,

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every church service thereafter was one of patient waiting for the inevitable destruction; while an older schoolmate's composition on the ingenuities of the Inquisition was sufficient to fix her strained eyes on the walls of every strange room to discover the exact moment of their beginning to close upon her.

What could be done with such a little coward? Say "nonsense" and she would simply sit a little stiller, bite her lips a little harder, and suffer more intolerably. The mother was timid herself and partly understood, but to allow the child to grow up in this attitude meant a life warped and self-centred, if not utterly ruined. The small brain was fast covering itself with creases of communication from one terror to another; and the mother began the task of obliterating the prenatal and inherited channels of thought, and paralleling them

with others of quite another character.

A Timid Child

She started on the principle of the best teachers who never tell a pupil how not to spell a word, but always present it in its correct form. She never mentioned fear, but talked much of courage, and dwelt upon deeds of bravery culled from history and newspapers and the reports of the children. Visitors were kept waiting in the vestibule while guesses were made as to what favourite caller or what inviting store-packages might be at hand, until the child was eager to satisfy her curiosity in the protecting wake of some elder going to the fearsome door. Bags of candy left in dark and distant rooms were offered to whoever would bring them, and when the exploit was attempted a door was left ajar and a voice raised in conversation that the small thing might know some protector was near. Favourite songs were kept for bedtime, when the mother courageously sat as far away

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as the foot of the stairs, or even at the piano singing in her cheeriest tones; and favourite reminiscences of a generation before were reserved for those night hours when the child, whose very dreams were a fear, left her bed in search of comfort.

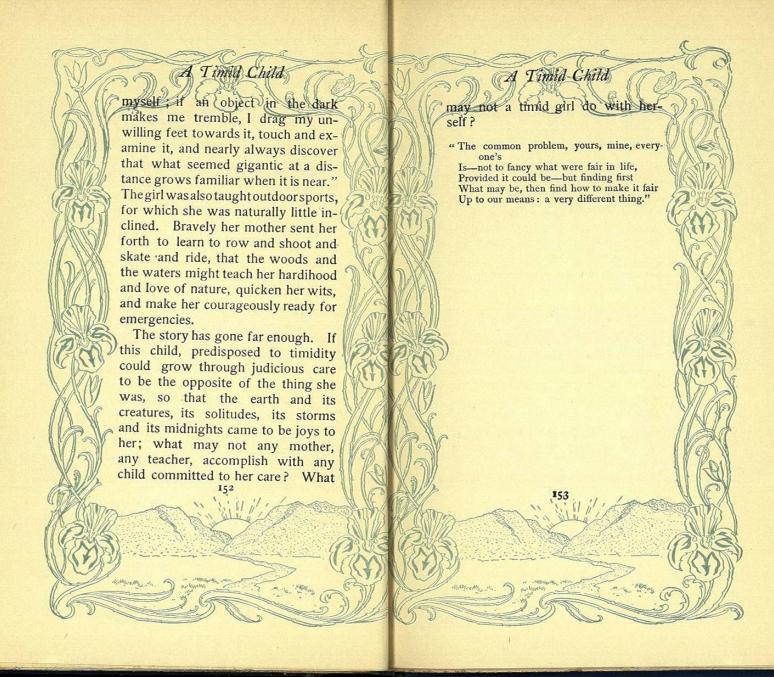
Thunder and lightning were made friends in another way. Drawings of the flashes, both in the forked variety familiar to the eye and the waved outlines revealed to the camera were passed about, and the child hired to verify the different portrayals. Discords on the piano, followed by their resolutions, were applied to the thunder-bolts, and the girl was gently taught to see how the air was cleared and cooled and the world made more lovely by the dreaded thunder-storm.

With advancing years and stature, the child was tempted forth at night ostensibly to take care of an older brother, and on family travels she was

A Timid Child

honoured by being given charge of the checks, and later of making arrangements with hotel clerks and sleeping-car porters of fearful aspect and strange grimaces. A cousin having been killed on a falling bridge, railroad viaducts were alarming to an extent that no familiarity seemed to abate. "They frighten me too," the mother once observed, "but without waiting to look out the window I start down the aisle for a glass of water and smile at every baby on the way." That prescription was, if not a cure, at least partial distraction.

In those days too, the girl's reason was oftener appealed to in the work of regeneration. "I find for myself," the mother would say incidentally,—oh the grace and effectiveness of the incidental!—"that when I am frightened I must act at once. If I think burglars are at the window, I jump up and get a light and satisfy



THE REGNANT SOUL

XXIX

THE world was once a block of marble: struck on one side, the other did not quiver. To-day it is a mass of sensitive fibre. Wound it anywhere and it winces everywhere. Let a heroic deed be done on some desert coast, and far inland in distant lands, stranger voices shall applaud and countless hearts be spurred to braver endeavour.

One day off the Portugal coast, a poor fisherman capsized in his boat and was struggling hopelessly in the water. A young woman walking along the beach perceived his necessity, flung herself into the sea and brought the drowning man safe ashore. It was Amelia, the queen of Portugal.

On hearing of the courageous deed,

The Regnant Soul

Emperor William sent Queen Amelia the German gold salvage medal. Her modest reluctance to accept it recalls in comic contrast, a story Captain Marryat delighted to tell. The officer's gig containing beside himself a middy and an athletic bumboat woman, once capsized. The woman could swim like a fish and as Marryat rose to the surface she laid hold of him. He shook her off saying, "Go to the boy: he can't swim."

"Go to the boy," she echoed, above the winds and waves; "what! hold up a midshipman when I can save the life of a captain? Not I, indeed!" and no entreaty could prevail upon her to relinquish her impending honours. Fortunately some one else saved the boy.

One day in the sixth story of a factory came the cry of fire. Forty girls sewing there made a wild dash to the narrow stairway and the

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barred windows. The voice of the smallest person in the room made itself heard above the confused shrieks of terror. She recalled the girls, and marshalled them safely into the elevator. There was no room for her, but she ordered the boy to descend. She escaped by stairways and halls, though almost overcome by smoke and flame. It seems she knew every turn of the old building.

Outside the girls crowded about her, begging her pardon for their frequent jibes at her timidity, and asking how she could have done it.

She answered simply that the possibility of a fire in that high building had been always before her, and that she had lain awake nights planning exactly what she would do. Her instinctive fear had been so overwhelming that she had mentally and systematically schooled herself to action. Thus while the body cringed,

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her soul was heroic. The habit of a trained mind made opportunity impossible to pass by.

From Queen Amelia of Portugal to the little sewing girl of the Chicago factory, and far back into the ages,

"Great deeds are trumpeted, loud bells are rung,

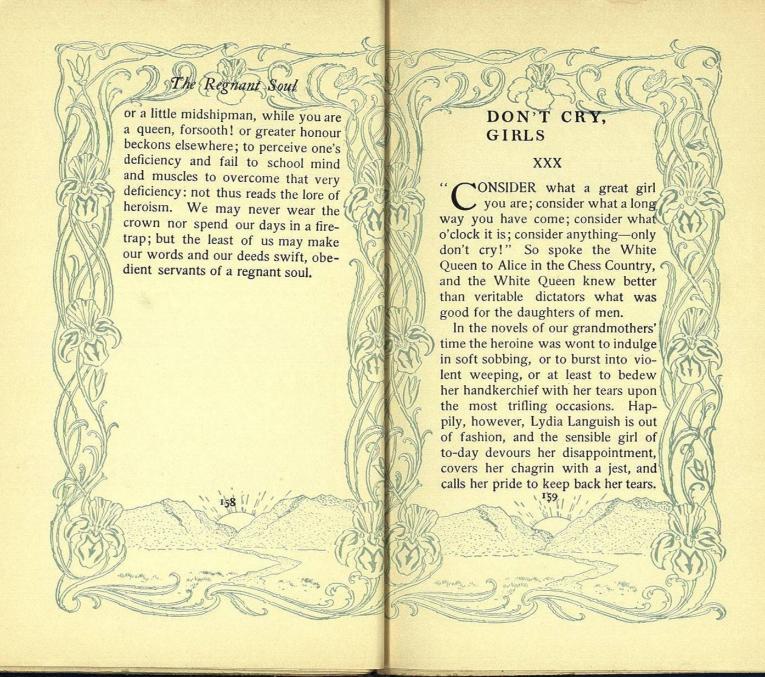
And men turn round to see;
The high peaks echo to the peans sung
O'er some great victory;

And yet great deeds are few; the mightiest men

Find opportunity but now and then."

"What then?" girl readers naturally ask; "what above the thrill of entertainment shall these tales of heroism profit us?"

Well, chance does not make a heroine: it simply translates her to herself. It is written in the very structure of the brain that as we habitually think so we shall habitually act. To recognize an opportunity and fail to seize it: to pause because it is only a fisherman in the water,



Don't Cry, Girls

She knows that crying will never make two and two five, nor solve the difficulty that presents itself. She knows that only in novels are tears becoming to the face, and she sensibly objects to reddening her eyes and making blotches upon her cheeks. Physiology and common sense have taught her, too, that crying makes her nervous and hysterical and clouds her powers of thought, so that any indulgence in that line hinders rather than helps her in rising above discouragements. She only wishes that her mother had treated her in her childhood as she treated her sons-making them ashamed to cry over trifles and teaching them habits of self-control.

If you want people to like you—and what girl indifferent as she may appear, does not ardently desire that?—do not weep or whine. This is a selfish world, and it is not going to stop and ask what is the matter. It

Don't Cry, Girls

only cares for results of the happy kind. If you will smile, it will gladly smile with you; and if it sees that you smile when you would rather cry, it will respect you all the more. There is nothing more debasing to a human being than incessant brooding over its wrongs; and grumbling and fretting, whether silent or spoken, use up just so much force. So be joyous if you can, girls, but goodnatured at all hazards. A welcoming gracious manner and light-heartedness will do more for you than beauty or learning or the riches of India.

"I seek no thorns," said Goethe's wise mother to a sentimental maiden, "and I catch the small joys. If the door is low, I stoop down. If I can remove the stone out of my way, I do so. If it is too heavy, I go around it. And thus every day I find something which gladdens me."