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OUR BORROWING.

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"To lend—or not to lend—is that the question?"

"Those who go a-borrowing, go a-sorrowing," saith the old adage, and a wiser saw never came out of the mouth of experience. I have tested the truth of the proverb, many, many times, to my cost,—and who among us has not? So averse am I to this practice, that I would rather quietly submit to a temporary inconvenience than obtain any thing I wanted in this manner. I verily believe that a demon of mischief presides over borrowed goods, who takes a wicked pleasure in playing off a thousand malicious pranks upon you, the moment they enter the house. Plates and dishes that have been the pride and ornament of their own cupboard for years, no sooner enter upon foreign service than they are broken at once—wine glasses and tumblers, that have been handled by a hundred careless wenches in safety, scarcely pass into the hands of your servants, when they are sure to tumble upon the floor, and the accident turns out a compound fracture. If you borrow a garment of any kind, be sure that you will tear it—a watch, that you will break it—a jewel, that you will lose it—a book, that it will be stolen from you. There is no end to the trouble and vexation arising out of this evil habit.

If you borrow a horse, and he has the reputation of being the best behaved brute in the district, you no sooner become responsible for his conduct, than he loses his character at once. The moment you attempt to drive him, he shows that he has a will of his own, by taking the reins into his own management, and running away in a contrary

direction to the road that you wished him to go, and never gives over his eccentric capers until he has broken his own knees, and the borrowed carriage and harness. So anxious are you about his safety, that you have not a thought to bestow upon your own. For why—the beast is borrowed, and you are expected to return him in as good a condition as he came to you.

But of all evils, to borrow money is perhaps the worst. If of a friend—he ceases to be one, the moment you feel that you are bound to him by a heavy obligation. If of a usurer, the interest soon doubles the original sum, and you immediately owe a debt which in time swallows up all that you possess.

When we first emigrated to this country—nothing surprised me more than the extent to which this pernicious custom was carried—not so much by the native Canadian and European settlers, as by the lower order of Americans, who had spied out the goodness of the land, and borrowed various portions of it, without so much as asking leave of the absentee owners. Unfortunately we were surrounded by these odious people, whom we found as ignorant as savages, without their courtesy and kindness.

The farm, which we first occupied, had been purchased of a merchant, who took it for the payment of sundry large debts, which the owner, a Canadianized Yankee, had been unable to settle. He promised to leave it with his family, at the commencement of sleighing—and as the bargain