

THE UNCEASING MELODY.

BY HELEN CHAUNCEY.

Like some pink shell, that will not cease
Its murmur of the sea,
My heart sings on without release
His anthem full and free;
"Thou wilt know him in perfect peace
Whose mind is stayed on thee."

The music of the melody
Has floated down the years,
A soul sustaining harmony;
It elevates and cheers,
And, like the voice of Deity,
It dissipates all fears.
Beyond the sounds of earthly strife,
Beyond the frown and sigh,
Beyond the world with discord rife,
It lifts the soul on high,
To find a calm and restful life,
By faith in Christ brought nigh.

There perfect peace surrounds the soul
Whose trust on God is stayed;
While pressing onward to the goal,
It hears, all undismayed,
The deep notes of the music roll
Through sunlight and through shade.

And this is why, without release,
My heart sings full and free,
The anthem that will never cease
Through all eternity;
"Thou wilt keep him in perfect peace
Whose mind is stayed on Thee."
—Parish Visitor.

TOO GOOD CREDIT.

BY T. S. ARTHUR.

"Let me show you one of the finest 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 batons 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 a certain shelf the piece of cloth he had mentioned, and throwing it upon the counter. "There," he added, as he unfolded the glossy broadcloth and clapped his hand upon it complacently, "there is something worth looking at, and it's cheap as dirt. Only four dollars a yard, and worth six, every cent of it. I bought it at the auction yesterday, at a good bargain."

"It's cheap, enough, certainly," remarked 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 none from such men as you."

Jacobs looked into the man's face in some doubt as to its 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 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 dry goods to that extent. A skein of silk, a dozen 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 respect as 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 good way to let the rich, glossy surface catch the best point of light, and his quick eye soon told him that the customer was beginning to be tempted.

"I'll cut you off a coat pattern," said he, taking up the 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 severed from the piece.

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

As he spoke he turned to the shelf for padding, lining, silk, and while Jacobs, half bewildered, stood looking on, cut from one piece to another until the coat 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 very 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 his 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 the wife, who had been wishing for a new silk dress for more than six months.

"Can't you think of anything else?" inquired Edwards. "I shall be happy to supply whatever you may 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 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 needs. 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 in a bill at the end of the six months, and it will be easy enough to pay for it then."

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

So a piece of muslin was procured on the credit account. But things did not stop here. A credit account is too often like a breach in a canal; the stream is small at first but soon increases to a ruinous current. Now that want had found a supply source, want was more clamorous than before. Scarcely a day passed that Mr. or Mrs. Jacobs did not order something from the store, not dreaming, simple souls, that an alarming 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 for credit of anyone with whom he dealt, and no one offering it, previous to the temptation inducement held out by Edwards, he had regulated his outgo by his income. By this means he had managed to keep even with the world, though not to gain any advantage on the side of fortune. Let us see if his good credit had been of any real service to him.

It was very pleasant to have things comfortable for a little display, without feeling that the indulgence drained the purse too heavily. And weak vanity on the part of Jacobs was gratified by the flattering opinion of his honesty entertained by Edwards, the storekeeper. His credit was good and he was proud of the fact. But the day of reckoning drew near, and at last it came.

Notwithstanding the credit at the dry-goods store, there was no more money in the young man's purse at the end of six months than at the beginning. The cash that would have gone for clothing when wardrobe had been spent for 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 expenditures.

The end of the six months' credit approached, and 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 the bill he was in some uncertainty, but he thought 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 sore than usual. He had thought of little else all day except 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 her husband.

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

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

"Oh, no, no. Nothing of that," was the quick reply. "But—but—Mr. Edwards has sent in his bill."

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

His voice 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 the long column of figures. There were numerals to the value of one hundred and twenty.

"It can't be," he said in a troubled voice. "But I am sorry to say that it's all right. I have been over it and over it again, and cannot find an error. Oh dear, how foolish I have been. It was so easy to get things when no money was 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 fellow Edwards has gone to windward of me completely. He knew that if he got me on his book, 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 one 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 she repented of her part in the folly they had committed.

Ten 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 Mr. Jacobs—the bill of Mr. 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 glistening eyes, as she laid her hand upon his arm, causing him to pause as he was about to leave the house.

"I'm sure I don't know," replied the young man gloomily, "I shall have to see Mr. Edwards, I suppose, and ask him to wait. But I'm sure I'd 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, and 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 his place, business having been dull for some time.

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

"Not a dollar, I am sorry to say," returned Jacobs. "Living is expensive, and I have six mouths 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. Now you receive seven hundred dollars?"

"Yes, sir."

"We will call it eight hundred and fifty."

A sudden light flashed into the face of the unhappy man; 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 a hundred and fifty dollars as balance due you up to this day."

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

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

"I have 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 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 has 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 on 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!"

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