

Holiday Reading

FACETIÆ OF MONEY-LENDING.

Among a daily multitude of routine transactions, with an occasional happening of a less prosaic, and more emotional character—the gentler sex usually being strongly in evidence here—the business of a land mortgage corporation's office is sometimes varied by a shaft of humor, intentional or otherwise, from some of its correspondents. These outbursts, generally emanating from those of the bucolic persuasion, are often good.

There was, for instance, the written appeal made not long since to the mortgagees by a rural borrower, who, instead of proffering the stereotyped request for an extension of time for payment "to I trash,"—meaning, of course, until he had threshed his grain—asked for the favor on the more serious, if less cogent, plea, that he was already "all covered with morgeses." This announcement he seemed to regard as about the most "fetching" he could advance. Whether the mortgagees so viewed it, or whether they looked upon it in the light of an unpleasant revelation, would be another question.

Another correspondent sending a remittance, writes: "i am a day late be good enough to overlook it I rained like fun all day could not get out snowing like BLAZERS here to-day. Accept my best wishes"

The following, from a French-Canadian—generally an excellent borrower is John Baptiste, too—is a sample of many letters, intendedly in English, received from that branch of our community; "i gone as you if you can lent me four hundred dolers More on my place for 10 year Wich the same condition you lent me the last monez by Kip what is due to you for this spring of the 400 i gone bill a New house this spring and i gone Need few onderd dolers more pleas anser me at once and oblige." Of course, the discerning reader will, after allowing for idiosyncrasies of expression, and lack of punctuation in this, readily interpret it to mean that the applicant desires a further advance of \$400, the interest due on a loan already in force to be deducted from proceeds of new mortgage, balance to go towards cost of erecting a dwelling-house. The mortgagees having written in answer to this declining to make the required additional advance, shortly afterwards received the following—"if-you-don't-somebody-else-will"—reply, of a type quite common in like cases, and the sentiments expressed not by any means being confined to any particular nationality or creed: "pleas lett me know by fars mail amuch i how you if you don't want give me what i ax you i gone have som from another company my place is good for \$— in any time anser by farst mail."

The next communication in order is from another section of our population, the writer being of the stolid Teutonic trend: "my in tenches is to pay yous out knowon the morge of that yous hold agonest my farm thot is if i dont geet delaid with my money i expect it on first or the fift of april you can ancer me with re turn mail." It is hardly necessary to explain here beyond the first few words; the writer's announcement being that his "intentions is" to pay off now his loan in full. Such "intences" are, of course, welcomed or otherwise by the lenders, according to their experience with the borrower and security, or sometimes of both.

The humor of the next epistle would seem to predominate largely in its postscript, in view of the moderately dubious clearness antecedent thereto: "Will you Please send me the Amount of my Entrise Dew up to Jeneury last as I want to Pay up in full. I want to have Morgas Renued for Seven years. I want to change the Date from June to Jenery as it would Put me in a Better Pishion to Pay, Please send me the full amount up to —."

"Please Write Planely so I can Read it without truble."

One of the details of the business of the regular lender on the security of farms, that causes him most trouble, is that of having the fire premiums on the buildings paid with some degree of regularity. The insurance companies generally look to the mortgagee for payment of these premiums; the average borrower, either from lack of business experience or Arcadian simplicity, or what our neighbors to the South expressively term "general cussedness," seeming to be possessed with the belief that so long as his property is mortgaged its buildings must be insured somewhere and that the premium is bound to be paid somehow, even if as a last shift, and when it cannot be in some mysterious and unexplained way otherwise realized, it has to be liquidated by himself. In the meantime, if the opulent mortgagee's insurance clerk has developed a few more wrinkles or gray hairs over the unnecessary worry caused by this and hundreds of other concurrent incidents like it, the borrower's reflection is: "Well, them loan companies is dashed onreasonable, anyhow, gol darn 'em." As witness this typical reply to a request by a lender for repayment of a premium disbursed by him many months before for the borrower's account; note the austere, not

to say injured, tone: "I was not awair that thair was hanez insurance on the buildings thair was not anything said about it at the time, but you compenies want everything in your hands in enclose \$—."

Of course in the correspondence incidental to the business of the land mortgagee, the word "mortgage" must necessarily recur quite frequently. It is surprising how seldom the word is correctly spelled by the average borrower. The favorite orthography is, of course, the phonetic "morgage;" but "morge," "morgigs," "morgich" and even "morgue" have their votaries; while there are dozens of other ways, more or less ingenious, that are met with in a correspondence of large extent and embracing customers of varied descent. So impressed did the writer become some years ago with the frequency and persistency with which this word, as it came under his notice in different communications, was mis-spelled, and its apparent adaptability to being "built that way," that he started to list the various efforts in this direction as he came across them. This list is subjoined:

1 Morgeses	20 Mortgage	39 Mortugage	57 Mortgue
2 Morguage	21 Morgeg	40 Morggas	58 Moraage
3 Morgigs	22 Martgage	41 Martage	59 Nordage
4 Morgage	23 Morgege	42 Morge	60 Mortegague
5 Morlage	24 Mortgagw	43 Morguge	61 Morguest
6 Morchg	25 Margage	44 Morgest	62 Moguagu
7 Morage	26 Mortgage	45 Morgiage	63 Mortoage
8 Mortgage	27 Matagss	46 Mertgage	64 Morg
9 Mortgage	28 Mourge	47 Mogage	65 Martgager
10 Morgich	29 Morgague	48 Mortag	66 Morguga
11 Morctgage	30 Murthgage	49 Moagage	67 Morgeage
12 Morgoge	31 Martagage	50 Morige	68 Morgg
13 Morgue	32 Morgag	51 Morggage	69 Mergage
14 Mortgague	33 Mortgagee	52 Mortgare	70 Moragge
15 Mordgatge	34 Morgago	53 Mortgag	71 Morggge
16 Mogueage	35 Mortguage	54 Mourtgage	72 Morgetse
17 Morgueage	36 Morgies	55 Mortcage	73 Moraj
18 Mortgig	37 Mordgage	56 Motgage	74 Maugrech
19 Marage	38 Moraagee		

While this collection contains no less than seventy-four versions of this word's orthography—every one authentic, and every one wrong—it is believed the list is capable of being added to, at the expense of a moderate degree of systematic watchfulness, to the extent at least of twenty-six more variations, making the even 100. But probably the seventy-four presented will supply a sufficiently rich vocabulary for ordinary use.

CAEM.

Toronto, 17th December, 1895.

CHARACTERS IN A COUNTRY STORE.

"Only six shillings for that load, Baptiste," said the boss, as a bright-eyed teamster halted his horses in front of the store one clear morning in November. "Why didn't you bring hardwood and get a dollar and a quarter for it?"

"Well, I gess das alright, m'sieur. Fi cain't get dollar I jus' go'n take six shillin, me. Nex' load I go'n fetch good hickory." And away drove Baptiste to the wharf to unload his wood and presently return to the store to get its worth in "trade" for his little household.

The store was close to the wharf, which was one of a long range that stretched in a nearly continuous gentle curve north and south along the banks of a western river. The boats had mostly stopped running, and the denuded wharves were beginning to fill up again with great piles of the cordwood, which was then the staple fuel of the district for householder and steamboat owner alike. When Baptiste had got his check at the little office on the wharf, he hurried back to the store, where the first thing he asked me for was some buckshot, explaining that while loading up early that morning he had seen a deer in the woods, but "Ma foi! I deen't had no gun, an' she's got away so quick like 'scat.' Mebbe I catch him wid dis." Some trifles for his wife and a tiny plug of tobacco for himself filled up the measure of his wants, and the happy-hearted farmer drove away.

My next customer was Madame Bondy, a brisk, outspoken, insistent old dame, whose butter and eggs were always of the best, and this reputation she greatly prided herself upon. "Aha, M'sieu' Jaques, where your broder? I'll don' see heem; dat's lazy man on de morneen." When I explained that he had gone home to breakfast, she threw up her hands and her head, and gazing under her great round glasses, marvelled at the ways of town people who broke their fast at eight o'clock, instead of six. Determined, however, to do her bargaining with no one but my brother—whom she liked, while she alternately bullied him in shrill tones or coaxed him with feminine flatteries—and ignoring me, as she did the other clerk in the store, the old lady directed the youth in her cart to blanket the horse and come in to get warm. Then she started, spectacles on nose, to make a tour of the