

CHAPTER XXXIX.

THE HYPOTHETICAL FRIENDS.

"Charlie, I am going to put confidence in you."

"You always have, and with reason. What is it Frank?"

"Charlie, I am in want--urgent want of money."

"That's not well."

"But it will be well, Charlie, if you loan me a hundred dollars. I would not ask this of you, only my need is sore, and you and I have so long shared hearts and minds together, however unequally on my side, that nothing remains to prove our friendship than, with the same inequality on my side, to share purses. You will do me the favor won't you?"

"Favor? What do you mean by asking me to do you a favor?"

"Why, Charlie, you never used to talk so."

"Because, Frank, you on your side, never used to talk so."

"But won't you loan me the money?"

"No, Frank."

"Why?"

"Because my rule forbids. I give away money, but never loan it; and of course the man who calls himself my friend is above receiving alms. The negotiation of a loan is a business transaction. And I will transact no business with a friend. What a friend is, he is socially and intellectually; and I rate social and intellectual friendship too high to degrade it on either side into a pecuniary make-shift. To be sure there are, and I have, what is called business friends; that is, commercial acquaintances, very convenient persons. But I draw a red-ink line between them and my friends in the true sense--my friends social and intellectual. In brief, a true friend has nothing to do with loans; he should have a soul above loans. Loans are such unfriendly accommodations as are to be had from the soulless corporation of a bank, by giving the regular security and paying the regular discount."

"An unfriendly accommodation? Do those words go together handsomely?"

"Like the poor farmer's team, of an old man and a cow--not handsomely, but to the purpose. Look, Frank, a loan of money on interest is a sale of money on credit. To sell a thing on credit may be an accommodation, but where is the friendliness? Few men in their senses, except

operators, borrow money on interest, except upon a necessity akin to starvation. Well, now, where is the friendliness of my letting a starving man have, say, the money's worth of a barrel of flour upon the condition that, on a given day, he shall let me have the money's worth of a barrel and a half of flour; especially if I add this further proviso, that if he fail so to do, I shall then, to secure to myself the money's worth of my barrel and his half barrel, put his heart up at public auction, and, as it is cruel to part families, throw in his wife's and children's?"

"I understand," with a pathetic shudder; "but even did it come to that, such a step on the creditor's part, let us, for the honor of human nature, hope, were less the intention than the contingency."

"But, Frank, a contingency not unprovided for in the taking beforehand of due securities."

"Still, Charlie, was not the loan in the first place a friend's act?"

"And the auction in the last place an enemy's act. Don't you see? The enmity lies couched in the friendship, just as the ruin in the relief."

"I must be very stupid to-day, Charlie, but really, I can't understand this. Excuse me, my dear friend, but it strikes me that in going into the philosophy of the subject, you go somewhat out of your depth."

"So said the incautious wader out to the ocean; but the ocean replied:
'It is just the other way, my wet friend,' and drowned him."

"That, Charlie, is a fable about as unjust to the ocean, as some of
Æsop's are to the animals. The ocean is a magnanimous element, and would
scorn to assassinate a poor fellow, let alone taunting him in the act.
But I don't understand what you say about enmity couched in friendship,
and ruin in relief."

"I will illustrate, Frank, The needy man is a train slipped off the
rail. He who loans him money on interest is the one who, by way of
accommodation, helps get the train back where it belongs; but then, by
way of making all square, and a little more, telegraphs to an agent,
thirty miles a-head by a precipice, to throw just there, on his account,
a beam across the track. Your needy man's principle-and-interest friend
is, I say again, a friend with an enmity in reserve. No, no, my dear
friend, no interest for me. I scorn interest."

"Well, Charlie, none need you charge. Loan me without interest."

"That would be alms again."

"Alms, if the sum borrowed is returned?"

"Yes: an alms, not of the principle, but the interest."

"Well, I am in sore need, so I will not decline the alms. Seeing that it is you, Charlie, gratefully will I accept the alms of the interest. No humiliation between friends."

"Now, how in the refined view of friendship can you suffer yourself to talk so, my dear Frank. It pains me. For though I am not of the sour mind of Solomon, that, in the hour of need, a stranger is better than a brother; yet, I entirely agree with my sublime master, who, in his Essay on Friendship, says so nobly, that if he want a terrestrial convenience, not to his friend celestial (or friend social and intellectual) would he go; no: for his terrestrial convenience, to his friend terrestrial (or humbler business-friend) he goes. Very lucidly he adds the reason: Because, for the superior nature, which on no account can ever descend to do good, to be annoyed with requests to do it, when the inferior one, which by no instruction can ever rise above that capacity, stands always inclined to it--this is unsuitable."

"Then I will not consider you as my friend celestial, but as the other."

"It racks me to come to that; but, to oblige you, I'll do it. We are business friends; business is business. You want to negotiate a loan. Very good. On what paper? Will you pay three per cent a month? Where is your security?"

"Surely, you will not exact those formalities from your old schoolmate--him with whom you have so often sauntered down the groves of

Academe, discoursing of the beauty of virtue, and the grace that is in kindness--and all for so paltry a sum. Security? Our being fellow-academics, and friends from childhood up, is security."

"Pardon me, my dear Frank, our being fellow-academics is the worst of securities; while, our having been friends from childhood up is just no security at all. You forget we are now business friends."

"And you, on your side, forget, Charlie, that as your business friend I can give you no security; my need being so sore that I cannot get an indorser."

"No indorser, then, no business loan."

"Since then, Charlie, neither as the one nor the other sort of friend you have defined, can I prevail with you; how if, combining the two, I sue as both?"

"Are you a centaur?"

"When all is said then, what good have I of your friendship, regarded in what light you will?"

"The good which is in the philosophy of Mark Winsome, as reduced to practice by a practical disciple."

"And why don't you add, much good may the philosophy of Mark Winsome do me? Ah," turning invokingly, "what is friendship, if it be not the helping hand and the feeling heart, the good Samaritan pouring out at need the purse as the vial!"

"Now, my dear Frank, don't be childish. Through tears never did man see his way in the dark. I should hold you unworthy that sincere friendship I bear you, could I think that friendship in the ideal is too lofty for you to conceive. And let me tell you, my dear Frank, that you would seriously shake the foundations of our love, if ever again you should repeat the present scene. The philosophy, which is mine in the strongest way, teaches plain-dealing. Let me, then, now, as at the most suitable time, candidly disclose certain circumstances you seem in ignorance of. Though our friendship began in boyhood, think not that, on my side at least, it began injudiciously. Boys are little men, it is said. You, I juvenily picked out for my friend, for your favorable points at the time; not the least of which were your good manners, handsome dress, and your parents' rank and repute of wealth. In short, like any grown man, boy though I was, I went into the market and chose me my mutton, not for its leanness, but its fatness. In other words, there seemed in you, the schoolboy who always had silver in his pocket, a reasonable probability that you would never stand in lean need of fat succor; and if my early impression has not been verified by the event, it is only because of the caprice of fortune producing a fallibility of human expectations, however discreet."

"Oh, that I should listen to this cold-blooded disclosure!"

"A little cold blood in your ardent veins, my dear Frank, wouldn't do you any harm, let me tell you. Cold-blooded? You say that, because my disclosure seems to involve a vile prudence on my side. But not so. My reason for choosing you in part for the points I have mentioned, was solely with a view of preserving inviolate the delicacy of the connection. For--do but think of it--what more distressing to delicate friendship, formed early, than your friend's eventually, in manhood, dropping in of a rainy night for his little loan of five dollars or so? Can delicate friendship stand that? And, on the other side, would delicate friendship, so long as it retained its delicacy, do that? Would you not instinctively say of your dripping friend in the entry, 'I have been deceived, fraudulently deceived, in this man; he is no true friend that, in platonic love to demand love-rites?'"

"And rites, doubly rights, they are, cruel Charlie!"

"Take it how you will, heed well how, by too importunately claiming those rights, as you call them, you shake those foundations I hinted of. For though, as it turns out, I, in my early friendship, built me a fair house on a poor site; yet such pains and cost have I lavished on that house, that, after all, it is dear to me. No, I would not lose the sweet boon of your friendship, Frank. But beware."

"And of what? Of being in need? Oh, Charlie! you talk not to a god, a

being who in himself holds his own estate, but to a man who, being a man, is the sport of fate's wind and wave, and who mounts towards heaven or sinks towards hell, as the billows roll him in trough or on crest."

"Tut! Frank. Man is no such poor devil as that comes to--no poor drifting sea-weed of the universe. Man has a soul; which, if he will, puts him beyond fortune's finger and the future's spite. Don't whine like fortune's whipped dog, Frank, or by the heart of a true friend, I will cut ye."

"Cut me you have already, cruel Charlie, and to the quick. Call to mind the days we went nutting, the times we walked in the woods, arms wreathed about each other, showing trunks invined like the trees:--oh, Charlie!"

"Pish! we were boys."

"Then lucky the fate of the first-born of Egypt, cold in the grave ere maturity struck them with a sharper frost.--Charlie?"

"Fie! you're a girl."

"Help, help, Charlie, I want help!"

"Help? to say nothing of the friend, there is something wrong about the man who wants help. There is somewhere a defect, a want, in brief, a

need, a crying need, somewhere about that man."

"So there is, Charlie.--Help, Help!"

"How foolish a cry, when to implore help, is itself the proof of undesert of it."

"Oh, this, all along, is not you, Charlie, but some ventriloquist who usurps your larynx. It is Mark Winsome that speaks, not Charlie."

"If so, thank heaven, the voice of Mark Winsome is not alien but congenial to my larynx. If the philosophy of that illustrious teacher find little response among mankind at large, it is less that they do not possess teachable tempers, than because they are so unfortunate as not to have natures predisposed to accord with him.

"Welcome, that compliment to humanity," exclaimed Frank with energy, "the truer because unintended. And long in this respect may humanity remain what you affirm it. And long it will; since humanity, inwardly feeling how subject it is to straits, and hence how precious is help, will, for selfishness' sake, if no other, long postpone ratifying a philosophy that banishes help from the world. But Charlie, Charlie! speak as you used to; tell me you will help me. Were the case reversed, not less freely would I loan you the money than you would ask me to loan it.

"I ask? I ask a loan? Frank, by this hand, under no circumstances would I accept a loan, though without asking pressed on me. The experience of China Aster might warn me."

"And what was that?"

"Not very unlike the experience of the man that built himself a palace of moon-beams, and when the moon set was surprised that his palace vanished with it. I will tell you about China Aster. I wish I could do so in my own words, but unhappily the original story-teller here has so tyrannized over me, that it is quite impossible for me to repeat his incidents without sliding into his style. I forewarn you of this, that you may not think me so maudlin as, in some parts, the story would seem to make its narrator. It is too bad that any intellect, especially in so small a matter, should have such power to impose itself upon another, against its best exerted will, too. However, it is satisfaction to know that the main moral, to which all tends, I fully approve. But, to begin."