

Shmanners 161: Borrowing

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Travis: Can I borrow a cup of podcast?

Teresa: Only if you promise to give it back!

Travis: Ha-ha-ha! It's Shmanners.

[theme music plays]

Travis: Hello, Internet! I'm your husband host, Travis McElroy.

Teresa: And I'm your wife host, Teresa McElroy!

Travis: And you're listening to Shmanners!

Teresa: It's extraordinary etiquette—

Travis: —for ordinary occasions. Hello, my dove.

Teresa: Hello, dear.

Travis: How are you?

Teresa: I'm doin' pretty good. I'm liking the new office config.

Travis: The thing that you must know about me to understand anything about Tra—this is like, uh, when you do a Christmas carol and you're like, "Marley was dead to begin with." This is like, to begin with, I'm always rearranging my office.

Teresa: [laughs]

Travis: I am never happy with how my office is arranged. Or, I am happy with it, and then like—

Teresa: You're just lookin' for something fresh, something new!

Travis: I like—I like to shake up the energy.

Teresa: Maybe there's a better way of doing it. You know?

Travis: Yes, right.

Teresa: You don't wanna be stuck with one single office the way it is all your life!

Travis: Well, I'm fine with that, it's just I like—

Teresa: [laughs]

Travis: —putting a new outfit on my office. How about that?

Teresa: I see, okay.

Travis: Yeah? It's like how—

Teresa: Dress that office up and take it out!

Travis: I'm always changing my look. I'm always changing my office. But I'm keeping my podcast the same.

Teresa: Ah!

Travis: Hi, it's Shmanners! What is Shmanners, you ask? Who knows!

Teresa: [laughs]

Travis: So, this week we're talking about, uh, borrowing!

Teresa: Yeah. And, um, I know we didn't specify, but I'm gonna talk a little bit about borrowing money.

Travis: Ooh!

Teresa: And then I'm gonna talk about borrowing stuff.

Travis: Now, I'm led to believe that neither a borrower, nor a lender, one should be.

Teresa: Correct. Now, who said that?

Travis: That was Polonius in, uh, Hamlet. And not, as some people would credit, Shakespeare.

Teresa: Shakespeare. [laughs]

Travis: Shakespeare didn't say it. Shakespeare had a character say it. Okay, everybody? All right.

Teresa: He—he wrote it.

Travis: People are always saying, like, "'To be, or not to be?' Shakespeare."

Teresa: No.

Travis: Shakespeare didn't say that! Hamlet said it. Hamlet is a character that Shakespeare wrote, but Shakespeare didn't say it.

Teresa: It's true.

Travis: I'm sorry. Hey, listen. I got mad. It's an episode of Shmammers, I'm not allowed to get mad, I understand that. I'm sorry, everybody. I'm sorry you had to see me like that.

Okay. So why shouldn't I be a borrower or a lender, do you think?

Teresa: Okay. Well, quickly, let's talk about moolah, all right?

Travis: Okay. I was specifically talking about that moment in Hamlet, but...

Teresa: Oh. I don't remember.

Travis: [laughs quietly] Okay.

Teresa: [laughs]

Travis: So, money.

Teresa: Had he gone crazy yet? Or, quote, "crazy?"

Travis: No, that's Polonius giving his son Laertes just like, a laundry list of like—

Teresa: Oh, before he goes off to school.

Travis: And—yeah, a lot of people always attribute that as like, it's a moment of like, "Here's some good advice," but really what it is is, um, Polonius like, mother-henning, and telling his like, full-grown adult son all of these things, like, "Uh, and remember this, and remember—" And Laertes is like—

Teresa: "Wash behind your ears."

Travis: "Yes, Dad. I know. Yes, I know."

Teresa: "And always wash your towels. Remember to change your sheets and eat your vegetables."

Travis: Yeah. So basically what Polonius is saying there shouldn't be taken as like, "That's sage advice!"

Teresa: [laughs] Well, there is evidence that really what you need to do is, you need to decide, uh, what's more important: the money, or the friend?

Travis: I am—I am someone who is of the opinion that if I loan money to someone, I, uh, am doing so not with the expectation of getting it back.

Teresa: Right. And that is pretty much what George Loewenstein, Professor of Economics and Psychology at Carnegie-Mellon, and Linda Dezsó from the University of Vienna... Uh, they wanted to find out how people thought about personal lending emotionally, right? And that's one of the ways that they measured it.

So, the first thing was they wanted to figure out whether the lender and the borrower would fall victim to the kind of like, personal bias when remembering the details of the loan, right?

Travis: Okay.

Teresa: Because your memory is really your just, perception, whereas the events that go through may or may not actually be how you remember it.

Travis: Yes. Memory is subjective. Memory is from a point of view, and is not necessarily the stone cold fact of the situation.

Teresa: And then they wanted to study how the loans affected ongoing relationships between the two people, right? So we're not talking about bank loans. We're talking about, like I said, personal.

Travis: Yes. Interpersonal loans, yes.

Teresa: Loans. All right. So, they surveyed about... a little under a thousand people. Um, and everyone had to complete a survey with the following questions:

How much was the loan? What was its purpose? How much did you get back? What was the interest? And did they have a formal contract?

When I lend people... And I mostly, uh, lend very, very personal people—

Travis: Yes.

Teresa: —money, I don't think that I've ever thought to charge interest.

Travis: No.

Teresa: No.

Travis: No, I—[sighs] the—the only circumstance in which I can imagine doing that is like... You know what? I will say, maybe in the future when Bebe, like, is old enough to ask for money for something—

Teresa: Right, it's a teaching moment.

Travis: —and we're trying to teach her the responsibility of paying back, then. But like, if I need to loan a cousin some money or something, like I'm not charging them the juice on the—[laughs] yeah, the meter's not running.

Teresa: I do think though, that it is... I—I can't recall a loan I've given where I haven't had some sort of written, "I need \$500. I'll pay you back with my next paycheck." Something like that. That's—that counts as a contract, you know?

Travis: I think that's fair, but I think something we're gonna touch on a lot in this episode, especially when we get to the questions in the second half, is I am of the opinion that you should never loan anything—well, okay. I'll get to that later, but I also think a lot of it comes down to, uh, like word choice and semantics, where I think a lot of the time people say... We joked about it in the intro. I think a lot of people say, like, "borrow," when they mean—

Teresa: When they mean "have."

Travis: "Can I have it?" Right?

Teresa: Yeah.

Travis: So they'll say, like, "Can I borrow a tissue? Can I borrow some g—" or whatever. "Can I borrow a dollar?" And it's like, "I'll just give you a tissue. I'll just give you a dollar."

Teresa: Right, right.

Travis: And so a lot of the times when I offer to loan somebody, money especially, I'm doing it because if I said "Let me give you money," they might feel awkward?

Teresa: Right.

Travis: And there's something about the word, like, "loan," and "borrow," that's a lot softer than like, "Can you give me," or "Can I give you money?" Money, especially.

Teresa: Exactly. Um, so surprise, surprise. The borrowers remembered the transaction a lot differently than the lenders did.

Travis: Uh-huh?

Teresa: Um, so borrowers were far more likely to forget having even taken a loan, believe it was already paid off, um, and if it wasn't paid off, they were more likely to believe that they made a lot more payments than they actually had made, and then they were also more likely to re-frame the unpaid loans as a gift.

Travis: Yeah. That—I am not surprised by that at all. I will say, I’m someone who like, all through elementary school and middle school—you know, we would have like, vending machines, and I was like, constantly quote-unquote “borrowing” like, 50 cents, 65, or whatever, from people.

Teresa: Mm-hmm, mm-hmm.

Travis: With like—even as I asked, I wasn’t going to pay ‘em back! I knew that!

Teresa: Yeah.

Travis: And so like, that is maybe one of the reasons why now, I am so happy to like, loan people stuff, get—quote-unquote “loan.”

Teresa: Loan.

Travis: Is because like, I’m kind of paying it forward more than paying it back.

Teresa: Uh, to put that in perspective, 87% of borrowers believed that they would eventually pay down their debt, while only 35% of lenders believed they would ever get their money back. That's exactly how you feel.

Travis: Yep.

Teresa: Um, so they didn’t do this—this experiment or this survey to like, you know, take down capitalism—

Travis: [laughs quietly]

Teresa: —and say you should never—you should never take a personal loan.

Travis: No, that was just a side effect of it.

Teresa: That was just a side effect!

Travis: They didn’t mean to take down capitalism but, you know, here we are!

Teresa: Uh, so the—the advice that they would like you to glean from this is to not succumb to the immediate pressure to take or make a loan. See what you can do to move things around first, before you go for that.

Travis: Especially important—this is not normally what we do, but, you know, I got a little bit of a platform, so I'll use it. Payday loans... unless it's like, as a—but even then, do whatever you can—

Teresa: The interest is just so high!

Travis: Yeah, and it's a real scam, those payday loans, so—

Teresa: It's surprising that they're legal.

Travis: Well, a lot of that has to do with the money from the payday loan people going to politicians, am I right? Capitalism.

Teresa: Capitalism. Um—

Travis: This is a very anti-capitalistic episode!

Teresa: [laughs] Well, it is about borrowing—

Travis: That's true!

Teresa: —which is kind of a communist sort of tent pole, isn't it?

Travis: Sure. Sure. Maybe this is also just where Teresa and I reveal our very, like, anarchist ways.

Teresa: [laughs] Uh, no, those are different. Anarchy and communism—

Travis: I know, I was goin' all the way.

Teresa: Oh, okay.

Travis: We're going all the way over. If you're gonna go into town—goin' to Lincoln, is that it? Whatever.

Teresa: Something like that. Uh, they recommend that even though it's really weird and awkward, you should make a contract, even if it is, like I said earlier, "I need so much, I'll pay you back when," right?

Travis: I would say, if you are the type of person who cares about being paid back.

Teresa: Right, right. Um, also, as a borrower, you should document your payments and leave a paper trail. Um, so that you can always go back and see how much you've actually paid back, and how much you still owe.

Travis: You know, here's the thing. We are talking about money, but I actually think a lot of this applies to general things? Like, for example, somebody... let me find it real quick. Um... okay, so this is from Geeky with Me, a question, right?

Teresa: Mm-hmm.

Travis: Uh, "I have a friend that insists and taking a picture of the person who is borrowing the item with said item. Is this rude?" And I would say, no.

Teresa: No, I wouldn't either.

Travis: Because this is—if you're loaning something to someone and you intend to get it back, I think it's a good way to keep track of it in your head, like, "This person has it."

Teresa: Absolutely.

Travis: So I don't forget.

Teresa: Absolutely.

Travis: Man, sometimes I think about that where it's like a movie that I know I bought and I can't find anywhere and I can't remember if I loaned it to somebody or what the deal is.

Teresa: Exactly. And I think it's all about the way that said friend goes about photographing the borrowers, because if it turns into like, a mugshot—

Travis: Yeah, no, no.

Teresa: —like, and they hold it over their head and be like, "I know you have it, you have to give it back!" That is rude, right?

Travis: That's—

Teresa: That's rude.

Travis: That's the rude part.

Teresa: That's the rude part. But the actual photographing and knowing who has your things... I read, um, that there... one of the, uh, 'lawya' friends of Abraham Lincoln—

Travis: I like how you said that. Very southern. Like, [southern accent] "One of the lawyas."

Teresa: [southern accent] Lawyas. Uh, amassed a huge private library, so huge that, uh, the estate later donated it to create a public library. Like, it was only— like, it was most of the library, and they were like, "Let's just make a new building that's not this dude's house.

Anyway, um, he—Abraham Lincoln borrowed a book from this fellow, and... they weren't quite sure who it belonged to until they found, on the flypaper page... which is like, one or two pages in, right? The actual address of the owner of the book, in Abraham Lincoln's handwriting. So what he did was he borrowed the book from this man, he wrote the address of the man so that he could return the book and know where it went.

Travis: Now, I'm not crazy about that, 'cause he did write in someone else's book.

Teresa: Well, but it belonged—it wasn't Abraham's address. It was the owner of the book's address.

Travis: No, I do understand that. But Abraham Lincoln did write in another person's book.

Teresa: I suppose he did.

Travis: Okay. I do—I appreciate the intention. Don't write in other people's books. But I—

Teresa: Maybe he should've used a post-it note, right?

Travis: Yes, right? Or shoved a separate piece of paper in. who knows.

Teresa: Who knows.

Travis: Um, but I also think that, you know, you talk about documenting, like—

Teresa: You didn't—you didn't recognize my joke. They didn't have post-it notes.

Travis: No, I do get that.

Teresa: No, but you didn't say anything...

Travis: Oh, it's very funny.

Teresa: Thank you.

Travis: Maybe he could've invented them!

Teresa: [gasps]

Travis: Did Abraham Lincoln invent post-it notes?

Teresa: We'll never know.

Travis: We'll nev—no one knows.

Teresa: [laughs]

Travis: Who—how could we possibly find out? Um, but I do think, like, documenting your repayments of money. You could also like, text a friend or email them and say like, "Still workin' on that book you loaned me, I should be done in a week," you know what I mean? Like, so that way, if... Okay. I just wanna jump—I wanna get into questions, because I feel like I'm—what—

Teresa: But—but wait. I still have—

Travis: I have so much love to give.

Teresa: No, listen.

Travis: Okay.

Teresa: We talked about the monies.

Travis: Uh-huh.

Teresa: Now I wanna talk about the stuff.

Travis: Okay.

Teresa: Okay? Some very—

Travis: I'm just—I'm bursting with advice.

Teresa: I know you are, darling, but here are some very succinct—

Travis: Okay.

Teresa: —common sense things that you should know about lending your stuff.

How to be a good borrower: you shouldn't borrow anything that you can't return as soon as you're finished with it. Uh, if something you have breaks, you should really apologize and try to buy the person a new one if you can. Maybe even make installments towards a new one. Um, you shouldn't borrow anything brand new, because you should really let the person who owns it use it first. This goes back to, "I never get the first bite of your meal."

Travis: Yes, this is true. But don't say it like that! It makes me sound so—[voice rising in pitch] I just like to have the first bite! I just got the food, you know?

Teresa: Uh, you really just shouldn't borrow money from a friend. Just don't, because it makes—it makes things hard.

Travis: Once again, though, I'm going to throw the caveat there of, if it is the type of friend who is dead set on getting paid back.

Teresa: Yes.

Travis: You know?

Teresa: Um, also—

Travis: Because here's the thing. This is another—this is an important thing, right? Because I am of the opinion that money, goods, whatever, sometimes you are repaid in friendship and kindness and all of that without like, an actual monetary, like—

Teresa: So the friendship bank instead of the actual bank.

Travis: Right, so I'm loaning you this money, and I know that if I ever need help from you on something, you will help me, be it with money or support or friendship, or whatever. That's where I'm at.

Teresa: Also—so, if you ask to borrow something, don't give anybody grief if they say no, right?

Travis: Yes.

Teresa: Um, as far as the lender—

Travis: That's a fun thing now we get to watch Bebe do sometimes, where we talk about sharing, and she goes to like, ask for something from someone and they say "no," and then she just kinda stands there staring at her hands, like, "But I... asked."

Teresa: "But I asked!

Travis: "But I asked you. Huh."

Teresa: So, make sure that you set a use for the item that you are lending out. Uh, so if you loan out, say, your lawnmower, you are gonna say that, uh, just to mow the lawn, not to turn into a projectile weapon.

Travis: S—sure, yeah! Okay!

Teresa: I mean, if you throw rocks at the blade, they'll come back at ya.

Travis: I get that. Okay, yeah.

Teresa: Um, also you probably should write out an agreement. You and I, we have different opinions of this, but if you want to be able to come back to it, if you want to get that money back, a good way to do it is to write out an agreement, and finally, set a time limit. This is not borrowing in like, a rent to own type deal right? So if you borrow my lawnmower this week, I need it back by next week to mow my lawn.

Travis: Got it. That all makes sense, uh, and now it's time for some thank you notes for some sponsors, and then, your questions.

[theme music plays]

Travis: All right. This week we are sponsored in part by Quip. Listen, if you've listened to my voice before, you've probably heard me talk about Quip. I love it so much. Listen, folks. I've been doin' Invisilines for the last eight weeks, right? These plastic little guys sit on my teeth, and sometimes when I take 'em off, my teeth? They feel real dirty. One might even say, fuzzy.

Teresa: [laughs]

Travis: Sometimes that's how we talk about our teeth in this house, like they're wearing little fuzzy sweaters. You know, when they feel really dirty and gross?

Teresa: Yeah.

Travis: And nothin' makes my teeth feel cleaner than a round with the Quip, you know?

Teresa: You talk about dirty teeth, and I immediately run my tongue around mine.

Travis: And the Quip—here's what I love about the Quip. It is an electric toothbrush, right? But without the kind of like, violent vibrations that make you feel like your teeth are gonna fall out, right? It is a gentle but effective vibrating toothbrush that is also like, slim and trim, easy to take with you on the road. Um, its case doubles as a great travel case and as like, a suction cup case that you can stick to the mirror. Uh, it's not a suction cup. It's like a reusable sticky thing. It's not important.

It's amazing. I love it very much, and it has a built-in two minute timer and a multi-use—oh, I said multi—the timer will like, buzz to tell you when it's time to switch to a different section of your teeth.

Teresa: And if you haven't been using a timer to brush your teeth, you have not been doing the recommended two minutes.

Travis: No, because—

Teresa: It is so long! [laughs]

Travis: I'll be brushing my teeth and then think, "Surely we're done now," and it hasn't stopped, and I'm like, "C'mon! That's two minutes!" And like, we're all way off. And Quip will deliver your brush heads automatically on a dentist recommended schedule every three months for just \$5, and it's one of the first electric toothbrushes accepted by the American Dental Association. That's incredible. It's backed by over 20,000 dental professionals.

Now, Quip starts at just \$25, and if you go to getquip.com/shmanners right now, you get your first refill pack for free with a Quip electric toothbrush. That's your first refill pack for free, at getquip.com/shmanners. Go! Trust me, it's gonna become your new favorite toothbrush.

Teresa: Shmanners is also sponsored in part by Harper Wilde. Okay, you may not have heard of them, but they are a no-nonsense, online bra retailer. Hey, a lot of people—me! I wear a bra! A lot of people wear bras, and a lot of people think it's a hassle, but it doesn't have to be that way.

Travis: A lot of people wear bras. A lot of people don't care for nonsense.

Teresa: That's right. Um, Harper Wilde has a revolutionary free home try on period. They send you the bras, you try them on. No questions asked. You return them? No money exchanged. Um, so then—this is the—this is what they have in mind. They want, uh, a design that provides support and comfort with quality in mind, all right? They are set at a very attractive price point, so, you know, fill up that bra drawer, okay?

Travis: Or bra bag?

Teresa: Or bra bag.

Travis: Or maybe like, I don't know, bra hooks?

Teresa: Bra closet, any of that stuff.

Travis: A—a bra—a bra-set. That's a bra closet.

Teresa: Oh, got it, got it. Um, so one of the other really great things about this retailer is, they donate a portion of their sales to organizations dedicated to empowering women.

Travis: That's so cool.

Teresa: Now, like I said, not just women wear bras, but it is a good idea to empower women who do wear bras!

Travis: Yes.

Teresa: Right.

Travis: Agreed.

Teresa: So, I took a look at their website, and the thing that I really like is that there's not like, this huge drop down menu. there's not like, pages to scroll through. They got three kinds. They got multiple colors. You can pick what you need, and it's really easy to buy bundles!

Travis: Right.

Teresa: So go check it out! Go to harperwilde.com/shmanners.

Travis: We should say, that's Wilde with a E.

Teresa: Yes, yes. Uh, to get started today with a free at-home try on, and you can get a free bra wash bag! Make sure to select three bras to try on, and don't forget, you have to add that wash bag to the cart to get it for free. That's harperwilde.com/shmanners to try on three bras and receive a free gift. Harperwilde.com/shmanners.

Speaker One: Dead Pilot's Society brings you exclusive readings of comedy pilots that were never made, featuring actors like Patton Oswald.

Patton Oswald: So, the vampire from the future sleeps in the dude's studio during the day, and they hunt monsters at night. It's Blade meets The Odd Couple!

[audience laughs]

Speaker One: Adam Scott and Jane Levi.

Jane Levi: Come on, Cory! She's too serious, too business-y. She doesn't know the hokey-pokey.

Adam Scott: She'll learn what it's all about.

[audience laughs]

Speaker One: Busy Phillips and Dave Koechner.

Dave Koechner: Maybe this is family.

Busy Phillips: My uncle Tell who showed his wiener to Cinderella at Disneyland is family. Do you want him stayin' with us?

Dave Koechner: He did stay with us, for three months!

Busy Phillips: [loudly] And he was a delight!

[audience laughs]

Speaker One: A new pilot every month, only on Dead Pilot's Society, from Maximum Fun.

[Star Trek com noise]

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Speaker Two: [laughs]

Speaker Three: The one that just doesn't fit.

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Speaker Three: And that, more than anything, should inspire you to subscribe and download The Greatest Generation. What is this thing?

Speaker Two: Why is it here? [laughs]

Speaker Three: Who listens?

Speaker Two: All of these answers can be found, if you subscribe to The Greatest Generation using your podcatcher, or by going to MaximumFun.org.

[Star Trek com noise]

Travis: Okay. It's time to do some questions. This first one is from Nathan.

"I borrowed a couple of books from a friend, and it's been longer than I'd like, about a year and a half, and I haven't read them. She hasn't asked for them back, but I'd like to let her know that I haven't forgotten about them, and will read and return them. What's the best way?"

Teresa: Um, I think that... okay, here's—here is, in a perfect world, what I would do. If I had completed any of the books that I borrowed, I would return that one, right? And I would put a little note on it and be like, "I'm still reading those books I borrowed and thinking of you." Things like that, right?

So that one, they'll get their books back, you know, eventually. And two, they know that you remember that you borrowed them. Because I think that's really half the battle, as far as being, like, a lender of things. You think that people have just, you know, walked off with your stuff and they don't even remember it's yours.

Travis: I also think, maybe think in terms of like, a library, right? Where if you needed more time with the book, you would renew the book by talking to the library. So I think if you go to this friend and say, "Hey, I want you to know I haven't forgotten about it. I haven't gotten a chance to read them yet, but they're like, next on the list. I'm gonna read them now and get the book to you. If you need it back, let me know, and I can give it back to you and borrow it another time."

Teresa: Yes.

Travis: Right?

Teresa: Agreed.

Travis: I think—

Teresa: Both solid, solid advice.

Travis: I think with borrowing, one of the things that we're gonna mention a lot as we answer these questions is, like a lot of our topics, I think this is one of those times where language, word choice, is so very important, both as the borrower and as the lender.

Because I think a lot of times, one, someone will offer to lend something to someone, and the borrower doesn't really want it? That's happened to me a lot, where a lender said like, "I—remember those books I told you about? I brought them in so you could read 'em."

And I will say right now, if you don't intend to read them, I think you should say, "I appreciate that. I have zero time for those, and I'd hate to like, take 'em and forget I have 'em and that kind of thing. Hold onto them, and if I have to chance to read 'em, I'll let you know." Right?

Teresa: Right.

Travis: And I think, vice versa, if a borrower asks to borrow something you're not comfortable with, say no, and if you're just giving to them, say—

Teresa: Make it clear.

Travis: "I am done reading this. I would like to give you this book."

Teresa: Right. Yeah.

Travis: Right?

Teresa: Like you said, I think this is gonna be an episode where we really talk about asking for what you want is not rude. In fact, it is more polite to ask directly for what you want, in a kind way, uh, than it is to kind of beat around the bush about it.

Travis: I mean, Ames asked about, uh, "What's the protocol for when you return a book or movie without reading or watching it?" I think you can say, "I felt bad keeping this longer. I haven't gotten a chance to read it or watch it yet, and I don't know when I'm gonna get to, so you hold onto it, and when I'm ready, I'll let you know."

Teresa: Perfect.

Travis: Like, I think that's the thing, is...

Teresa: That happened to us, right?

Travis: Yes.

Teresa: Oh my gosh.

Travis: Our—our friend Kelly lended us Crazy Heart, and we had it for about three and a half years.

Teresa: Well, but the story behind Crazy Heart was, we tried to go and see it in the theater and it didn't work out.

Travis: That was our first date, and we ended up showing up late, and then we bought different tickets, but we ended up skipping that 'cause we just wanted to talk to each other all night 'cause we're super cute. And so then Kelly loaned us Crazy Heart—

Teresa: Lent it to us, and we never got around to watching it.

Travis: It sat on the table next to our front door for, no joke, like two, three years. And then when we moved to LA, we just like handed it back to her with the wrap—I think like, the plastic was still on—

Teresa: The wrapping was still on it?

Travis: Maybe.

Teresa: Yeah, I think so.

Travis: Um, and so like, that's the thing. I would also say, Nathan, if this person has lent you this and it's been a year and a half and they haven't mentioned it again, they might not care about getting it back, you know?

But if you don't want to hold on to it, I think it's worth, like, bringing it up. And not—not in an “I'm so embarrassed” kind of way, but just like, matter of fact. Because sometimes, also, embarrassment can stop us from addressing things that aren't embarrassing.

Teresa: Exactly.

Travis: Like, just say like, “Hey, I want you to know I haven't forgotten about this.”

Teresa: Travis says this all the time: you are not the first person to have ever dealt with this problem.

Travis: Yes. Um, along these same lines Scott asks, “Is there an expiration date on asking for something back? Say I had forgot I had lent something to someone and remember many months later. At what point does it go from a borrowed item to a given item?”

Teresa: Hmm...

Travis: And here's the thing—

Teresa: I don't think that there's really a time limit.

Travis: Well, so, here's what I'll say. Two things. One, my rule of thumb: never loan out anything that you—that you would be upset if you didn't get back. Right?

Teresa: Right.

Travis: So there are many items in my life that hold, like, strong personal significance. I have like, signed copies of books. I have like, photo albums. I have things that, if I didn't get them back, I would be very sad, so I wouldn't loan those out. I don't loan out anything that can't be replaced, you know?

Teresa: Certainly.

Travis: That said, I think that at any point, unless you said "I'm giving you this item," if you said—if someone asked to borrow it and you said, "Yes, you can borrow it," I think at any point you can say, "Hey, I'm just checking in to see if you got a chance to read it, use it, watch it, whatever. Let me know if you need more time, totally cool, but if you're done with it, I'd love to get it back." Done! Like—

Teresa: Yeah.

Travis: It's yours! You paid money for it, or you were given it, or whatever. You own it. I think it's okay to ask for it back.

Teresa: And if you would like to just give it to them, that's fine too.

Travis: Uh, this is from Anne. "If you've had bad experiences loaning things, is it rude to give friends terms when they borrow, or better to just say no?"

Teresa: Yes. I think it is.

Travis: Wait, which one?

Teresa: I think that it's—it's both.

Travis: Okay.

Teresa: You are welcome to give terms. In fact, I encourage it.

Travis: Yes.

Teresa: And you are also welcome to say no. Um, maybe it might be a better idea if you suggest doing said borrowing together, right? If they want to borrow a movie, say, "Hey, yeah! Come on over to my house and we will watch it together."

Travis: Yes. And I will also say this: if there is something—if you have like, a best friend, right? Who you know would love a book that you just finished reading, get them a copy of the book, for two reasons. One: helps the author out. Hi, Travis McElroy, author, here.

Teresa: [laughs]

Travis: Two: now, you've given it to them and like, it's theirs. I think that there's something about being given a gift that would make me more likely to want to read the book or watch the movie than if someone handed me something and said, "I'm loaning this to you, and you didn't ask me for it."

Teresa: Right.

Travis: You know what I mean?

Teresa: Sure.

Travis: So, I would say if there's a book that you have, or a movie or something that they other person wants, and it's not cost prohibitive, maybe considering just getting it for them as a gift, if you don't want to loan it to them. I don't know. That's an option.

Um, let's see. More questions. This is from Madeline. "I lent a coworker a book about a year ago, and I recently asked for it back, and she said she was still reading it. Where do I go from here? I want my book back."

Teresa: Hmm...

Travis: I think that's fine— I think you asked, they said they were still reading it. I would give `em, you know, two weeks? And say like, "Hey, just checking in," and don't say it like you're implying anything or whatever, just checking in. And if they're like, "Yeah, I'm still reading it." Be like, "Okay! I'm hoping to get that back from you soon. I was hoping to re-read it, or whatever. Do you know about when you'd be done? How far you are away from the end?"

'Cause here's the thing. They might not realize that you want it back in a timely manner, so maybe they're not reading it at a pace. They are simply, you know, picking it up whenever they think about it and you reminding them that you would like to get it back might encourage them to finish the book faster. I think all of that is fine to do without... Because once again, this is another circumstance, I think, where you waiting to say something is going to make it hard for you not to sound frustrated.

Teresa: Yes. I agree with that. I also think that you need to weigh your relationship, right? What—what is the importance of your relationship with this person? If you continue to ask them and they become annoyed, is it worth that—you know, that strain in the relationship? Or is it something that you can just write off and forget about?

Travis: Yeah.

Teresa: That's—that's sometimes what you need to do.

Travis: Uh, this question is from Del. "How are you supposed to approach someone if you accidentally broke the thing you borrowed from them?"

Teresa: You are supposed to apologize, and attempt to replace it, or at least contribute to the replacing of it.

Travis: This is something I will say. So like, when I worked at Cincinnati Shakespeare Company, we would often borrow pieces from other theaters around town. And this is where that, like, contract, is super—if—because there are pieces—you know, sometimes you might borrow something from someone that is like, very expensive, right?

And this is where, like, if—just like I think if you are a lender, I don't think you should loan out anything that you would be heartbroken if you lost, if you are a borrower, you shouldn't borrow anything you can't afford to replace. Um, because, you know, accidents do happen, and that—you know, for example, if you're gonna like, borrow somebody's car?

Teresa: Mm-hmm.

Travis: Like, it—that's a thing, you know? You need to be ready to pay if there are any damages while you're in—like, you can't borrow the car and then hand them back the keys and be like, "Yeah, I got in a wreck! Sorry!" Like...

Teresa: Yeah.

Travis: That—that is not okay. That's my advice.

Teresa: Okay.

Travis: Okay, let's see. Um, well, Nate asked, "What is acceptable to borrow?" And I think, you know, nothing you can't replace, if need be.

Teresa: Yeah. So, nothing sentimental. I wouldn't ask for anything like that. Um, I think that media is safe to borrow. Movies, books, um, video games, you know if they're those ones on... what is that? Do they call 'em... CD-Roms? What do they call 'em? Just CDs?

Travis: Just—a video game?

Teresa: Just a video game?

Travis: Yeah, on a disk.

Teresa: Disk, on a disk. There it is. [laughs] Um—

Travis: On a floppy.

Teresa: [laughs] Sorry. Uh, clothing I think is iffy. Um, it would really depend on, like, the state of the clothing. If something is super brand new, like, said friend hasn't even worn it yet, you can't ask to borrow that.

Travis: Yeah, I think like, if I walked in and I said, "Yeah, this is a brand new jacket." And somebody's like, "Ooh, can I borrow it?" I'd be like, "I—"

Teresa: "No."

Travis: "It—no."

Teresa: "No. no." [laughs]

Travis: But I think if it was like, “Hey, do you remember that jacket you got last year? Would it be okay if I borrowed that for this thing?” Then yeah, I’d probably be okay with that.

Teresa: Right, and I would also not recommend asking to borrow anything that’s like, a signature piece.

Travis: Yes.

Teresa: Right? If it’s—say, jacket, right? The jacket is super old, but they wear it every winter.

Travis: Right.

Teresa: Like, they’ve had it for years. That’s probably not something that you would be able to borrow.

Travis: And this might go without saying, but I’m gonna say it anyways. Don’t ask to borrow anything that that person borrowed from somebody else.

Teresa: Mm, yeah, the double borrow.

Travis: Yeah, it’s—it’s too many factors, and it puts the middle person in a weird place if something happens to the item, and then they’re kind of stuck negotiating—but it’s—I think it’s too many levels.

Teresa: Right.

Travis: Um, this question is from Matthew. “When returning a borrowed gift, should you—” or, excuse me. “When returning something borrowed, should you return it with a gift of thanks?”

Teresa: Oh, that’s really nice! But not necessary. Um, I think that, uh, somewhere in between that. A nice note, detailing how much you enjoyed it. Um, something like that, but a gift... while I’m sure appreciated, is not necessary.

Travis: I would say that there is a certain level... like, if someone borrowed my car, right? And it was like, “For three days, you can borrow my car while yours is in the shop.” That might be... that more so than like, borrowing a book.

Teresa: You know what you do? You fill up the tank with gas.

Travis: You fill it up with—yeah.

Teresa: That's right.

Travis: Or like, if somebody like, stays at your house while they look for a place, that kind of thing. But yeah, I think like, loaning a book to somebody... maybe money? If there's like a big, major loan, that might be nice of like, "I paid you back and took you out to dinner to show you thanks for helping out when I needed to," but I don't think it's required.

Teresa: I have read about, "You should never return an empty dish."

Travis: Yes.

Teresa: So, I think that that is—

Travis: But then that's just a cycle of casseroles, Teresa!

Teresa: [laughs]

Travis: Endless ca—casseroles all the way down!

Teresa: But casseroles are delicious.

Travis: I mean, I guess, but—

Teresa: So do you really mind? Do you mind the endless cycle? Aren't there worse things?

Travis: I'm saying, what if I get buried in casseroles? I'm cassarolling over in my grave!

Teresa: Listen, you won't. You will eat your way out. I know you, Travis McElroy.

Travis: I would. I do enjoy a casserole. Um, let's see...

Teresa: What's your favorite casserole?

Travis: I mean, sweet potato casserole probably.

Teresa: [whispering] No, you're wrong.

Travis: Wait, I'm sorry. I'm wrong? What is the best?

Teresa: Lasagna.

Travis: Okay, cool. I mean, I guess. I basically like anything that has like, crunchies on top, and then like... you know, I enjoy like a chicken and like broccoli cheese—

Teresa: Ohh, chicken broccoli cheese bake!

Travis: Yes, oh yeah.

Teresa: Mmm.

Travis: That—you know what? we've gotten a little off topic.

Teresa: [laughs] Our Midwestern is showing.

Travis: Let's swing back in here.

Teresa: Okay.

Travis: Jennifer said, "How do you handle it when a friend or coworker gives you something unsolicited, and you're not sure if it's meant to be a borrowed item or a given item for keeps?"

Teresa: Um, I think you have to talk about it right then and say, um, "When would you like this back?" And then they say, "Oh, no! It's for you to keep! It's a gift! You hold on to it!" That's how you get around with them.

Travis: Yeah, and I think just saying like, "Oh, thank you very much! And—you know, when do you need it back?" Whatever—

Teresa: That's what I said.

Travis: Yeah, but I—basically this is another thing, because sometimes this happens, you know? You say like, “Oh, that's for you to keep!” And then six months later you're like, “Oh. You know what? I would like that back.” Guess what? It's not yours anymore.

Teresa: [laughs]

Travis: I think that this is why word choice, like you were saying, is so very important.

Teresa: Yes.

Travis: Because if you say you are giving something to someone, it is not yours anymore. You know? Then it is a gift you have given to them, and if you are loaning something or borrowing something, the ownership of that item has not changed.

Um, let's see. Um, one last question. This is from Gigi. “How long should I let my friend borrow something before I can start asking about it?”

Teresa: It depends on the media, I think. The medium. The thing. The thing that—that was borrowed.

Travis: Sure.

Teresa: I think that, um, movies... think about—like, a library rental is like, a week.

Travis: Yeah.

Teresa: Right? And then, um, books—I would give a little more time for books, um, probably a couple months, right? If they haven't gotten to it in six months, they're not gonna get to it.

Travis: Yeah.

Teresa: Um, and then I think that clothing should be returned immediately after being worn and laundered.

Travis: Yes.

Teresa: Um—

Travis: And money, there needs to be a time limit, term.

Teresa: Money—yeah, there needs to be a timetable that you discuss. And like... I'm trying to think what else would be, like, different from any of those. Um...

Travis: If you borrow, like—

Teresa: Like a lawnmower, right?

Travis: Yes, or a pencil.

Teresa: Or a pencil. After you're finished using it—

Travis: Yes.

Teresa: —is when you give it back.

Travis: And you know, I think—here's just another good rule of thumb that I think is worth saying. don't loan something to someone who didn't ask for it. I know—I know the impulse. I've done it! "Oh, you'd love this movie! Oh, you'd love this book!" Right? But if you're gonna loan that to someone, you can't then expect them to immediately watch it or immediately read it.

Teresa: Mm-hmm.

Travis: I think, instead say, "Oh—"

Teresa: There's gotta be some hype there, right?

Travis: Right.

Teresa: They gotta want it.

Travis: "You would love this movie. Let me know if you ever wanna borrow it." Open that door, and leave it at that. For a couple reasons. One: like I said, you can't expect them to give it back in a timely manner if they weren't even asking

about it, and two: I also am of the opinion, now, in my old age, that it is not a good idea to like, force your media tastes onto somebody.

Let them, you know—bring the horse to water, but let them drink on their own. You can tell them about it, you can talk about how much they would like it, why they would like it, but if they're not interested in it, shoving it down their throats isn't gonna make that happen.

Teresa: Yeah. If it's something you really want to share with them, you need to hype it up a bit.

Travis: Or invite them over to watch it with you.

Teresa: Certainly.

Travis: Like we said, that's a great way to do it.

Teresa: That's a great way to do it.

Travis: Like, "I think you'd love this movie, let's have a movie night." That's a great way to do it.

Um, so I think that's gonna do it for us. Thank you so much for joining us. Speaking of media that I think you would like—

Teresa: Ooh!

Travis: —go over to MaximumFun.org and just start clickin' around at random! You're gonna find some good podcasts, I guarantee it. Just go—"Oh, what's that over there?" Click, click. Great podcasts. "What's this over here?" Click, click. Another great podcast. MaximumFun.org.

Uh, and then go to, let's see, mcelroy.family, and you can find the listings of all the upcoming *My Brother, My Brother, and Me* and *Adventure Zone* shows there. Um—

Teresa: Some of those might be Shmanners dates, too!

Travis: Yeah! We don't know what yet, because we're still—you know, we have a baby, so we'll have to figure out travel and everything, but as many as we can,

we will. Um, but I will also say that I think we have, like, 16 dates, and like, 7 or 8 of them are already sold out, so don't wait to get tickets. Go get them now. Mcelroy.family, click on "Tours"--

Teresa: A humble brag if I've heard one.

Travis: I mean, I'm just sayin'.

Teresa: [laughs]

Travis: Um, you can also see all the merch that's available there. We have some Shmanners merch there, including a thank you notes. Uh, it's really, really cool, I really, really like it, and if you're looking for cool thank you notes, this is the way to go. Including, I think there's a great tote bag over there, some pins, a t-shirt, a lot of cool stuff. Mcelroy.family—

Teresa: New stuff added all the time!

Travis: Yes.

Teresa: So visit often.

Travis: Mcelroy.family, click on merch. Uh, let's see, Teresa. What else?

Teresa: Well, we always like to thank Brent "brentalfloss" Black for writing our theme music, which is available as a killer ringtone where those are sold. Um, also thank you to Kayla M. Wasil for our Twitter thumbnail art. You can tweet at us @shmannerstcast. Um, thank you to Keely Weis Photography for our cover photo for the fan-run Facebook group, Shmanners Fanners. Um, search for that and find some excellent listeners who give and get excellent advice. If you would like to submit a topic idea, please, please, please don't tweet or Facebook us. Email us!

Travis: 'Cause we might miss it. Yeah, email.

Teresa: Email us. Shmannerstcast@gmail.com.

Travis: Uh, and I think that's gonna do it for us! So, join us again next week!

Teresa: No RSVP required!

Travis: You've been listening to Shmanners.

Teresa: Manners, Shmanners. Get it?

[theme music plays]

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