

"If you think so," said the ex-contractor, following the banker with regret, "would it not be possible for you, M. Durand?"

"Me!" said the deputy. "Alas! no. My house is absolutely interdicted from transactions of this kind. I wish it were in my power; but notwithstanding this, when your petition comes before the chamber, you may securely reckon upon what you pleased to call my eloquent intervention." And thus saying, the banker opened the door himself, and bowed out the petitioner with an air of the most perfect politeness, which said as plainly as words—"Do me the pleasure to go to the devil!" After this, a person presented himself to submit to M. Durand a project of financial reform; which proposed no less than to suppress all patents, all taxes upon liquors and salt and the tobacco monopoly, and to make up the deficiency in the revenue, by reducing the salaries of public officers one half. The banker approved heartily of the principle of this plan, and declared that it was time to introduce a system of strict economy into the public expenditure, and to put a check to the imprudent squandering of the people's substance that was now going on; and that then it would be possible to realize the ideas of the petitioner, which he bound himself to endeavour to bring to pass. When M. Durand had dismissed this great economist with the same ceremony as he had used towards his predecessor, he ordered the valet to introduce M. Daneau, and was not a little enraged when he was told that the builder was not in waiting; but had left word that he would call again during the day. On the other hand, he was much more surprised when he learnt also from his servant, that M. le Comte de Lozeraie had declared that he would wait until M. Durand was at leisure. This last circumstance afforded the banker such a feeling of exultation, that he forgot, for a time, the ill manners of M. Daneau, and directed the servant, in a loud voice, to introduce the others who were in the antechamber.—These were mercantile men, who, depending on Monsieur Durand's high character for beneficence, had come as M. Daneau once did, to explain their unfortunate position, and to ask from him the same generous assistance that the builder had so unexpectedly obtained.

The banker, upon the plea of his parliamentary functions absorbing all his time, referred all these to M. Tremont, to whom he professed to have now committed the whole management of the bank; and the cashier received them with that immovable stolidity of coun-

tenance, which seemed incapable of any expression whatever, and whose only words usually were—"Sir, that is utterly impossible."

Thus M. Durand, by laying the whole *onus* of his refusals and repulses upon M. Tremont, still retained to himself the full enjoyment of his reputation for kindness and generosity.

All these audiences then having been granted, M. Daneau's return was announced, and M. Durand, from a sort of irresistible, yet indefinable inclination, to drain to the last drop the pleasure of making the Count wait upon him, admitted the builder into his presence.

"I could have wished to have seen you sooner, sir," said the banker, somewhat caustically; "seeing that the subject on which we have to treat is an important one."

"You told me, sir," replied the builder, smiling, "when I first had the honour of an interview with you, that time was a capital we should not waste; so I have taken advantage of that, which the numerous visits you had to receive, gave me, to go and attend to some other business."

A smile of bitter disdain passed over the features of the banker, as he replied—

"You may perhaps find the business in hand the most important of all."

"What is it then, sir?"

"I think it necessary to inform you, that the credit you have opened with me will close on the fifteenth of this month."

"What!" cried the builder, quite astonished, "are you going to close this credit already?"

"And I expect," continued the banker, without appearing to notice the poor man's exclamation, "that in one month from this time, you will reimburse me the four hundred thousand francs I have advanced you."

"In a month from hence!" repeated Daneau, with renewed terror.

"It seems to me," replied M. Durand, "that you ought to be prepared to do so. I furnished you, according to your request, with the funds necessary for completing your buildings. They are completed. We are now in the month of July, at which time, according to your calculation, they were to be in full operation.—This, then, is the time, I should imagine, to complete the transaction, to offer your houses for sale, release yourself of your obligations, by paying your debts, and to realise your profits."

"I allow it, sir; but you are too much a man of business to imagine, that a month is sufficient to accomplish all this. If I am compelled to put up for sale, buildings to the amount of three millions at once, I shall so depreciate