

two millions, one hundred thousand francs engaged in your buildings?"

"Yes, sir."

"Make me a sale of these buildings for two millions, two hundred thousand francs, and you will be quite extricated from your difficulties."

"But, sir," replied M. Daneau, with vexation,—astonished and disappointed at such an offer, and forgetting that this same man, who was offering to buy a property for two millions, two hundred thousand francs, had just before expressed such an urgent need of four hundred thousand francs,—“this would deprive me of all the profits of my undertaking.”

"How?" cried the banker; "how much money have you embarked in it?"

"Only three hundred thousand francs to begin with; all the rest has been procured by successive borrowings."

"The result will be then, that with three hundred thousand francs you will have realized in one year, a gain of one hundred thousand francs; that is, thirty-three and one-third per cent on your capital. Now I do not know any commerce that gives such exorbitant results, and as to the banking business, about whose profits there is such an outcry, it is far from making one-fourth of such interest, upon capital that is often engaged upon very slight security."

"That may be," said the builder; "but in any case, do not forget that I have had to pay the interest of the money borrowed, and all the expenses of deeds, renewals, &c."

"True," replied the banker; "some allowance must be made for those things, I suppose."

"Then I shall have run all the risks of this undertaking, and laboured a whole year——"

"To gain one hundred thousand francs," interrupted Durand; "and not so bad pay, either, considering what you begun with."

"Well, sir," said Daneau, with one of those movements of resolution, induced by despair, "give me two millions, four hundred thousand francs, and it is a bargain."

The banker locked up the deed of mortgage in his bureau, and replied, coldly—"Monsieur Daneau, I have done all that I could to save you, and am sorry to see that I have done so to no purpose. Farewell, sir. Monsieur Tremont will see you about the liquidation of your account. With me this negociation is at an end."

"But, sir,——"

"Pardon me, M. Daneau; my time is not my own, and when you consider that M. le Comte de Lozeraie has been waiting some hours for

an interview, I am sure you will agree with me that it is time he was admitted;" and so saying, he waved his hand as a gesture of dismissal, which the unfortunate mechanic found himself compelled to obey. Even during the latter part of this conversation, the banker had hastily scrawled on a slip of paper, which he now sent to M. Tremont, these words—

"Be firm in the affair of M. Daneau, and we shall obtain for two millions, two hundred thousand francs, a property worth upwards of three millions."

At this moment, the Count was introduced, and these two important personages were, for the first time, left *tele a tele*.

"Monsieur de Lozeraie seemed to feel an embarrassment concerning what he was about to say, that was evidently mingled with resentment, at the impertinent manner in which he had been left waiting several hours in the ante-room. This resentment, however, was scarcely perceptible in his countenance or manner, although the banker's keen penetration discovered, under the polished case of his address, that he had sorely wounded the Count's vanity; and he felt assured that nothing but imperious necessity could have compelled such a man to pocket such an affront.

Monsieur Durand took care then, not to relieve him of his embarrassment by any of those simple, but usual exchanges of politeness, that would have given him time to break the ice.—He merely offered him a seat, and then taking one himself, at once put himself into an attitude of attention, without saying a syllable.

Monsieur de Lozeraie, therefore, found himself compelled to speak first, and being anxious to subdue the humiliating agitation that possessed him, he made so violent an effort to appear calm, that he plunged headlong into an impertinent bluntness, instead of stopping at the *juste milieu* of firm politeness.

"I have been pretty persevering, you see," said he, in a playful tone, which he intended should be gracious; but which savoured of rudeness. "I have waited your good pleasure, for I am come to acknowledge the sovereignty of riches, and I hope I shall not find it too tyrannical. The mighty generally shew themselves lenient masters to those who make them a formal act of submission."

M. Durand did not choose to accept of a conversation in this trifling tone; he therefore replied, gravely—

"I have very little time for a great deal of business, Monsieur le Comte, and this must