

frances, being reduced to this low value, not only by the depreciation invariably attendant upon property thus sold, but by the injurious effects of their being exposed a whole season unclosed and unprotected to the weather, and I shall be ruined instead of enriched, by no fault of mine."

The banker appeared to reflect for sometime, whilst the builder watched with anxiety the expression of his countenance. At length M. Durand turned hastily towards him and said—

"How many mechanics do you employ in these undertakings?"

"A great many, sir, for in order to get through the work more speedily, I have been obliged to divide the jobs, providing for each house a distinct set of carpenters, masons, locksmiths, joiners, plasterers, painters, &c."

"So much the better; you are thus giving an impulse to trade, and employing honest men."

"Honest men indeed, sir, and who owe all they possess to their own industry, for they all, as well masters as journeymen, begun with nothing."

"Very good; I like them the better for it.—They are electors, I suppose?"

"All of them, I believe."

"And how many may be connected with your interest in the completion of these buildings, including stone merchants, venders of lime and sand, &c.?"

"Not less than two hundred, besides twenty or thirty tradesmen."

"Indeed, M. Daneau," said M. Durand in a benevolent tone, "these considerations make your claim upon my assistance a strong one. It is true that such operations as these I am not in the habit of meddling with, but when I find that the interests of so many industrious and deserving people are concerned in the transactions of persons with whom I am so intimately connected both by birth and inclination, I feel bound to aid you, and I will do so."

"Is it possible you can be so good, sir? Ah, M. Durand, you are indeed justly called the friend of the people."

"I am one of them, M. Daneau, I am no great lord, but the son of a peasant, a labourer, and it is now about forty years since I first came to Paris with one hundred sous, and a determination to make my way in the world. Since that, I have been more fortunate than my neighbours it is true, but I shall not on that account be wanting to them."

"This is indeed an act of generosity," cried the builder in an ecstasy of grateful emotion.

"Merely an act of justice," returned the banker, "and in truth, it is as much for the sake of your workmen as of yourself, that I do this."

"Oh! if I dared to tell them!"

"It is not worth while," said the banker.—"The happiness I feel in being able to serve you and them is payment enough. But I may as well explain to you how I intend to treat this affair. You will give me a general mortgage upon all the property."

"That is but fair."

"And I will open a credit with you of four hundred thousand francs."

"A credit?"

"Yes, M. Daneau, I do not negotiate on any other terms. Every time that you have a payment to make, it will be by a cheque upon my house, which cheque shall always be honoured within the twenty fourth hour."

"Oh! that will be a hundred times better than cash for me, since as long as I am upheld by the house of M. Durand, I can never be distressed."

The banker pretended not to hear this remark, and resumed—"As to the fifteen thousand francs you are in need of for to-day, draw upon me and pay your workmen with the draughts; they shall be paid at sight. On the other hand, M. Daneau, I shall expect that, from this time, all the documents of any kind signed by you shall pass through my hands, and that all payments whatever, shall be made through me. This stipulation is required in accordance with the system of mutual accountability that I have established in my house of business."

"Why, sir, this is only heaping favour upon favour; this is giving my paper the value of ready cash."

"I am delighted that this arrangement suits you, M. Daneau. There remains then only that we meet here on Monday next with our respective notaries. I will go and give orders to have the mortgages drawn up, and in two days we can settle the whole matter. By the bye, if you can spare an hour or two, to visit me at L'Etang to-morrow, we can chat the matter over more freely."

"I will come, sir,—I shall be proud to wait on you——. But permit me to express to you, sir,——, to thank you, to——." And the builder stammered with excess of emotion, the tears starting into his eyes."

"Excuse me, M. Daneau," said the banker, "I must now say good bye, but I shall see you to-morrow, I trust;" and he ushered out the