

A MAN OF BUSINESS

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by Honore de Balzac  
(transl. Clara Bell and others)

**DEDICATION**

**To Monsieur le Baron James de Rothschild, Banker and Austrian  
Consul-General at Paris.**

The word /lorette/ is a euphemism invented to describe the status of a personage, or a personage of a status, of which it is awkward to speak; the French Academie, in its modesty, having omitted to supply a definition out of regard for the age of its forty members. Whenever a new word comes to supply the place of an unwieldy circumlocution, its fortune is assured; the word /lorette/ has passed into the language of every class of society, even where the lorette herself will never gain an entrance. It was only invented in 1840, and derived beyond a doubt from the agglomeration of such swallows' nests about the Church of Our Lady of Loretto. This information is for etymologists only. Those gentlemen would not be so often in a quandary if mediaeval writers had only taken such pains with details of contemporary manners as we take in these days of analysis and description.

Mlle. Turquet, or Malaga, for she is better known by her pseudonym (See /La fausse Maitresse/.), was one of the earliest parishioners of that charming church. At the time to which this story belongs, that lighthearted and lively damsel gladdened the existence of a notary with a wife somewhat too bigoted, rigid, and frigid for domestic happiness.

Now, it so fell out that one Carnival evening Maitre Cardot was entertaining guests at Mlle. Turquet's house--Desroches the attorney, Bixiou of the caricatures, Lousteau the journalist, Nathan, and others; it is quite unnecessary to give any further description of these personages, all bearers of illustrious names in the /Comedie Humaine/. Young La Palferine, in spite of his title of Count and his great descent, which, alas! means a great descent in fortune likewise, had honored the notary's little establishment with his presence.

At dinner, in such a house, one does not expect to meet the patriarchal beef, the skinny fowl and salad of domestic and family life, nor is there any attempt at the hypocritical conversation of drawing-rooms furnished with highly respectable matrons. When, alas! will respectability be

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charming? When will the women in good society vouchsafe to show rather less of their shoulders and rather more wit or geniality? Marguerite Turquet, the Aspasia of the Cirque-Olympique, is one of those frank, very living personalities to whom all is forgiven, such unconscious sinners are they, such intelligent penitents; of such as Malaga one might ask, like Cardot--a witty man enough, albeit a notary--to be well "deceived." And yet you must not think that any enormities were committed. Desroches and Cardot were good fellows grown too gray in the profession not to feel at ease with Bixiou, Lousteau, Nathan, and young La Palferine. And they on their side had too often had recourse to their legal advisers, and knew them too well to try to "draw them out," in lorette language.

Conversation, perfumed with seven cigars, at first was as fantastic as a kid let loose, but finally it settled down upon the strategy of the constant war waged in Paris between creditors and debtors.

Now, if you will be so good as to recall the history and antecedents of the guests, you will know that in all Paris, you could scarcely find a group of men with more experience in this matter; the professional men on one hand, and the artists on the other, were something in the position of magistrates and criminals hobnobbing together. A set of Bixiou's drawings to illustrate life in the debtors' prison, led the conversation to take this particular turn; and from debtors' prisons they went to debts.

It was midnight. They had broken up into little knots round the table and before the fire, and gave themselves up to the burlesque fun which is only possible or comprehensible in Paris and in that particular region which is bounded by the Faubourg Montmartre, the Rue Chaussee d'Antin, the upper end of the Rue de Navarin and the line of the boulevards.

In ten minutes' time they had come to an end of all the deep reflections, all the moralizings, small and great, all the bad puns made on a subject already exhausted by Rabelais three hundred and fifty years ago. It was not a little to their credit that the pyrotechnic display was cut short with a final squib from Malaga.

"It all goes to the shoemakers," she said. "I left a milliner because she failed twice with my hats. The vixen has been here twenty-seven times to

ask for twenty francs. She did not know that we never have twenty francs. One has a thousand francs, or one sends to one's notary for five hundred; but twenty francs I have never had in my life. My cook and my maid may, perhaps, have so much between them; but for my own part, I have nothing but credit, and I should lose that if I took to borrowing small sums. If I were to ask for twenty francs, I should have nothing to distinguish me from my colleagues that walk the boulevard."

"Is the milliner paid?" asked La Palferine.

"Oh, come now, are you turning stupid?" said she, with a wink. "She came this morning for the twenty-seventh time, that is how I came to mention it."

"What did you do?" asked Desroches.

"I took pity upon her, and--ordered a little hat that I have just invented, a quite new shape. If Mlle. Amanda succeeds with it, she will say no more about the money, her fortune is made."

"In my opinion," put in Desroches, "the finest things that I have seen in a duel of this kind give those who know Paris a far better picture of the city than all the fancy portraits that they paint. Some of you think that you know a thing or two," he continued, glancing round at Nathan, Bixiou, La Palferine, and Lousteau, "but the king of the ground is a certain Count, now busy ranging himself. In his time, he was supposed to be the cleverest, adroitest, canniest, boldest, stoutest, most subtle and experienced of all the pirates, who, equipped with fine manners, yellow kid gloves, and cabs, have ever sailed or ever will sail upon the stormy seas of Paris. He fears neither God nor man. He applies in private life the principles that guide the English Cabinet. Up to the time of his marriage, his life was one continual war, like--Lousteau's, for instance. I was, and am still his solicitor."

"And the first letter of his name is Maxime de Trailles," said La Palferine.

"For that matter, he has paid every one, and injured no one," continued Desroches. "But as your friend Bixiou was saying just now, it is a violation of the liberty of the subject to be made to pay in March when

you have no mind to pay till October. By virtue of this article of his particular code, Maxime regarded a creditor's scheme for making him pay at once as a swindler's trick. It was a long time since he had grasped the significance of the bill of exchange in all its bearings, direct and remote. A young man once, in my place, called a bill of exchange the 'asses' bridge' in his hearing. 'No,' said he, 'it is the Bridge of Sighs; it is the shortest way to an execution.' Indeed, his knowledge of commercial law was so complete, that a professional could not have taught him anything. At that time he had nothing, as you know. His carriage and horses were jobbed; he lived in his valet's house; and, by the way, he will be a hero to his valet to the end of the chapter, even after the marriage that he proposes to make. He belonged to three clubs, and dined at one of them whenever he did not dine out. As a rule, he was to be found very seldom at his own address--"

"He once said to me," interrupted La Palferine, " 'My one affectation is the pretence that I make of living in the Rue Pigalle.' "

"Well," resumed Desroches, "he was one of the combatants; and now for the other. You have heard more or less talk of one Claparon?"

"Had hair like this!" cried Bixiou, ruffling his locks till they stood on end. Gifted with the same talent for mimicking absurdities which Chopin the pianist possesses to so high a degree, he proceeded forthwith to represent the character with startling truth.

"He rolls his head like this when he speaks; he was once a commercial traveler; he has been all sorts of things--"

"Well, he was born to travel, for at this minute, as I speak, he is on the sea on his way to America," said Desroches. "It is his only chance, for in all probability he will be condemned by default as a fraudulent bankrupt next session."

"Very much at sea!" exclaimed Malaga.

"For six or seven years this Claparon acted as man of straw, cat's paw, and scapegoat to two friends of ours, du Tillet and Nucingen; but in 1829 his part was so well known that--"

"Our friends dropped him," put in Bixiou.

"They left him to his fate at last, and he wallowed in the mire,"

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continued Desroches. "In 1833 he went into partnership with one Cerizet--"

"What! he that promoted a joint-stock company so nicely that the Sixth Chamber cut short his career with a couple of years in jail?" asked the lorette.

"The same. Under the Restoration, between 1823 and 1827, Cerizet's occupation consisted in first putting his name intrepidly to various paragraphs, on which the public prosecutor fastened with avidity, and subsequently marching off to prison. A man could make a name for himself with small expense in those days. The Liberal party called their provincial champion 'the courageous Cerizet,' and towards 1828 so much zeal received its reward in 'general interest.'

" 'General interest' is a kind of civic crown bestowed on the deserving by the daily press. Cerizet tried to discount the 'general interest' taken in him. He came to Paris, and, with some help from capitalists in the Opposition, started as a broker, and conducted financial operations to some extent, the capital being found by a man in hiding, a skilful gambler who overreached himself, and in consequence, in July 1830, his capital foundered in the shipwreck of the Government."

"Oh! it was he whom we used to call the System," cried Bixiou.

"Say no harm of him, poor fellow," protested Malaga. "D'Estourny was a good sort."

"You can imagine the part that a ruined man was sure to play in 1830 when his name in politics was 'the courageous Cerizet.'" He was sent off into a very snug little sub-prefecture. Unluckily for him, it is one thing to be in opposition--any missile is good enough to throw, so long as the flight lasts; but quite another to be in office. Three months later, he was obliged to send in his resignation. Had he not taken it into his head to attempt to win popularity? Still, as he had done nothing as yet to imperil his title of 'courageous Cerizet,' the Government proposed by way of compensation that he should manage a newspaper; nominally an Opposition newspaper, but Ministerialist /in petto/. So the fall of this noble nature was really due to the Government. To Cerizet, as manager of the paper, it was rather too

evident that he was as a bird perched on a rotten bough; and then it was that he promoted that nice little joint-stock company, and thereby secured a couple of years in prison; he was caught, while more ingenious swindlers succeeded in catching the public."

"We are acquainted with the more ingenious," said Bixiou; "let us say no ill of the poor fellow; he was nabbed; Couture allowed them to squeeze his cash-box; who would ever have thought it of him?"

"At all events, Cerizet was a low sort of fellow, a good deal damaged by low debauchery. Now for the duel I spoke about. Never did two tradesmen of the worst type, with the worst manners, the lowest pair of villains imaginable, go into partnership in a dirtier business. Their stock-in-trade consisted of the peculiar idiom of the man about town, the audacity of poverty, the cunning that comes of experience, and a special knowledge of Parisian capitalists, their origin, connections, acquaintances, and intrinsic value. This partnership of two 'dabblers' (let the Stock Exchange term pass, for it is the only word which describes them), this partnership of dabblers did not last very long. They fought like famished curs over every bit of garbage.

"The earlier speculations of the firm of Cerizet and Claparon were, however, well planned. The two scamps joined forces with Barbet, Chaboisseau, Samanon, and usurers of that stamp, and bought up hopelessly bad debts.

"Claparon's place of business at that time was a cramped entresol in the Rue Chabannais--five rooms at a rent of seven hundred francs at most. Each partner slept in a little closet, so carefully closed from prudence, that my head-clerk could never get inside. The furniture of the other three rooms--an ante-chamber, a waiting-room, and a private office--would not have fetched three hundred francs altogether at a distress-warrant sale. You know enough of Paris to know the look of it; the stuffed horsehair-covered chairs, a table covered with a green cloth, a trumpery clock between a couple of candle sconces, growing tarnished under glass shades, the small gilt-framed mirror over the chimney-piece, and in the grate a charred stick or two of firewood which had lasted them for two winters, as my head-



clerk put it. As for the office, you can guess what it was like--more letter-files than business letters, a set of common pigeon-holes for either partner, a cylinder desk, empty as the cash-box, in the middle of the room, and a couple of armchairs on either side of a coal fire. The carpet on the floor was bought cheap at second-hand (like the bills and bad debts). In short, it was the mahogany furniture of furnished apartments which usually descends from one occupant of chambers to another during fifty years of service. Now you know the pair of antagonists.

"During the first three months of a partnership dissolved four months later in a bout of fisticuffs, Cerizet and Claparon bought up two thousand francs' worth of bills bearing Maxime's signature (since Maxime was his name), and filled a couple of letters to bursting with judgments, appeals, orders of the court, distress-warrants, application for stay of proceedings, and all the rest of it; to put it briefly, they had bills for three thousand two hundred francs odd centimes, for which they had given five hundred francs; the transfer being made under private seal, with special power of attorney, to save the expense of registration. Now it so happened at this juncture, Maxime, being of ripe age, was seized with one of the fancies peculiar to the man of fifty--"

"Antonia!" exclaimed La Palferine. "That Antonia whose fortune I made by writing to ask for a toothbrush!"

"Her real name is Chocardelle," said Malaga, not over well pleased by the fine-sounding pseudonym.

"The same," continued Desroches.

"It was the only mistake Maxime ever made in his life. But what would you have, no vice is absolutely perfect?" put in Bixiou.

"Maxime had still to learn what sort of a life a man may be led into by a girl of eighteen when she is minded to take a header from her honest garret into a sumptuous carriage; it is a lesson that all statesmen should take to heart. At this time, de Marsay had just been employing his friend, our friend de Trailles, in the high comedy of politics. Maxime had looked high for his conquests; he had no experience of untitled women; and at fifty years he felt that he had a right to take a bite of the so-called wild

fruit, much as a sportsman will halt under a peasant's apple-tree. So the Count found a reading-room for Mlle. Chocardelle, a rather smart little place to be had cheap, as usual--"

"Pooh!" said Nathan. "She did not stay in it six months. She was too handsome to keep a reading-room."

"Perhaps you are the father of her child?" suggested the lorette.

Desroches resumed.

"Since the firm bought up Maxime's debts, Cerizet's likeness to a bailiff's officer grew more and more striking, and one morning after seven fruitless attempts he succeeded in penetrating into the Count's presence. Suzon, the old man-servant, albeit he was by no means in his novitiate, at last mistook the visitor for a petitioner, come to propose a thousand crowns if Maxime would obtain a license to sell postage stamps for a young lady. Suzon, without the slightest suspicion of the little scamp, a thoroughbred Paris street-boy into whom prudence had been rubbed by repeated personal experience of the police-courts, induced his master to receive him. Can you see the man of business, with an uneasy eye, a bald forehead, and scarcely any hair on his head, standing in his threadbare jacket and muddy boots--"

"What a picture of a Dun!" cried Lousteau.

--standing before the Count, that image of flaunting Debt, in his blue flannel dressing-gown, slippers worked by some Marquise or other, trousers of white woolen stuff, and a dazzling shirt? There he stood, with a gorgeous cap on his black dyed hair, playing with the tassels at his waist--"

" 'Tis a bit of genre for anybody who knows what the pretty little morning room, hung with silk and full of valuable paintings, where Maxime breakfasts," said Nathan. "You tread on a Smyrna carpet, you admire the sideboards filled with curiosities and rarities fit to make a King of Saxony envious--"

"Now for the scene itself," said Desroches, and the deepest silence followed.

" 'Monsieur le Comte,' began Cerizet, 'I have come from a M. Charles

Claparon, who used to be a banker--'

" 'Ah! poor devil, and what does he want with me?'

" 'Well, he is at present your creditor for a matter of three thousand two hundred francs, seventy-five centimes, principal, interest, and costs--'

" 'Coutelier's business?' put in Maxime, who knew his affairs as a pilot knows his coast.

" 'Yes, Monsieur le Comte,' said Cerizet with a bow. 'I have come to ask your intentions.'

" 'I shall only pay when the fancy takes me,' returned Maxime, and he rang for Suzon. 'It was very rash of Claparon to buy up bills of mine without speaking to me beforehand. I am sorry for him, for he did so very well for such a long time as a man of straw for friends of mine. I always said that a man must really be weak in his intellect to work for men that stuff themselves with millions, and to serve them so faithfully for such low wages. And now here he gives me another proof of his stupidity! Yes, men deserve what they get. It is your own doing whether you get a crown on your forehead or a bullet through your head; whether you are a millionaire or a porter, justice is always done you. I cannot help it, my dear fellow; I myself am not a king, I stick to my principles. I have no pity for those that put me to expense or do not know their business as creditors.--Suzon! my tea! Do you see this gentleman?' he continued when the man came in. 'Well, you have allowed yourself to be taken in, poor old boy. This gentleman is a creditor; you ought to have known him by his boots. No friend nor foe of mine, nor those that are neither and want something of me, come to see me on foot.--My dear M. Cerizet, do you understand? You will not wipe your boots on my carpet again' (looking as he spoke at the mud that whitened the enemy's soles). 'Convey my compliments and sympathy to Claparon, poor buffer, for I shall file this business under the letter Z.'

"All this with an easy good-humor fit to give a virtuous citizen the colic.

" 'You are wrong, Monsieur le Comte,' retorted Cerizet, in a slightly peremptory tone. 'We will be paid in full, and that in a way which you may

not like. That is why I came to you first in a friendly spirit, as is right and fit between gentlemen--'

" 'Oh! so that is how you understand it?' began Maxime, enraged by this last piece of presumption. There was something of Talleyrand's wit in the insolent retort, if you have quite grasped the contrast between the two men and their costumes. Maxime scowled and looked full at the intruder; Cerizet not merely endured the glare of cold fury, but even returned it, with an icy, cat-like malignance and fixity of gaze.

" 'Very good, sir, go out--'

" 'Very well, good-day, Monsieur le Comte. We shall be quits before six months are out.'

" 'If you can steal the amount of your bill, which is legally due I own, I shall be indebted to you, sir,' replied Maxime. 'You will have taught me a new precaution to take. I am very much your servant.'

" 'Monsieur le Comte,' said Cerizet, 'it is I, on the contrary, who am yours.'

"Here was an explicit, forcible, confident declaration on either side. A couple of tigers confabulating, with the prey before them, and a fight impending, would have been no finer and no shrewder than this pair; the insolent fine gentleman as great a blackguard as the other in his soiled and mud-stained clothes.

"Which will you lay your money on?" asked Desroches, looking round at an audience, surprised to find how deeply it was interested.

"A pretty story!" cried Malaga. "My dear boy, go on, I beg of you. This goes to one's heart."

"Nothing commonplace could happen between two fighting-cocks of that calibre," added La Palferine.

"Pooh!" cried Malaga. "I will wager my cabinet-maker's invoice (the fellow is dunning me) that the little toad was too many for Maxime."

"I bet on Maxime," said Cardot. "Nobody ever caught him napping."

Desroches drank off a glass that Malaga handed to him.

"Mlle. Chocardelle's reading-room," he continued, after a pause, "was in the Rue Coquenard, just a step or two from the Rue Pigalle where

Maxime was living. The said Mlle. Chocardelle lived at the back on the garden side of the house, beyond a big dark place where the books were kept. Antonia left her aunt to look after the business--"

"Had she an aunt even then?" exclaimed Malaga. "Hang it all, Maxime did things handsomely."

"Alas! it was a real aunt," said Desroches; "her name was--let me see--"

"Ida Bonamy," said Bixiou.

"So as Antonia's aunt took a good deal of the work off her hands, she went to bed late and lay late of a morning, never showing her face at the desk until the afternoon, some time between two and four. From the very first her appearance was enough to draw custom. Several elderly men in the quarter used to come, among them a retired coach-builder, one Croizeau. Beholding this miracle of female loveliness through the window-panes, he took it into his head to read the newspapers in the beauty's reading-room; and a sometime custom-house officer, named Denisart, with a ribbon in his button-hole, followed the example. Croizeau chose to look upon Denisart as a rival. 'Monsieur,' he said afterwards, 'I did not know what to buy for you!'

"That speech should give you an idea of the man. The Sieur Croizeau happens to belong to a particular class of old man which should be known as 'Coquerels' since Henri Monnier's time; so well did Monnier render the piping voice, the little mannerisms, little queue, little sprinkling of powder, little movements of the head, prim little manner, and tripping gait in the part of Coquerel in *La Famille Improvisée*. This Croizeau used to hand over his halfpence with a flourish and a 'There, fair lady!'

"Mme. Ida Bonamy the aunt was not long in finding out through a servant that Croizeau, by popular report of the neighborhood of the Rue de Buffault, where he lived, was a man of exceeding stinginess, possessed of forty thousand francs per annum. A week after the instalment of the charming librarian he was delivered of a pun:

"'You lend me books (livres), but I give you plenty of francs in return,' said he.

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"A few days later he put on a knowing little air, as much as to say, 'I know you are engaged, but my turn will come one day; I am a widower.'

"He always came arrayed in fine linen, a cornflower blue coat, a paduasoy waistcoat, black trousers, and black ribbon bows on the double soled shoes that creaked like an abbe's; he always held a fourteen franc silk hat in his hand.

" 'I am old and I have no children,' he took occasion to confide to the young lady some few days after Cerizet's visit to Maxime. 'I hold my relations in horror. They are peasants born to work in the fields. Just imagine it, I came up from the country with six francs in my pocket, and made my fortune here. I am not proud. A pretty woman is my equal. Now would it not be nicer to be Mme. Croizeau for some years to come than to do a Count's pleasure for a twelvemonth? He will go off and leave you some time or other; and when that day comes, you will think of me . . . your servant, my pretty lady!'

"All this was simmering below the surface. The slightest approach at love-making was made quite on the sly. Not a soul suspected that the trim little old foggy was smitten with Antonia; and so prudent was the elderly lover, that no rival could have guessed anything from his behavior in the reading-room. For a couple of months Croizeau watched the retired custom-house official; but before the third month was out he had good reason to believe that his suspicions were groundless. He exerted his ingenuity to scrape an acquaintance with Denisart, came up with him in the street, and at length seized his opportunity to remark, 'It is a fine day, sir!'

"Whereupon the retired official responded with, 'Austerlitz weather, sir. I was there myself--I was wounded indeed, I won my Cross on that glorious day.'

"And so from one thing to another the two drifted wrecks of the Empire struck up an acquaintance. Little Croizeau was attached to the Empire through his connection with Napoleon's sisters. He had been their coach-builder, and had frequently dunned them for money; so he gave out that he 'had had relations with the Imperial family.' Maxime, duly

informed by Antonia of the 'nice old man's' proposals (for so the aunt called Croizeau), wished to see him. Cerizet's declaration of war had so far taken effect that he of the yellow kid gloves was studying the position of every piece, however insignificant, upon the board; and it so happened that at the mention of that 'nice old man,' an ominous tinkling sounded in his ears. One evening, therefore, Maxime seated himself among the bookshelves in the dimly lighted back room, reconnoitred the seven or eight customers through the chink between the green curtains, and took the little coach-builder's measure. He gauged the man's infatuation, and was very well satisfied to find that the varnished doors of a tolerably sumptuous future were ready to turn at a word from Antonia so soon as his own fancy had passed off.

" 'And that other one yonder?' asked he, pointing out the stout fine-looking elderly man with the Cross of the Legion of Honor. 'Who is he?'

" 'A retired custom-house officer.'

" 'The cut of his countenance is not reassuring,' said Maxime, beholding the Sieur Denisart.

"And indeed the old soldier held himself upright as a steeple. His head was remarkable for the amount of powder and pomatum bestowed upon it; he looked almost like a postilion at a fancy ball. Underneath that felted covering, moulded to the top of the wearer's cranium, appeared an elderly profile, half-official, half-soldierly, with a comical admixture of arrogance,--altogether something like caricatures of the /Constitutionnel/. The sometime official finding that age, and hair- powder, and the conformation of his spine made it impossible to read a word without spectacles, sat displaying a very creditable expanse of chest with all the pride of an old man with a mistress. Like old General Montcornet, that pillar of the Vaudeville, he wore earrings. Denisart was partial to blue; his roomy trousers and well-worn greatcoat were both of blue cloth.

" 'How long is it since that old foggy came here?' inquired Maxime, thinking that he saw danger in the spectacles.

" 'Oh, from the beginning,' returned Antonia, 'pretty nearly two months ago now.'

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" 'Good," said Maxime to himself, 'Cerizet only came to me a month ago.--Just get him to talk,' he added in Antonia's ear; 'I want to hear his voice.'

" 'Pshaw,' said she, 'that is not so easy. He never says a word to me.'

" 'Then why does he come here?' demanded Maxime.

" 'For a queer reason,' returned the fair Antonia. 'In the first place, although he is sixty-nine, he has a fancy; and because he is sixty-nine, he is as methodical as a clock face. Every day at five o'clock the old gentleman goes to dine with /her/ in the Rue de la Victoire. (I am sorry for her.) Then at six o'clock, he comes here, reads steadily at the papers for four hours, and goes back at ten o'clock. Daddy Croizeau says that he knows M. Denisart's motives, and approves his conduct; and in his place, he would do the same. So I know exactly what to expect. If ever I am Mme. Croizeau, I shall have four hours to myself between six and ten o'clock.'

"Maxime looked through the directory, and found the following reassuring item:

"DENISART,\* retired custom-house officer, Rue de la Victoire.

"His uneasiness vanished.

"Gradually the Sieur Denisart and the Sieur Croizeau began to exchange confidences. Nothing so binds two men together as a similarity of views in the matter of womankind. Daddy Croizeau went to dine with 'M. Denisart's fair lady,' as he called her. And here I must make a somewhat important observation.

"The reading-room had been paid for half in cash, half in bills signed by the said Mlle. Chocardelle. The /quart d'heure de Rabelais/ arrived; the Count had no money. So the first bill of three thousand francs was met by the amiable coach-builder; that old scoundrel Denisart having recommended him to secure himself with a mortgage on the reading-room.

" 'For my own part,' said Denisart, 'I have seen pretty doings from pretty women. So in all cases, even when I have lost my head, I am always on my guard with a woman. There is this creature, for instance; I am madly in love with her; but this is not her furniture; no, it belongs to me.'



The lease is taken out in my name.'

"You know Maxime! He thought the coach-builder uncommonly green. Croizeau might pay all three bills, and get nothing for a long while; for Maxime felt more infatuated with Antonia than ever."

"I can well believe it," said La Palferine. "She is the */bella Imperia/* of our day."

"With her rough skin!" exclaimed Malaga; "so rough, that she ruins herself in bran baths!"

"Croizeau spoke with a coach-builder's admiration of the sumptuous furniture provided by the amorous Denisart as a setting for his fair one, describing it all in detail with diabolical complacency for Antonia's benefit," continued Desroches. "The ebony chests inlaid with mother-of-pearl and gold wire, the Brussels carpets, a mediaeval bedstead worth three thousand francs, a Boule clock, candelabra in the four corners of the dining-room, silk curtains, on which Chinese patience had wrought pictures of birds, and hangings over the doors, worth more than the portress that opened them.

" 'And that is what */you/* ought to have, my pretty lady.--And that is what I should like to offer you,' he would conclude. 'I am quite aware that you scarcely care a bit about me; but, at my age, we cannot expect too much. Judge how much I love you; I have lent you a thousand francs. I must confess that, in all my born days, I have not lent anybody */that/* much----'

"He held out his penny as he spoke, with the important air of a man that gives a learned demonstration.

"That evening at the Varietes, Antonia spoke to the Count.

" 'A reading-room is very dull, all the same,' said she; 'I feel that I have no sort of taste for that kind of life, and I see no future in it. It is only fit for a widow that wishes to keep body and soul together, or for some hideously ugly thing that fancies she can catch a husband with a little finery.'

" 'It was your own choice,' returned the Count. Just at that moment, in came Nucingen, of whom Maxime, king of lions (the 'yellow kid gloves'

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were the lions of that day) had won three thousand francs the evening before. Nucingen had come to pay his gaming debt.

" 'Ein writ of attachment haf shoost peen served on me by der order of dot teufel Glabaron,' he said, seeing Maxime's astonishment.

" 'Oh, so that is how they are going to work, is it?' cried Maxime. 'They are not up to much, that pair--'

" 'It makes not,' said the banker, 'bay dem, for dey may apply demselves to oders pesides, und do you harm. I dake dees bretty voman to vitness dot I haf baid you dees morning, long pefore dat writ vas serfed.' "

"Queen of the boards," smiled La Palferine, looking at Malaga, "thou art about to lose thy bet."

"Once, a long time ago, in a similar case," resumed Desroches, "a too honest debtor took fright at the idea of a solemn declaration in a court of law, and declined to pay Maxime after notice was given. That time we made it hot for the creditor by piling on writs of attachment, so as to absorb the whole amount in costs--"

"Oh, what is that?" cried Malaga; "it all sounds like gibberish to me. As you thought the sturgeon so excellent at dinner, let me take out the value of the sauce in lessons in chicanery."

"Very well," said Desroches. "Suppose that a man owes you money, and your creditors serve a writ of attachment upon him; there is nothing to prevent all your other creditors from doing the same thing. And now what does the court do when all the creditors make application for orders to pay? /The court divides the whole sum attached, proportionately among them all./ That division, made under the eye of a magistrate, is what we call a /contribution/. If you owe ten thousand francs, and your creditors issue writs of attachment on a debt due to you of a thousand francs, each one of them gets so much per cent, 'so much in the pound,' in legal phrase; so much (that means) in proportion to the amounts severally claimed by the creditors. But--the creditors cannot touch the money without a special order from the clerk of the court. Do you guess what all this work drawn up by a judge and prepared by attorneys must mean? It means a quantity of stamped paper full of diffuse lines and blanks, the figures almost lost in

vast spaces of completely empty ruled columns. The first proceeding is to deduct the costs. Now, as the costs are precisely the same whether the amount attached is one thousand or one million francs, it is not difficult to eat up three thousand francs (for instance) in costs, especially if you can manage to raise counter applications."

"And an attorney always manages to do it," said Cardot. "How many a time one of you has come to me with, 'What is there to be got out of the case?' "

"It is particularly easy to manage it if the debtor eggs you on to run up costs till they eat up the amount. And, as a rule, the Count's creditors took nothing by that move, and were out of pocket in law and personal expenses. To get money out of so experienced a debtor as the Count, a creditor should really be in a position uncommonly difficult to reach; it is a question of being creditor and debtor both, for then you are legally entitled to work the confusion of rights, in law language--"

"To the confusion of the debtor?" asked Malaga, lending an attentive ear to this discourse.

"No, the confusion of rights of debtor and creditor, and pay yourself through your own hands. So Claparon's innocence in merely issuing writs of attachment eased the Count's mind. As he came back from the Varietes with Antonia, he was so much the more taken with the idea of selling the reading-room to pay off the last two thousand francs of the purchase-money, because he did not care to have his name made public as a partner in such a concern. So he adopted Antonia's plan. Antonia wished to reach the higher ranks of her calling, with splendid rooms, a maid, and a carriage; in short, she wanted to rival our charming hostess, for instance--"

"She was not woman enough for that," cried the famous beauty of the Circus; "still, she ruined young d'Esgrignon very neatly."

"Ten days afterwards, little Croizeau, perched on his dignity, said almost exactly the same thing, for the fair Antonia's benefit," continued Desroches.

" 'Child,' said he, 'your reading-room is a hole of a place. You will lose your complexion; the gas will ruin your eyesight. You ought to come out

of it; and, look here, let us take advantage of an opportunity. I have found a young lady for you that asks no better than to buy your reading-room. She is a ruined woman with nothing before her but a plunge into the river; but she had four thousand francs in cash, and the best thing to do is to turn them to account, so as to feed and educate a couple of children.'

" 'Very well. It is kind of you, Daddy Croizeau,' said Antonia.

" 'Oh, I shall be much kinder before I have done. Just imagine it, poor M. Denisart has been worried into the jaundice! Yes, it has gone to the liver, as it usually does with susceptible old men. It is a pity he feels things so. I told him so myself; I said, "Be passionate, there is no harm in that, but as for taking things to heart--draw the line at that! It is the way to kill yourself."--Really, I would not have expected him to take on so about it; a man that has sense enough and experience enough to keep away as he does while he digests his dinner--'

" 'But what is the matter?' inquired Mlle. Chocardelle.

" 'That little baggage with whom I dined has cleared out and left him! . . . Yes. Gave him the slip without any warning but a letter, in which the spelling was all to seek.'

" 'There, Daddy Croizeau, you see what comes of boring a woman--'

" 'It is indeed a lesson, my pretty lady,' said the guileful Croizeau. 'Meanwhile, I have never seen a man in such a state. Our friend Denisart cannot tell his left hand from his right; he will not go back to look at the "scene of his happiness," as he calls it. He has so thoroughly lost his wits, that he proposes that I should buy all Hortense's furniture (Hortense was her name) for four thousand francs.'

" 'A pretty name,' said Antonia.

" 'Yes. Napoleon's stepdaughter was called Hortense. I built carriages for her, as you know.'

" 'Very well, I will see,' said cunning Antonia; 'begin by sending this young woman to me.'

"Antonia hurried off to see the furniture, and came back fascinated. She brought Maxime under the spell of antiquarian enthusiasm. That very evening the Count agreed to the sale of the reading-room. The

establishment, you see, nominally belonged to Mlle. Chocardelle. Maxime burst out laughing at the idea of little Croizeau's finding him a buyer. The firm of Maxime and Chocardelle was losing two thousand francs, it is true, but what was the loss compared with four glorious thousand-franc notes in hand? 'Four thousand francs of live coin!-- there are moments in one's life when one would sign bills for eight thousand to get them,' as the Count said to me.

"Two days later the Count must see the furniture himself, and took the four thousand francs upon him. The sale had been arranged; thanks to little Croizeau's diligence, he pushed matters on; he had 'come round' the widow, as he expressed it. It was Maxime's intention to have all the furniture removed at once to a lodging in a new house in the Rue Tronchet, taken in the name of Mme. Ida Bonamy; he did not trouble himself much about the nice old man that was about to lose his thousand francs. But he had sent beforehand for several big furniture vans.

"Once again he was fascinated by the beautiful furniture which a wholesale dealer would have valued at six thousand francs. By the fireside sat the wretched owner, yellow with jaundice, his head tied up in a couple of printed handkerchiefs, and a cotton night-cap on top of them; he was huddled up in wrappings like a chandelier, exhausted, unable to speak, and altogether so knocked to pieces that the Count was obliged to transact his business with the man-servant. When he had paid down the four thousand francs, and the servant had taken the money to his master for a receipt, Maxime turned to tell the man to call up the vans to the door; but even as he spoke, a voice like a rattle sounded in his ears.

" 'It is not worth while, Monsieur le Comte. You and I are quits; I have six hundred and thirty francs fifteen centimes to give you!'

"To his utter consternation, he saw Cerizet, emerged from his wrappings like a butterfly from the chrysalis, holding out the accursed bundle of documents.

" 'When I was down on my luck, I learned to act on the stage,' added Cerizet. 'I am as good as Bouffe at old men.'

" 'I have fallen among thieves!' shouted Maxime.

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" 'No, Monsieur le Comte, you are in Mlle. Hortense's house. She is a friend of old Lord Dudley's; he keeps her hidden away here; but she has the bad taste to like your humble servant.'

" 'If ever I longed to kill a man,' so the Count told me afterwards, 'it was at that moment; but what could one do? Hortense showed her pretty face, one had to laugh. To keep my dignity, I flung her the six hundred francs. "There's for the girl," said I.' "

"That is Maxime all over!" cried La Palferine.

"More especially as it was little Croizeau's money," added Cardot the profound.

"Maxime scored a triumph," continued Desroches, "for Hortense exclaimed, 'Oh, if I had only known that it was you!' "

"A pretty 'confusion' indeed!" put in Malaga. "You have lost, milord," she added turning to the notary.

And in this way the cabinetmaker, to whom Malaga owed a hundred crowns, was paid.

PARIS, 1845.

## ADDENDUM

The following personages appear in other stories of the Human Comedy.

Barbet    A Distinguished Provincial at Paris    The Seamy Side of History    The Middle Classes

Bixiou, Jean-Jacques    The Purse    A Bachelor's Establishment  
The Government Clerks    Modeste Mignon    Scenes from a  
Courtesan's Life    The Firm of Nucingen    The Muse of the  
Department    Cousin Betty    The Member for Arcis    Beatrix  
Gaudissart II.    The Unconscious Humorists    Cousin Pons

Cardot (Parisian notary)    The Muse of the Department    Jealousies  
of a Country Town    Pierre Grassou    The Middle Classes    Cousin  
Pons

Cerizet    Lost Illusions    Scenes from a Courtesan's Life    The

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## Middle Classes

Chaboisseau      A Distinguished Provincial at Paris      The Government Clerks

Chocardelle, Mademoiselle      Beatrix      A Prince of Bohemia  
Cousin Betty      The Member for Arcis

Claparon, Charles      A Bachelor's Establishment      Cesar Birotteau  
Melmoth Reconciled      The Firm of Nucingen      The Middle Classes

Desroches (son)      A Bachelor's Establishment      Colonel Chabert  
A Start in Life      A Woman of Thirty      The Commission in Lunacy  
The Government Clerks      A Distinguished Provincial at Paris      Scenes from a Courtesan's Life      The Firm of Nucingen      The Middle Classes

Dudley, Lord      The Lily of the Valley      The Thirteen      Another Study of Woman      A Daughter of Eve

Esgrignon, Victurnien, Comte (then Marquis d')      Jealousies of a Country Town      Letters of Two Brides      The Secrets of a Princess  
Cousin Betty

Estourny, Charles d'      Modeste Mignon      Scenes from a Courtesan's Life

Hortense      The Member for Arcis

La Palferine, Comte de      A Prince of Bohemia      Cousin Betty  
Beatrix      The Imaginary Mistress

Lousteau, Etienne      A Distinguished Provincial at Paris      A Bachelor's Establishment      Scenes from a Courtesan's Life      A Daughter of Eve      Beatrix      The Muse of the Department      Cousin Betty      A Prince of Bohemia      The Middle Classes      The Unconscious Humorists

Montcornet, Marechal, Comte de      Domestic Peace      Lost Illusions  
A Distinguished Provincial at Paris      Scenes from a Courtesan's Life  
The Peasantry      Cousin Betty

Nathan, Raoul      Lost Illusions      A Distinguished Provincial at Paris  
Scenes from a Courtesan's Life      The Secrets of a Princess      A Daughter of Eve      Letters of Two Brides      The Seamy Side of History  
The Muse of the Department      A Prince of Bohemia      The Unconscious

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Humorists

Nucingen, Baron Frederic de    The Firm of Nucingen    Father  
Goriot    Pierrette    Cesar Birotteau    Lost Illusions    A  
Distinguished Provincial at Paris    Scenes from a Courtesan's Life  
Another Study of Woman    The Secrets of a Princess    Cousin Betty  
The Muse of the Department    The Unconscious Humorists

Samanon    A Distinguished Provincial at Paris    The Government  
Clerks    Cousin Betty

Trailles, Comte Maxime de    Cesar Birotteau    Father Goriot  
Gobseck    Ursule Mirouet    The Member for Arcis    The Secrets of a  
Princess    Cousin Betty    Beatrix    The Unconscious Humorists

Turquet, Marguerite    The Imaginary Mistress    The Muse of the  
Department    Cousin Betty