

CONRAD BOLANDEN

THE PROGRESSIONISTS,
AND ANGELA.

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The Progressionists, and Angela.

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Conrad von Bolanden

The Progressionists, and Angela

THE PROGRESSIONISTS

CHAPTER I. THE WAGER

The balcony of the *palais* Greifmann contains three persons who together represent four million florins. It is not often that one sees a group of this kind. The youthful landholder, Seraphin Gerlach, is possessor of two millions. His is a quiet disposition; very calm, and habitually thoughtful; innocence looks from his clear eye upon the world; physically, he is a man of twenty-three; morally, he is a child in purity; a profusion of rich brown hair clusters about his head; his cheeks are ruddy, and an attractive sweetness plays round his mouth.

The third million belongs to Carl Greifmann, the oldest member of the group, head *pro tem.* of the banking-house of the same name. This gentleman is tall, slender, animated; his cheeks wear no bloom; they are pale. His carriage is easy and smooth. Some levity is visible in his features, which are delicate, but his keen, glancing eye is disagreeable beside Seraphin's pure soul-mirror. Greifmann's sister Louise, not an ordinary beauty, owns the fourth million. She is seated between the young gentlemen; the folds of her costly dress lie heaped around her; her hands are engaged with a fan, and her eyes are sending electric glances into Gerlach's quick depths. But these flashing beams fail to kindle; they expire before they penetrate far into those depths. His eyes are bright, but they refuse to gleam with intenser fire. Strange, too, for a twofold reason; first, because glances from the eyes of beautiful women seldom suffer young men to remain cool; secondly, because a paternal scheme designs that Louise shall be engaged and married to the fire-proof hero.

Millions of money are rare; and should millions strive to form an alliance, it is in conformity with the genius of every solid banking establishment to view this as quite a natural tendency.

For eight days Mr. Seraphin has been on a visit at the *palais* Greifmann, but as yet he has yielded no positive evidence of intending to join his own couple of millions with the million of Miss Louise.

Whilst Seraphin converses with the beautiful young lady, Carl Greifmann cursorily examines a newspaper which a servant has just brought him on a silver salver.

"Every age has its folly," suddenly exclaims the banker. "In the seventeenth century people were busy during thirty years cutting one another's throats for religion's sake-or rather, in deference to the pious hero of the faith from Sweden and his fugleman Oxenstiern. In the eighteenth century, they decorated their heads with periwigs and pigtails, making it a matter of conjecture whether both ladies and gentlemen were not in the act of developing themselves from monkeydom into manhood.

"Elections are the folly of our century. See here, my good fellow, look what is written here: In three days the municipal elections will come off throughout the country-in eighteen days the election of delegates. For eighteen days the whole country is to labor in election throes. Every man twenty-one years of age, having a wife and a homestead, is to be employed in rooting from out the soil of party councilmen, mayors, and deputies.

"And during the period these rooters not unfrequently get at loggerheads. Some are in favor of Streichein the miller, because Streichein has lavishly greased their palms; others insist upon re-electing Leimer the manufacturer, because Leimer threatens a reduction of wages if they refuse to keep him in the honorable position. In the heat of dispute, quite a storm of oaths and ugly epithets,

yes, and of blows too, rages, and many is the voter who retires from the scene of action with a bloody head. The beer-shops are the chief battle-fields for this sort of skirmishing. Here, zealous voters swill down hogsheads of beer: brewers drive a brisk trade during elections. But you must not think, Seraphin, that these absurd election scenes are confined to cities. In rural districts the game is conducted with no less interest and fury. There is a village not far away, where a corpulent ploughman set his mind on becoming mayor. What does he, to get the reins of village government into his great fat fist? Two days previous to the election he butchers three fatted hogs, has several hundred ringlets of sausage made, gets ready his pots, and pans for cooking and roasting, and then advertises: eating and drinking *ad libitum* and *gratis* for every voter willing to aid him to ascend the mayor's throne. He obtained his object.

"Now, I put the question to you, Seraphin, is not this sort of election jugglery far more ridiculous and disgusting than the most preposterous periwigs of the last century?"

"Ignorance and passion may occasion the abuse of the best institutions," answered the double millionaire. "However, if beer and pork determine the choice of councilmen and mayors, voters have no right to complain of misrule. It would be most disastrous to the state, I should think, were such corrupt means to decide also the election of the deputies of our legislative assembly."

The banker smiled.

"The self-same manœuvring, only on a larger scale," replied he. Of course, in this instance, petty jealousies disappear. Streichein the miller and Leimer the manufacturer make concessions in the interest of the common party. All stand shoulder to shoulder in the cause of *progress* against Ultramontanes and democrats, who in these days have begun to be troublesome.

"Whilst at municipal elections office-seekers employed money and position for furthering their personal aims, at deputy elections *progress* men cast their means into a common cauldron, from which the mob are fed and made to drink in order to stimulate them with the spirit of *progress* for the coming election. At bottom it amounts to the same-the stupefaction of the multitude, the rule of a minority, in which, however, all consider themselves as having part, the folly of the nineteenth century."

"This is an unhealthy condition of things, which gives reason to fear the corruption of the whole body politic," remarked the landholder with seriousness. "The seats of the legislative chamber should be filled not through bribery and deception of the masses, nor through party passion, but through a right appreciation of the qualifications that fit a man for the office of deputy."

"I ask your pardon, my dear friend," interposed the banker with a laugh. "Being reared by a mother having a rigorous faith has prompted you to speak thus, not acquaintance with the spirit of the age. Right appreciation! Heavens, what *naïveté*! Are you not aware that *progress*, the autocrat of our times, follows a fixed, unchanging programme? It matters not whether Tom or Dick occupies the cushions of the legislative hall; the main point is to wear the color of *progress*, and for this no special qualifications are needed. I will give you an illustration of the way in which these things work. Let us suppose that every member is provided with a trumpet which he takes with him to the assembly. To blow this trumpet neither skill, nor quick perception, nor experience, nor knowledge-neither of these qualifications is necessary. Now, we will suppose these gentlemen assembled in the great hall where the destinies of the country are decided; should abuses need correction, should legislation for church or state be required, they have only to blow the trumpet of *progress*. The trumpet's tone invariably accords with the spirit of progress, for it has been attuned to it. Should it happen that at a final vote upon a measure the trumpets bray loudly enough to drown the opposition of democrats and Ultramontanes, the matter is settled, the law is passed, the question is decided."

"Evidently you exaggerate!" said Seraphin with a shake of the head. "Your illustration beats the enchanted horn of the fable. Do not you think so. Miss Louise?"

"Brother's trumpet story is rather odd, 'tis true, yet I believe that at bottom such is really the state of things."

"The instrument in question is objectionable in your opinion, my friend, only because you still bear about you the narrow conscience of an age long since buried. As you never spend more than two short winter months in the city, where alone the life-pulse of our century can be felt beating, you remain unacquainted with the present and its spirit. The rest of the year you pass in riding about on your lands, suffering yourself to be impressed by the stern rigor of nature's laws, and concluding that human society harmonizes in the same manner with the behests of fixed principles. I shall have to brush you up a little. I shall have to let you into the mysteries of progress, so that you may cease groping like a blind man in the noonday of enlightenment. Above all, let us have no narrow-mindedness, no scrupulosity, I beg of you. Whosoever nowadays walks the grass-grown paths of rigorism is a doomed man."

Whilst he was saying this, a smile was on the banker's countenance. Seraph in mused in silence on the meaning and purpose of his extraordinary language.

"Look down the street, if you please," continued Carl Greifmann. "Do you observe yon dark mass just passing under the gas-lamp?"

"I notice a pretty corpulent gentleman," answered Seraphin.

"The corpulent gentleman is Mr. Hans Shund, formerly treasurer of this city," explained Greifmann. "Many years ago, Mr. Shund put his hand into the public treasury, was detected, removed for dishonesty, and imprisoned for five years. When set at liberty, the ex-treasurer made the loaning of money on interest a source of revenue. He conducted this business with shrewdness, ruined many a family that needed money and in its necessity applied to him, and became rich. Shund the usurer is known to all the town, despised and hated by everybody. Even the dogs cannot endure the odor of usury that hangs about him; just see-all the dogs bark at him. Shund is moreover an extravagant admirer of the gentler sex. All the town is aware that this Jack Falstaff contributes largely to the scandal that is afloat. The pious go so far as to declare that the gallant Shund will be burned and roasted in hell for all eternity for not respecting the sixth commandment. Considered in the light of the time honored morality of Old Franconia, Shund, the thief, the usurer and adulterer, is a low, good-for-nothing scoundrel, no question about it. But in the light of the indulgent spirit of the times, no more can be said than that he has his foibles. He is about to pass by on the other side, and, as a well-bred man, will salute us."

Seraphin had attentively observed the man thus characterized, but with the feelings with which one views an ugly blotch, a dirty page in the record of humanity.

Mr. Shund lowered his hat, his neck and back, with oriental ceremoniousness in presence of the millions on the balcony. Carl acknowledged the salute, and even Louise returned it with a friendly inclination of the head.

The landholder, on the contrary, was cold, and felt hurt at Greifmann's bowing to a fellow whom he had just described as a scoundrel. That Louise, too, should condescend to smile to a thief, swindler, usurer, and immoral wretch! In his opinion, Louise should have followed the dictates of a noble womanhood, and have looked with honest pity on the scapegrace. She, on the contrary, greeted the bad man as though he were respectable, and this conduct wounded the young man's feelings.

"Apropos of Hans Shund, I will take occasion to convince you of the correctness of my statements," said Carl Greifmann. "Three days hence, the municipal election is to come off. Mr. Shund is to be elected mayor. And when the election of deputies takes place, this same Shund will command enough of the confidence and esteem of his fellow-citizens to be elected to the legislative assembly, thief and usurer though he be. You will then, I trust, learn to understand that the might of progress is far removed from the bigotry that would subject a man's qualifications to a microscopic examination. The enlarged and liberal principles prevailing in secular concerns are opposed to the intolerance that would insist on knowing something of an able man's antecedents before consenting to make use of him. All that Shund will have to do will be to fall in under the glorious banner of the

spirit of the age; his voting trumpet will be given him; and forthwith he will turn out a finished mayor and deputy. Do you not admire the power and stretch of *liberalism*?"

"I certainly do admire your faculty for making up plausible stories," answered Seraphin.

"Plausible stories? Not at all! Downright earnest, every word of it. Hans Shund, take my word for it, will be elected mayor and member of the assembly."

"In that event," replied the landholder, "Shund's disreputable antecedents and disgusting conduct at present must be altogether a secret to his constituents."

"Again you are mistaken, my dear friend. This remark proceeds from your want of acquaintance with the genius of our times. This city has thirty thousand inhabitants. Every adult among them has heard of Hans Shund the thief, usurer, and companion of harlots. And I assure you that not a voter, not a progressive member of our community, thinks himself doing what is at all reprehensible by conferring dignity and trust on Hans Shund. You have no idea how comprehensive is the soul of liberalism."

"Let us quit a subject that appears to me impossible, nay, even unnatural," said Gerlach.

"No, no; for this very reason you need to be convinced," insisted the banker with earnestness. "My prospective-but hold-I was almost guilty of a want of delicacy. No matter, my *actual* friend, landholder and millionaire, must be made see with his eyes and touch with his fingers what marvels *progress* can effect. Let us make a bet: Eighteen days from now Hans Shund will be mayor and member for this city. I shall stake ten thousand florins. You may put in the pair of bays that won the best prizes at the last races."

Seraphin hesitated.

"Come on!" urged the banker. "Since you refuse to believe my assertions, let us make a bet. May be you consider my stakes too small against yours? Very well, I will say twenty thousand florins."

"You will be the loser, Greifmann! Your statements are too unreasonable."

"Never mind; if I lose, you will be the winner. Do you take me up?"

"Pshaw, Carl! you are too sure," said Louise reproachfully.

"My feeling so sure is what makes me eager to win the finest pair of horses I ever saw. Is it possible that you are a coward?"

The landholder's face reddened. He put his right hand in the banker's. "My dear fellow," exclaimed he jubilantly, "I have just driven a splendid bargain. To convince you of the entire fairness of the transaction, you are to be present at the manipulation that is to decide. Even though you lose the horses, your gain is incalculable, for it consists in nothing less than being convinced of the wonderful nature and of the omnipotence of progress. I repeat, then, that, wherever progress reigns, the elections are the supreme folly of the nineteenth century; for in reality there is no electing; but what progress decrees, that is fulfilled."

CHAPTER II. THE LEADERS

The banker was seated at his office table working for his chance in the wager with the industry of a thorough business man. Whilst he was engaged in writing notes, a smile indicative of certainty of success lit up his countenance; for he was thoroughly familiar with the figures that entered into his calculations, and, withal, Hans Shund invested with offices and dignity could not but strike him as a comical anomaly. "Happy thought! My father travels half of the globe; many wonderful things come under his observation, no doubt, but the greatest of all prodigies is to be witnessed right here: Hans Shund, the thief, swindler, usurer, wanton-mayor and law-maker! And it is the venerable sire *Progress* that alone could have begotten the prodigy of a Hans Shund invested with honors. My Lord Progress is therefore himself a prodigy-a very extraordinary offspring of the human mind, the culminating point of enlightenment. Admitting humanity to be ten thousand million years old, or even more, as the most learned of scientific men have accurately calculated it, during this rather long series of years nature never produced a marvel that might presume to claim rank with progress. Progress is the acme of human culture-about this there can be no question. Yes, indeed, *the acme*." And he finished the last word in the last note. "Humanity will therefore have to face about and begin again at the beginning; for after progress nothing else is possible." He rang his bell.

"Take these three notes to their respective addresses immediately," said he to the servant who had answered the ring. Greifmann stepped into the front office, and gave an order to the cashier. Returning to his own cabinet, he locked the door that opened into the front office. He then examined several iron safes, the modest and smooth polish of which suggested neither the hardness of their iron nature nor the splendor of their treasures.

"Gold or paper?" said the banker to himself. After some indecision, he opened the second of the safes. This he effected by touching several concealed springs, using various keys, and finally shoving back a huge bolt by means of a very small blade. He drew out twenty packages of paper, and laid them in two rows on the table. He undid the tape encircling the packages, and then it appeared that every leaf of both rows was a five-hundred florin banknote. The banker had exposed a considerable sum on the table. A sudden thought caused him to smile, and he shoved the banknotes where they came more prominently into view.

The blooming double millionaire entered.

"Sit down a moment, friend Seraphin, and listen to a short account of my scheme. I have said before that our city is prospering and growing under the benign sceptre of progress. The powers and honors of the sceptre are portioned among three leaders. Everything is directed and conducted by them-of course, in harmony with the spirit of the times. I have summoned the aforesaid magnates to appear. That the business may be despatched with a comfortable degree of expedition, the time when the visit is expected has been designated in each note; and those gentlemen are punctual in all matters connected with money and the bank. You can enter this little apartment, next to us, and by leaving the door open hear the conversation. The mightiest of the corypheuses is Schwefel, the straw-hat manufacturer. This potentate resides at a three-minutes walk from here, and can put in an appearance at any time."

"I am on tiptoe!" said Gerlach. "You promise what is so utterly incredible, that the things you are preparing to reveal appear to me like adventures belonging to another world."

"To another world! – quite right, my dear fellow! I am indeed about to display to your astounded eyes some wonders of the world of progress that hitherto have been entirely unknown to you. Within eighteen days you shall, under my tutorship, receive useful and thorough instruction. This promise I can make you, as we are just in face of the elections, a time when minds put aside their disguises, when they not unfrequently shock one another, and when many secrets come to light!"

"You put me under many obligations!"

"Only doing my duty, my most esteemed! We are both aware that, according to the wishes of parents and the desired inclinations of parties known, our respective millions are to approach each other in closer relationship. To do a relative of mine *in spe* a favor, gives me unspeakable satisfaction. I shall proceed with my course of instruction. See here! Every one of these twenty packages contains twenty five-hundred florin banknotes. Consequently, both rows contain just two hundred thousand florins-an imposing sum assuredly, and, for the purpose of being imposing, the two hundred thousand have been laid upon this table. Explanation: the mightiest of the spirits of progress is-Money.

"All forces, all sympathies, revolve about money as the heavenly bodies revolve about the sun. For this reason the mere proximity of a considerable sum of money acts upon every man of progress like a current of electricity: it carries him away, it intoxicates his senses. The leaders whom I have invited will at once notice the collection of five-hundred florin notes: in the rapidity of calculating, they will overestimate the amount, and obtain impressions in proportion, somewhat like the Jews that prostrated themselves in the dust in adoration of the golden calf. As for me, my dear fellow, I shall carry on my operations in the auspicious presence of this power of two hundred thousands. Such a display of power will produce in the leaders a frame of mind made up of veneration, worship, and unconditional submissiveness. Every word of mine will proceed authoritatively from the golden mouth of the two hundred thousands, and my proposals it will be impossible for them to reject. But listen! The door of the ante-room is being opened. The mightiest is approaching. Go in quick." He pressed the spring of a concealed door, and Seraphin disappeared.

When the straw-hat manufacturer entered, the banker was sitting before the banknotes apparently absorbed in intricate calculations.

"Ah Mr. Schwefel! pardon the liberty I have taken of sending for you. The pressure of business," motioning significantly towards the banknotes, "has made it impossible for me to call upon you."

"No trouble, Mr. Greifmann, no trouble whatever!" rejoined the manufacturer with profound bows.

"Have the goodness to take a seat!" And he drew an arm-chair quite near to where the money lay displayed. Schwefel perceived they were five-hundreds, estimated the amount of the pile in a few rapid glances, and felt secret shudderings of awe passing through his person.

"The cause of my asking you in is a business matter of some magnitude," began the banker. "There is a house in Vienna with which we stand in friendly relations, and which has very extensive connections in Hungary. The gentlemen of this house have contracts for furnishing large orders of straw hats destined mostly for Hungary, and they wish to know whether they can obtain favorable terms of purchase at the manufactories of this country. It is a business matter involving a great deal of money. Their confidence in the friendly interest of our firm, and in our thorough acquaintance with local circumstances, has encouraged them to apply to us for an accurate report upon this subject. They intimate, moreover, that they desire to enter into negotiations with none but solid establishments, and for this reason are supposed to be guided by our judgment. As you are aware, this country has a goodly number of straw-hat manufactories. I would feel inclined, however, as far as it may be in my power, to give your establishment the advantage of our recommendation, and would therefore like to get from you a written list of fixed prices of all the various sorts."

"I am, indeed, under many obligations to you, Mr. Greifmann, for your kind consideration," said the manufacturer, nodding repeatedly. "Your own experience can testify to the durability of my work, and I shall give the most favorable rates possible."

"No doubt," rejoined the banker with haughty reserve. "You must not forget that the straw-hat business is out of our line. It is incumbent on us, however, to oblige a friendly house. I shall therefore make a similar proposal to two other large manufactories, and, after consulting with men of experience in this branch, shall give the house in Vienna the advice we consider most to its interest, that is, shall recommend the establishment most worthy of recommendation."

Mr. Schwefel's excited countenance became somewhat lengthy.

"You should not fail of an acceptable acknowledgment from me, were you to do me the favor of recommending my goods," explained the manufacturer.

The banker's coldness was not in the slightest degree altered by the implied bribe. He appeared not even to have noticed it. "It is also my desire to be able to recommend you," said he curtly, carelessly taking up a package of the banknotes and playing with ten thousand florins as if they were so many valueless scraps of paper. "Well, we are on the eve of the election," remarked he ingenuously. "Have you fixed upon a magistrate and mayor?"

"All in order, thank you, Mr. Greifmann!"

"And are you quite sure of the order?"

"Yes; for we are well organized, Mr. Greifmann. If it interests you, I will consider it as an honor to be allowed to send you a list of the candidates."

"I hope you have not passed over ex-treasurer Shund?"

This question took Mr. Schwefel by surprise, and a peculiar smile played on his features.

"The world is and ever will be ungrateful," continued the banker, as though he did not notice the astonishment of the manufacturer. "I could hardly think of an abler and more sterling character for the office of mayor of the city than Mr. Shund. Our corporation is considerably in debt. Mr. Shund is known to be an accurate financier, and an economical householder. We just now need for the administration of our city household a mayor that understands reckoning closely, and that will curtail unnecessary expenses, so as to do away with the yearly increasing deficit in the budget. Moreover, Mr. Shund is a noble character; for he is always ready to aid those who are in want of money-on interest, of course. Then, again, he knows law, and we very much want a lawyer at the head of our city government. In short, the interests of this corporation require that Mr. Shund be chosen chief magistrate. It is a subject of wonder to me that progress, usually so clear-sighted, has heretofore passed Mr. Shund by, despite his numerous qualifications. Abilities should be called into requisition for the public weal. To be candid, Mr. Schwefel, nothing disgusts me so much as the slighting of great ability," concluded the banker contemptuously.

"Are you acquainted with Shund's past career?" asked the leader diffidently.

"Why, yes! Mr. Shund once put his hand in the wrong drawer, but that was a long time ago. Whosoever amongst you is innocent, let him cast the first stone at him. Besides, Shund has made good his fault by restoring what he filched. He has even atoned for the momentary weakness by five years of imprisonment."

"'Tis true; but Shund's theft and imprisonment are still very fresh in people's memory," said Schwefel. "Shund is notorious, moreover, as a hard-hearted usurer. He has gotten rich through shrewd money speculations, but he has also brought several families to utter ruin. The indignation of the whole city is excited against the usurer; and, finally, Shund indulges a certain filthy passion with such effrontery and barefacedness that every respectable female cannot but blush at being near him. These characteristics were unknown to you, Mr. Greifmann; for you too will not hesitate an instant to admit that a man of such low practices must never fill a public office."

"I do not understand you, and I am surprised!" said the millionaire. "You call Shund a usurer, and you say that the indignation of the whole town is upon him. Might I request from you the definition of a usurer?"

"They are commonly called usurers who put out money at exorbitant, illegal interest."

"You forget, my dear Mr. Schwefel, that speculation is no longer confined to the five per cent. rate. A correct insight into the circumstances of the times has induced our legislature to leave the rate of interest altogether free. Consequently, a usurer has gotten to be an impossibility. Were Shund to ask fifty per cent, and more, he would be entitled to it."

"That is so; for the moment I had overlooked the existence of the law," said the manufacturer, somewhat humiliated. "Yet I have not told you all concerning the usurer. Beasts of prey and vampires

inspire an involuntary disgust or fear. Nobody could find pleasure in meeting a hungry wolf, or in having his blood sucked by a vampire. The usurer is both vampire and wolf. He hankers to suck the very marrow from the bones of those who in financial straits have recourse to him. When an embarrassed person borrows from him, that person is obliged to mortgage twice the amount that he actually receives. The usurer is a heartless strangler, an insatiable glutton. He is perpetually goaded on by covetousness to work the material ruin of others, only so that the ruin of his neighbor may benefit himself. In short, the usurer is a monster so frightful, a brute so devoid of conscience, that the very sight of him excites horror and disgust. Just such a monster is Shund in the eyes of all who know him-and the whole city knows him. Hence the man is the object of general aversion."

"Why, this is still worse, still more astonishing!" rejoined the millionaire with animation. "I thought our city enlightened. I should have expected from the intelligence and judgment of our citizens that they would have deferred neither to the sickly sentimentalism of a bigoted morality nor to the absurdity of obsolete dogmas. If your description of the usurer, which might at least be styled poetico-religious, is an expression of the prevailing spirit of this city, I shall certainly have to lower my estimate of its intelligence and culture."

The leader hastened to correct the misunderstanding.

"I beg your pardon, Mr. Greifmann! You may rest assured that we can boast all the various conquests made by modern advancement. Religious enthusiasm and foolish credulity are poisonous plants that superannuated devotees are perhaps still continuing to cultivate here and there in pots, but which the soil will no longer produce in the open air. The sort of education prevailing hereabout is that which has freed itself from hereditary religious prejudices. Our town is blessed with all the benefits of progress, with liberty of thought, and freedom from the thralldom of a dark, designing priesthood."

"How comes it, then, that a man is an object of contempt for acting in accordance with the principles of this much lauded progress?" asked the millionaire, with unexpected sarcasm. "We are indebted to progress for the abolition of a legal rate of interest. Shund takes advantage of this conquest, and for doing so citizens who boast of being progressive look upon him with aversion. A further triumph secured by progress is freedom from the tyranny of dogmas and the tortures of a conscience created by a contracted morality. This beautiful fruit of the tree of enlightened knowledge Shund partakes of and enjoys; and for this he has the distinction of passing for a vampire. And because he displays the spirit of an energetic business man, because his capacity for speculating occasionally overwhelms blockheads and dunces, he is decried as a ravenous wolf. It is sad! If your statements are correct, Mr. Schwefel, our city ought not to boast of being progressive. Its citizens are still groping in the midnight darkness of religious superstition, scarcely even united with modern intellectual advancement. And to me the consciousness is most uncomfortable of breathing an atmosphere poisoned by the decaying remnants of an age long since buried."

"My own personal views accord with yours," protested Schwefel candidly. "The subversion of the antiquated, absurd articles of faith and moral precept necessarily entails the abrogation of the consequences that flow from them for public life. For centuries the cross was a symbol of dignity, and the doctrine of the Crucified resulted in holiness. Paganism, on the contrary, looked upon the gospel as foolishness, as a hallucination, and upon the cross as a sign of shame. I belong to the classic ranks, and so do millions like myself-among them Mr. Shund. Viewed in the light of progress, Shund is neither a vampire nor a wolf; at the worst, he is merely an ill used business man. They who suffer themselves to be humbugged and fleeced by him have their own stupidity to thank for it. This exposition will convince you that I stand on a level with yourself in the matter of advanced enlightenment. Nevertheless, you overlook, Mr. Greifmann, that, so far as the masses of the people are concerned, reverence for the cross and the holiness of its doctrines continue to prevail. The acquisitions of progress are not yet generally diffused. The mines of modern intellectual culture are being provisionally worked by a select number of independent, bold natures. The multitude, on the other hand, still continue folding about them the winding-sheet of Christianity. The views, customs,

principles, and judgments of men are as yet widely controlled by Christian elements. Our city does homage to progress, pretty nearly, however, in the manner of a blind man that discourses of colors."

"I do not catch the drift of your simile of the blind man and colors," interrupted Greifmann.

"I wanted to intimate that thousands swear allegiance to progress without comprehending its nature. Very many imagine progress to be a struggle in behalf of Germany against the enfeebling system of innumerable small states, or a battling against religious rigorism and priest-rule in secular concerns. In unpretending guises like these, the spirit of the age circulates among the crowd travestied in the fashionable epithet *progressive*. Were you, however, to remove the shell from around the kernel of progress, were you to exhibit it to the multitude undisguised as the nullification of religion, as the denial of the God of Christians, as the rejection of immortality, and of an essential difference between man and the beast—were you to venture thus far, you would see the millions flying in consternation before the monster Progress. Now, just because the multitude, although progressive-minded, everywhere judges men by Christian standards, very often, too, unconsciously, therefore Shund has to pass, not for an able speculator, but for a miserable usurer and an unconscionable scoundrel."

"For this very cause, the liberal leaders of this city should stand up for Shund," opposed the banker. "Just appreciation and respect should not be denied a deserving man. To speak candidly, Mr. Schwefel, what first accidentally arrested my attention, now excites my most lively interest. I wish to see justice done Mr. Shund, to see his uncommon abilities recognized. You must set his light upon a candlestick. You must have him elected mayor and member of the legislature; in both capacities he will fill his position with distinction. I repeat, our deeply indebted city stands in want of a mayor that will reckon closely and economize. And in the legislative assembly Shund's fluency will talk down all opposition, his readiness of speech will do wonders. Were it only to spite the stupid mob, you must put Shund in nomination."

"It will not do, Mr. Greifmann! it is impracticable! We have to proceed cautiously and by degrees. Our policy lies in conducting the unsophisticated masses from darkness into light, quite gradually, inch by inch, and with the utmost caution. A sudden unveiling of the inmost significance of the spirit of the age would scare the people, and drive them back heels over head into the clerical camp."

"I do not at all share your apprehensions," contended the millionaire. "Our people are further advanced than you think. Make the trial. Your vast influence will easily manage to have Shund returned mayor and delegate."

"Undoubtedly, but my standing would be jeopardized," rejoined Schwefel.

"That is a mistake, sir! You employ four hundred families."

"Four hundred and seventy now," said the manufacturer, correcting him blandly.

"Four hundred and seventy families, therefore, are getting a living through you, consequently you have four hundred and seventy voters at your command. Add to these a considerable force of mechanics who earn wages in your employ. You have, moreover, a number of warm friends who also command a host of laborers and mechanics. Hence you risk neither standing nor influence, that is," added he with a smile, "unless perhaps you dread the anathemas of Ultramontanes and impostors."

"The pious wrath of believers has no terrors deserving notice," observed the leader with indifference.

"And yet all this time Shund's remarkable abilities have not been able to win the slightest notice on the part of progressive men—it is revolting!" cried the banker. "Mr. Schwefel, I will speak plainly, trusting to your being discreet; I will recommend your factory at Vienna, but only on condition that you have Hans Shund elected mayor and member of the legislature."

"This is asking a great deal—quite flattering for Shund and very tempting to me," said the leader with a bright face and a thrice repeated nod to the banker. "Since, however, what you ask is neither

incompatible with the spirit of the times nor dishonorable to the sense of a liberal man, I accept your offer, for it is no small advantage for me from a business point of view."

"Capital, Mr. Schwefel! Capital, because very sensible!" spoke Carl Greifmann approvingly. A short groan, resembling the violent bursting forth of suppressed indignation, resounded from the adjoining apartment. The banker shuffled on the floor and drowned the groan by loudly rasping his throat.

"One condition, however, I must insist upon," continued the manufacturer of straw hats. "My arm might prove unequal to a task that will create no ordinary sensation. But if you succeeded in winning over Erdblatt and Sand to the scheme, it would prosper without fail and without much noise."

"I shall do so with pleasure, Mr. Schwefel! Both those gentlemen will, in all probability, call on me today in relation to matters of business. It will be for me a pleasing consciousness to have aided in obtaining merited recognition for Hans Shund."

"Our agreement is, however, to be kept strictly secret from the public."

"Of course, of course!"

"You will not forget, at the same time, Mr. Greifmann, that our very extraordinary undertaking will necessitate greater than ordinary outlay. It is a custom among laborers not to work on the day before election, and the same on election day itself. Yet, in order to keep them in good humor, they must get wages the same as if they had worked. This is for the manufacturer no insignificant disadvantage. Moreover, workmen and doubtful voters, require to be stimulated with beer gratis-another tax on our purses."

"How high do these expenses run?" asked the millionaire.

"For Sand, Erdblatt, and myself, they never fall short of twelve hundred florins."

"That would make each one's share of the costs four hundred florins."

Taking a five-hundred florin banknote between his thumb and forefinger, the banker reached it carelessly to the somewhat puzzled leader.

"My contribution to the promotion of the interests of progress! I shall give as much to Messrs. Sand and Erdblatt."

"Many thanks, Mr. Greifmann!" said Schwefel, pocketing the money with satisfaction.

The millionaire drew himself up. "I have no doubt," said he, in his former cold and haughty tone, "that my recommendation will secure your establishment the custom already alluded to."

"I entertain a similar confidence in your influence, and will take the liberty of commending myself most respectfully to your favor." Bowing frequently, Schwefel retreated backwards towards the door, and disappeared. Greifmann stepped to the open entrance of the side apartment. There sat the youthful landholder, his head resting heavily on his hand. He looked up, and Carl's smiling face was met by a pair of stern, almost fierce eyes.

"Have you heard, friend Seraphin?" asked he triumphantly.

"Yes-and what I have heard surpasses everything. You have bargained with a member of that vile class who recognize no difference between honor and disgrace, between good and evil, between self-respect and infamy, who know only one god-which is money."

"Do not show yourself so implacable against these *vile* beings, my dearest! There is much that is useful in them, at any rate they are helping me to the finest horses belonging to the aristocracy."

A stealthy step was heard at the door of the cabinet.

"Do you hear that timid rap?" asked the banker. "The rapper's heart is at this moment in his knuckles. It is curious how men betray in trifles what at the time has possession of their feelings. The mere rapping gives a keen observer an insight into the heart of a person whom he does not as yet see. Listen-" Rapping again, still more stealthily and imploringly. "I must go and relieve the poor devil, whom nobody would suspect for a mighty leader. Now, Mr. Seraphin, Act the Second. Come in!"

The man who entered, attired in a dress coat and kids, was Erdblatt, a tobacco merchant, spare in person, and with restless, springing eyes. The millionaire greeted him coldly, then pointed him to the

chair that had been occupied by Schwefel. The impression produced by the two hundred thousands on the man of tobacco was far more decided than in the case of the manufacturer of straw hats. Erdblatt was restless in his chair, and as the needle is attracted by the pole, so did Erdblatt's whole being turn towards the money. His eyes glanced constantly over the paper treasures, and a spasmodic jerking seized upon his fingers. But he soon sat motionless and stiff, as if thunderstruck at Greifmann's terrible words.

"Your substantial firm," began the mighty man of money, after some few formalities, "has awaked in me a degree of attention which the ordinary course of business does not require. I have to-day received notice from an English banking-house that in a few days several bills first of exchange, amounting to sixty thousand florins, will be presented to be paid by you."

Erdblatt was dumfounded and turned pale.

"The amount is not precisely what can be called insignificant," continued Greifmann coolly, "and I did not wish to omit notifying you concerning the bills, because, as you are aware, the banking business is regulated by rigorous and indiscriminating forms."

Erdblatt took the hint, turned still more pale, and uttered not a word.

"This accumulation of bills of exchange is something abnormal," proceeded Greifmann with indifference. "As they are all made payable on sight, you are no doubt ready to meet this sudden rush with proud composure," concluded the banker, with a smile of cold politeness.

But the dumfounded Erdblatt was far from enjoying proud composure. His manner rather indicated inability to pay and panic terror. "Not only is the accumulation of bills of exchange to the amount of sixty thousand florins something abnormal, but it also argues carelessness," said he tersely. "Were it attributable to accident, I should not complain; but it has been occasioned by jealous rivalry. Besides, they are bills first of exchange-it is something never heard of before-it is revolting-there is a plot to ruin me! And I have no plea to allege for putting off these bills, and I am, moreover, unable to pay them."

The banker shrugged his shoulders coldly, and his countenance became grave.

"Might I not beg you to aid me, Mr. Greifmann?" said he anxiously. "Of course, I shall allow you a high rate of interest."

"That is not practicable with bills of exchange," rejoined the banker relentlessly.

"When will the bills be presented?" asked the leader, with increasing anxiety.

"Perhaps as early as to-morrow," answered Greifmann, still more relentless.

The manufacturer of tobacco was near fainting.

"I cannot conceive of your being embarrassed," said the banker coldly. "Your popularity and influence will get you assistance from friends, in case your exchequer happens not to be in a favorable condition."

"The amount is too great; I should have to borrow in several quarters. This would give rise to reports, and endanger the credit of my firm."

"You are not wrong in your view," answered the banker coldly. "Accidents may shake the credit of the most solid firm, and other accidents may often change trifling difficulties into fatal catastrophes. How often does it not occur that houses of the best standing, which take in money at different places, are brought to the verge of bankruptcy through public distrust?"

The words of the money prince were nowise calculated to reassure Mr. Erdblatt.

"Be kind enough to accept the bills, and grant me time," pleaded he piteously.

"That, sir, would be contrary to all precedents in business," rejoined Greifmann, with an icy smile. "Our house never deviates from the paths of hereditary custom."

"I could pay in ten thousand florins at once," said Erdblatt once more. "Within eight weeks I could place fifty thousand more in your hands."

"I am very sorry, but, as I said, this plan is impracticable," opposed Greifmann. "Yet I have half a mind to accept those bills, but only on a certain condition."

"I am willing to indemnify you in any way possible," assured the tobacco merchant, with a feeling of relief!

"Hear the condition stated in a few words. As you know, I live exclusively for business, never meddle in city or state affairs. Moreover, labor devoted by me to political matters would be superfluous, in view of the undisputed sway of liberalism. Nevertheless, I am forced to learn, to my astonishment, that progress itself neglects to take talent and ability into account, and exhibits the most aristocratic nepotism. The remarkable abilities of Mr. Shund are lost, both to the city and state, merely because Mr. Shund's fellow-citizens will not elect him to offices of trust. This is unjust; to speak plainly, it is revolting, when one considers that there is many a brainless fellow in the City Council who has no better recommendation than to have descended from an old family, and whose sole ability lies in chinking ducats which he inherited but never earned. Shund is a genius compared with such boobies; but genius does not pass current here, whilst incapacity does. Now, if you will use your influence to have Shund nominated for mayor of this city, and for delegate to the legislature, and guarantee his election, you may consider the bills of exchange as covered."

Not even the critical financial trouble by which he was beset could prevent an expression of overwhelming surprise in the tobacco man's face.

"I certainly cannot have misunderstood you. You surely mean to speak of Ex-Treasurer Shund, of this place?"

"The same-the very same."

"But, Mr. Greifmann, perhaps you are not aware-"

"I am aware of everything," interrupted the banker. "I know that many years ago Mr. Shund awkwardly put his hand into the city treasury, that he was sent to the penitentiary, that people imagine they still see him in the penitentiary garb, and, finally, that in the stern judgment of the same people he is a low usurer. But usury has been abrogated by law. The theft Shund has not only made good by restoring what he stole, but also atoned for by years of imprisonment. Now, why is a man to be despised who has indeed done wrong, but not worse than others whose sins have long since been forgotten? Why condemn to obscurity a man that possesses the most brilliant kind of talent for public offices? The contempt felt for Shund on the part of a population who boast of their progress is unaccountable-may be it would not be far from the truth to believe that some influential persons are jealous of the gifted man," concluded the banker reproachfully.

"Pardon me, please! The *thief* and *usurer* it might perhaps be possible to elect," conceded Erdblatt. "But Shund's disgusting and shameless amours could not possibly find grace with the moral sense of the public."

"Yes, and the origin of this *moral sense* is the sixth commandment of the Jew Moses," said the millionaire scornfully. "I cannot understand how you, a man of advanced views; can talk in this manner."

"You misinterpret my words," rejoined the leader deprecatingly. "To me, personally, Shund exists neither as a usurer nor as a debauchee. Christian modes of judging are, of course, relegated among absurdities that we have triumphed over. In this instance, however, there is no question of my own personal conviction, but of the conviction of the great multitude. And in the estimation of the multitude unbridled liberty is just as disgraceful as the free enjoyment of what, *morally*, is forbidden."

"You are altogether in the same rut as Schwefel."

"Have you spoken with Schwefel on this subject?" asked Erdblatt eagerly.

"Only a moment ago. Mr. Schwefel puts greater trust in his power than you do in yours, for he agreed to have Shund elected mayor and delegate. Mr. Schwefel only wishes you and Sand would lend your aid."

"With pleasure! If Schwefel and Sand are won over, then all is right."

"From a hint of Schwefel's," said Greifmann, taking up a five-hundred-florin banknote from the table, "I infer that the election canvass is accompanied with some expense. Accept this small contribution. As for the bills of exchange, the matter is to rest by our agreement."

Erdblatt also backed out of the cabinet, bowing repeatedly as he retreated.

Seraphin rushed from his hiding-place in great excitement.

"Why, Greifmann, this is terrible! Do you call that advanced education? Do you call that progress? Those are demoralized, infernal beings. I spit upon them! And are these the rabble that are trying to arrogate to themselves the leadership of the German people? – rabble who ignore the Deity, the human soul, and morality generally! But what completely unsettles me is your connivance—at least, your connection with these infernal spirits."

"But be easy, my good fellow, be easy! *I* connected with tobacco and straw?"

"At all events, you have been ridiculing the ten commandments and Christian morals and faith."

"Was I not obliged to do so in order to show how well the thief, usurer, and filthy dog Shund harmonizes with the spirit of progress? Can he who wishes to make use of the devil confer with the devil in the costume of light? Not at all; he must clothe himself in the mantle of darkness. And you must not object to my using the demon Progress for the purpose of winning your span of horses and saving my stakes. Let us not have a disgraceful altercation. Consider me as a stage actor, whilst you are a spectator that is being initiated into the latest style of popular education. Ah, do you hear? The last one is drawing near. Be pleased to vanish."

The third leader, house-builder Sand, appeared. The greater portion of his face is hidden by a heavy black beard; in one hand he carries a stout bamboo cane; and it is only after having fully entered, that he deliberately removes his hat.

"I wish you a pleasant morning, Mr. Greifmann. You have sent for me: what do you want?"

The banker slowly raised his eyes from the latest exchange list to the rough features of the builder, and remembering that the man had risen up from the mortarboard to his present position, and had gained wealth and influence through personal energy, he returned the short greeting with a friendly inclination of the head.

"Will you have the goodness to be seated, Mr. Sand?"

The man of the black beard took a seat, and, having noticed the handsome collection of banknotes, his coarse face settled itself into a not very attractive grin.

"I want to impart to you my intention of erecting a villa on the Sauerberg, near the middle of our estate at Wilhelm," continued the millionaire.

"Ah, that is a capital idea!" And the man of the beard became very deeply interested. "The site is charming, no view equal to it; healthy location, vineyards round about, your own vineyards moreover. I could put you up a gem there."

"That is what I think, Mr. Sand! My father, who has been abroad for the last three months, is quite satisfied with the plan; in fact, he is the original projector of it."

"I know, I know! your father has a taste for what is grand. We shall try and give him satisfaction, which, by the bye, is not so very easy. But you have the money, and fine fortunes can command fine houses."

"What I want principally is to get you to draw a plan, consulting your own taste and experience in doing so. You will show it to me when ready, and I will tell you whether I like it or not."

"Very well, Mr. Greifmann, very well! But I must know beforehand what amount of money you are willing to spend upon the house; for all depends upon the cost."

"Well," said the millionaire, after some deliberation, "I am willing to spend eighty thousand florins on it, and something over, perhaps."

"Ah, well, for that amount of money something can be put up—something small but elegant. Are you in a hurry with the building?"

"To be sure! As soon as the matter is determined upon, there is to be no delay in carrying it out."

"I am altogether of your opinion, Mr. Greifmann-I agree with you entirely!" assented the builder, with an increase of animation. "I shall draw up a plan for a magnificent house. If it pleases you, all hands shall at once be set at work, and by next autumn you shall behold the villa under roof."

"Of course you are yourself to furnish all the materials," added the banker shrewdly. "When once the plan will have been settled upon, you can reach me an estimate of the costs, and I will pay over the money."

"To be sure, Mr. Greifmann-that is the way in which it should be done, Mr. Greifmann!" responded the man of the black beard with a satisfied air. "You are not to have the slightest bother. I shall take all the bother upon myself."

"That, then is agreed upon! Well, now, have you learned yet who is to be the next mayor?"

"Why, yes, the old one is to be reelected!"

"Not at all! We must have an economical and intelligent man for next mayor. Of this I am convinced, because the annual deficit in the treasury is constantly on the increase."

"Alas, 'tis true! And who is the man of economy and intelligence to be?"

"Mr. Hans Shund."

"Who-what? Hans Shund? The thief, the usurer, the convict, the debauchee? Who has been making a fool of you?"

"Pardon me, sir! I never suffer people to make a fool of me!" rejoined the banker with much dignity.

"Yes, yes-somebody has dished up a canard for you. What, that good-for-nothing scoundrel to be elected mayor! Never in his life! Hans Shund mayor-really that is good now-ha, ha!"

"Mr. Sand, you lead me to suspect that you belong to the party of Ultramontanes."

"Who-*I* an Ultramontane? That is ridiculous! Sir, I am at the head of the men of progress-I am the most liberal of the liberals-that, sir, is placarded on every wall."

"How come you, then, to call Mr. Sand a good-for-nothing scoundrel?"

"Simply for this reason, because, he is a usurer and a dissipated wretch."

"Then I am in the right, after all! Mr. Sand belongs to the ranks of the *pious*," jeered the banker.

"Mr. Greifmann, you are insulting!"

"Nothing is further from my intention than to wound your feelings, my dear Mr. Sand! Be cool and reasonable. Reflect, if you please. Shund, you say, puts out money at thirty per cent. and higher, and therefore he is a usurer. Is it not thus that you reason?"

"Why, yes! The scoundrel has brought many a poor devil to ruin by means of his Jewish speculations!"

"Your pious indignation," commended the millionaire, "is praiseworthy, because it is directed against what you mistake for a piece of scoundrelism. Meanwhile, please to calm down your feelings, and let your reason resume her seat of honor so that you may reflect upon my words. You know that in consequence of recent legislation every capitalist is free to put out money at what rate soever he pleases. Were Shund to ask *fifty* per cent., he would not be stepping outside of the law. He would then be, as he now is, an honest man. Would he not?"

"It is as you say, so far as the law is concerned!"

"Furthermore, if after prudently weighing, after wisely calculating, the *pros* and *cons*, Shund concludes to draw in his money, and in consequence many a poor devil is ruined, as you say, surely no reasonable man will on that account condemn legally authorized speculation!"

"Don't talk to me of legally authorized speculation. The law must not legalize scoundrelism; but whosoever by cunning usury brings such to ruin is and ever will be a scoundrel."

"Why a scoundrel, Mr. Sand? Why, pray?"

"Surely it is clear enough-because he has ruined men!"

"Ruined! How? Evidently through means legally permitted. Therefore, according to your notion the law *does* legalize scoundrelism; at least it allows free scope to scoundrels. Mr. Sand, no offence

intended: I am forced, however, once more to suspect that you do, perhaps without knowing it, belong to the *pious*. For they think and feel just as you do, that is, in accordance with so-called laws of morality, religious views and principles. That, judged by such standards, Shund is a scoundrel who hereafter will be burned eternally in hell, I do not pretend to dispute."

"At bottom, I believe you are in the right, after all-yes, it is as you say," conceded the leader reluctantly. "Ahem-and yet I am surprised at your being in the right. I would rather, however that you were in the right, because I really do not wish to blame anybody or judge him by the standard of the Ultramontanes."

"That tone sounds genuinely progressive, and it does honor to your judgment!" lauded the banker. "Again, you called Shund a good-for-nothing scoundrel because he loves the company of women. Mr. Sand, do you mean to vindicate the sacred nature of the sixth commandment in an age that has emancipated itself from the thrall of symbols and has liberated natural inclinations from the servitude of a bigoted priesthood? – you, who profess to stand at the head and front of the party of progress?"

"It is really odd-you are in the right again! Viewed from the standpoint of the times, contemplated in the light of modern intellectual culture, Shund must not really be called good-for-nothing for being a usurer and an admirer of women."

"Shund's qualifications consequently fit him admirably for the office of mayor. He will be economical, he will make the expenditures balance with the revenue. Even in the legislature, Shund's principles and experience will be of considerable service to the country and to the cause of progress. I am so much in favor of the man that I shall award you the building of my villa only on condition that you will use all your influence for the election of Shund to the office of mayor and to the legislature."

"Mayor-assemblyman, too-ahem! that will be hard to do."

"By no means! Messrs. Schwefel and Erdblatt will do their best for the same end."

"Is that so, really? In that case there is no difficulty! Mr. Greifmann, consider me the man that will build your villa."

"The canvass will cost you some money-here, take this, my contribution to the noble cause," and he gave him a five-hundred-florin banknote.

"That will suffice, Mr. Greifmann, that will suffice. The plan you cannot have until after the election, for Shund will give us enough to do."

"Everything is possible to you, Mr. Sand! Whatever Cæsar, Lepidus, and Antony wish at Rome, that same must be."

"Very true, very true." And the last of the leaders disappeared.

"I would never have imagined the like to be possible," spoke the landholder, entering. "They all regard Shund as a low, abandoned wretch, and yet material interest determines every one of them to espouse the cause of the unworthy, contemptible fellow. It is extraordinary! It is monstrous!"

"You cannot deny that progress is eminently liberal," replied the banker, laughing.

"Nor will I deny that it possesses neither uprightness nor conscience, nor, especially, morals," rejoined the young man with seriousness.

Carl saw with astonishment Seraphin's crimsoned cheeks and flaming eyes.

"My dear fellow, times and men must be taken as they are, not as they should be," said the banker. "Interest controls both men and things. At bottom, it has ever been thus. In the believing times of the middle ages, men's interest lay in heaven. All their acts were done for heaven; they considered no sacrifice as too costly. Thousands quit their homes and families to have their skulls cloven by the Turks, or to be broiled by the glowing heats of Palestine. For the interests of heaven, thousands abandoned the world, fed on roots in deserts, gave up all the pleasures of life. At present, the interest lies in this world, in material possessions, in money. Do not therefore get angry at progress if it refuses to starve itself or to be cut down by Moorish scimitars, but, on the other hand, has strength of mind and self-renunciation enough to promote Hans Shund to honors and offices."

Seraphin contemplated Greifmann, who smiled, and hardly knew how to take him.

"An inborn longing for happiness has possession of all men," said he with reserve. "The days of faith were ruled by moral influences; the spirit of this age is ruled by base matter. Between the moral struggles of the past strong in faith, and the base matter of the present, there is, say what you will, a notable difference."

"Doubtless!" conceded Greifmann. "The middle ages were incontestably the grandest epoch of history. I am actuated by the honest intention of acquainting you with the active principles of the present."

"Yes, and you have been not immaterially aided by luck. But for the order from Vienna for straw hats, the bills of exchange, and that villa, you would hardly have attained your aim."

Greifmann smiled.

"The straw-hat story is merely a mystification, my dear friend. When the end will have been reached, when Hans Shund will have been elected mayor and assemblyman, a few lines will be sufficient to inform Mr. Schwefel that the house in Vienna has countermanded its order. Nor is any villa to be constructed. I shall pay Sand for his drawings, and this will be the end of the project. The matter of the bills of exchange is not a hoax, and I am still free to proceed against Erdblatt in the manner required by the interests of my business."

Seraphin stood before the ingenuous banker, and looked at him aghast.

"It is true," said Greifmann gaily, "I have laid out fifteen hundred florins, but I have done so against one hundred per cent.; for they are to secure me victory in our wager."

"Your professional routine is truly admirable," said Gerlach.

"Not exactly that, but practical, and not at all sentimental, my friend."

"I shall take a walk through the garden to get over my astonishment," concluded Gerlach; and he walked away from the astute man of money.

CHAPTER III. SERAPHIN AND LOUISE

Sombre spirits flitted about the head of the young man with the blooming cheeks and light eyes. He was unable to rid himself of a feeling of depression; for he had taken a step into the domain of progress, and had there witnessed things which, like slimy reptiles, drew a cold trail over his warm heart. Trained up on Christian principles, schooled by enlightened professors of the faith, and watched over with affectionate vigilance by a pious mother, Seraphin had had no conception of the state of modern society. For this reason, both Greifmann *Senior* and Gerlach *Senior* committed a blunder in wishing to unite by marriage three millions of florins, the owners of which not merely differed, but were the direct opposites of each other in disposition and education.

Louise belonged to the class of emancipated females who have in vain attempted to enhance the worth of noble womanhood by impressing on their own sex the sterner type of the masculine gender. In Louise's opinion, the beauty of woman does not consist in graceful gentleness, amiable concession and purity, but in proudly overstepping the bounds set for woman by the innate modesty of her sex. The beautiful young lady had no idea of the repulsiveness of a woman who strives to make a man of herself, but she was sure that the cause and origin of woman's degradation is religion. For it was to Eve that God had said: "Thou shalt be under thy husband's power, and he shall have dominion over thee." Louise considered this decree as revolting, and she detested the book whose authority among men gives effect to its meaning. On the other hand, she failed to observe that woman's sway is powerful and acknowledged wherever it exerts itself over weak man through affection and grace. Quite as little did Miss Louise observe that men assume the stature of giants so soon as women presume to appear in relation to them strong and manlike. Least of all did she discover anything gigantic in the kind-hearted Seraphin. In the consciousness of her fancied superiority of education, she smiled at the simplicity of his faith, and, as the handsome young gentleman appeared by no means an ineligible *parti*, she believed it to be her special task to train her prospective husband according to her own notions. She imagined this course of training would prove an easy undertaking for a lady whose charms had been uniformly triumphant over the hearts of gentlemen. But one circumstance appeared to her unaccountable—that was Seraphin's cold-bloodedness and unshaken independence. For eight days she had plied her arts in vain, the most exquisite coquetry had been wasted to no purpose, even the irresistible fire of her most lovely eyes had produced no perceptible impression on the impregnable citadel of the landholder's heart.

"He is a mere child as yet, the most spotless innocence," she would muse hopefully. "He has been sheltered under a mother's wings like a pullet, and for this I am beholden to Madame Gerlach, for she has trained up an obedient husband for me."

Seraphin sauntered through the walks of the garden, absorbed in gloomy reflections on the leaders of progress. Their utter disregard of honor and unparalleled baseness were disgusting to him as an honorable man, whilst their corruption and readiness for deeds of meanness were offensive to him as a Christian. Regarding Greifmann, also, he entertained misgivings. Upon closer examination, however, the unsuspecting youth thought he discovered in the banker's manner of treating the leaders and their principles a strong infusion of ridicule and irony. Hence, imposed upon by his own good nature, he concluded that Greifmann ought not in justice to be ranked among the hideous monstrosities of progress.

With head sunk and rapt in thought, Gerlach strayed indefinitely amid the flowers and shrubbery. All at once he stood before Louise. The young lady was seated under a vine-covered arbor; in one hand she held a book, but she had allowed both hand and book to sink with graceful carelessness upon her lap. For some time back she had been observing the thoughtful young man. She had been struck by his manly carriage and vigorous step, and had come to the conclusion that

his profusion of curling auburn hair was the most becoming set-off to his handsome countenance. She now welcomed the surprised youth with a smile so winning, and with a play of eyes and features so exquisite, that Seraphin, dazzled by the beauty of the apparition, felt constrained to lower his eyes like a bashful girl. What probably contributed much to this effect was the circumstance of his being at the time in a rather vacant and cheerless state of mind, so that, coming suddenly into the presence of this brilliant being, he experienced the power of the contrast. She appeared to him indescribably beautiful, and he wondered that this discovery had not forced itself upon him before. Unfortunately, the young gentleman possessed but little of the philosophy which will not suffer itself to be deceived by seductive appearances, and refuses to recognize the beautiful anywhere but in its agreement with the true and good.

Louise perceived in an instant that now was at hand the long-looked-for fulfilment of her wishes. The certainty which she felt that the conquest was achieved diffused a bewitching loveliness over her person. Seraphin, on the other hand, stood leaning against the arbor, and became conscious with fear and surprise of a turmoil in his soul that he had never before experienced.

"I have been keeping myself quiet in this shady retreat," said she sweetly, "not wishing to disturb your meditations. Carl's wager is a strange one, but it is a peculiarity of my brother's occasionally to manifest a relish for what is strange."

"You are right-strange, very strange!" replied Seraphin, evidently in allusion to his actual state of mind. The beautiful young lady, perceiving the allusion, became still more dazzling.

"I should regret very much that the wager were lost by a guest of ours, and still more that you were deprived of your splendid race-horses. I will prevail on Carl not to take advantage of his victory."

"Many thanks, miss; but I would much rather you would not do so. If I lose the wager, honor and duty compel me to give up the stakes to the winner. Moreover, in the event of my losing, there would be another loss far more severe for me than the loss of my racers."

"What would that be?" inquired she with some amazement.

"The loss of my good opinion of men," answered he sadly. "What I have heard, miss, is base and vile beyond description." And he recounted for her in detail what had taken place.

"Such things are new to you, Mr. Seraphin; hence your astonishment and indignation."

The youth felt his soul pierced because she uttered not a word of disapproval against the villainy.

"Carl's object was good," continued she, "in so far as his manœuvre has procured you an insight into the principles by which the world is just now ruled."

"I would be satisfied to lose the wager a thousand times, and even more, did I know that the world is not under such rule."

"It is wrong to risk one's property for the sake of a delusion," said she reprovingly. "And it would be a gross delusion not to estimate men according to their real worth. A proprietor of fields and woodland, who, faithful to his calling, leads an existence pure and in accord with nature's laws, must not permit himself to be so far misled by the harmlessness of his own career as to idealize the human species. For were you at some future day to become more intimately acquainted with city life and society, you would then find yourself forced to smile at the views which you once held concerning the present."

"Smile at, my dear miss? Hardly. I should rather have to mourn the destruction of my belief. Moreover, it is questionable whether I could breathe in an atmosphere which is unhealthy and destructive of all the genuine enjoyments of life!"

"And what do you look upon as the genuine enjoyments of life?" asked she with evident curiosity.

He hesitated, and his childlike embarrassment appeared to her most lovely.

"I beg your pardon, Mr. Seraphin! I have been indiscreet, for such a question is allowable to those only who are on terms of intimacy." And the beauty exhibited a masterly semblance of modesty and amiability. The artifice proved successful, the young man's diffidence fled, and his heart opened.

"You possess my utmost confidence, most esteemed Miss Greifmann! Intercourse with good, or at least honorable, persons appears to me to be the first condition for enjoying life. How could any one's existence be cheerful in the society of people whose character is naught and whose moral sense expired with the rejection of every religious principle?"

"Yet perhaps it might, Mr. Seraphin!" rejoined she, with a smile of imagined superiority. "Refinement, the polished manners of society, may be substituted for the rigor of religious conviction."

"Polished manners without moral earnestness are mere hypocrisy," answered he decidedly. "A wolf, though enveloped in a thousand lambskins, still retains his nature."

"How stern you are!" exclaimed she, laughing. "And what is the second condition for the true enjoyment of life, Mr. Seraphin?"

"It is evidently the accord of moral consciousness with the behests of a supreme authority; or to use the ordinary expression, a good conscience," answered the millionaire earnestly.

A sneering expression spontaneously glided over her countenance. She felt the hateful handwriting of her soul in her features, turned crimson, and cast down her eyes in confusion. The young man had not observed the expression of mockery, and could not account for her confusion. He thought he had perhaps awkwardly wounded her sensitiveness.

"I merely meant to express my private conviction," said Mr. Seraphin apologetically.

"Which is grand and admirable," lauded she.

Her approbation pleased him, for his simplicity failed to detect the concealed ridicule. After a walk outside of the city which Gerlach took towards evening, in the company of the brother and sister, Carl Greifmann made his appearance in Louise's apartment.

"You have at last succeeded in capturing him," began he with a chuckle of satisfaction. "I was almost beginning to lose confidence in your well-tried powers. This time you seemed unable to keep the field, to the astonishment of all your acquaintances. They never knew you to be baffled where the heart of a weak male was to be won."

"What are you talking about?"

"About the fat codfish of two million weight whom you have been successful in angling."

"I do not understand you, most mysterious brother!"

"You do not understand me, and yet you blush like the skies before a rainstorm! What means the vermilion of those cheeks, if you do not understand?"

"I blush, first, on account of my limited understanding, which cannot grasp your philosophy; and, secondly, because I am amazed at the monstrous figures of your language."

"Then I shall have to speak without figures and similes upon a subject which loses a great deal in the light of bare reality, which, I might indeed say, loses all, dissolves into vapor, like will-o'-the-wisps and cloud phantoms before the rising sun. I hardly know how to mention the subject without figures, I can hardly handle it except with poetic figures," exclaimed he gaily, seating himself in Louise's rocking-chair, rocking himself. "Speaking in the commonest prose, my remarks refer to the last victim immolated to your highness-to the last brand kindled by the fire of your eyes. To talk quite broadly, I mean the millionaire and landholder Seraphin Gerlach, who is head and ears in love with you. Considered from a business and solid point of view, it is exceedingly flattering for the banker's brother to see his sister adored by so considerable a sum of money."

"Madman, you profane the noblest feelings of the heart," she chidingly said, with a smile.

"I am a man of business, my dear child, and am acquainted with no sanctuary but the exchange. Relations of a tender nature, noble feelings of the heart, lying as they do without the domain of speculation, are to me something incomprehensible and not at all desirable. On the other hand, I entertain for two millions of money a most prodigious sympathy, and a love that casts the flames of all your heroes and heroines of romance into the shade. Meanwhile, my sweet little sister, there are two aspects to everything. An alliance between our house and two millions of florins claims admiration,

'tis true; yet it is accompanied with difficulties which require serious reflection." The banker actually ceased rocking and grew serious.

"Might I ask a solution of your enigma?"

"All jesting aside, Louise, this alliance is not altogether free from risks," answered he. "Just consider the contrast between yourself and Seraphin Gerlach's good nature is touching, and his credulous simplicity is calculated to excite apprehension. Guided, imposed upon, entirely bewitched by religious phantasms, he gropes about in the darkness of superstition. You, on the contrary, sneer at what Seraphin cherishes as holy, and despise such religious nonsense. Reflect now upon the enormous contrast between yourself and the gentleman whom fate and your father's shrewdness have selected for your husband. Honestly, I am in dread. I am already beginning to dream of divorce and every possible tale of scandal, which would not be precisely propitious for our firm."

"What contradictions!" exclaimed the beauty with self-reliance. "You just a moment ago announced my triumph over Seraphin, and now you proclaim my defeat."

"Your defeat! Not at all! But I apprehend wrangling and discord in your married life."

"Wrangling and discord because Seraphin loves me?"

"No-not exactly-but because he is a believer and you are an unbeliever; in short, because he does not share your aims and views."

"How short-sighted you are! As you conceive of it, love is not a passion; at most, only, a cool mood which cannot be modified by the lovers themselves. Your apprehension would be well grounded concerning that kind of love. But suppose love were something quite different? Suppose it were a passion, a glowing, dazzling, omnipotent passion, and that Seraphin really loved me, do you think that I would not skilfully and prudently take advantage of this passion? Cannot a woman exert a decisive and directing influence over the husband who loves her tenderly? I have no fears because I do not view love with the eyes of a trader. I hope and trust with the adjurations of love to expel from Seraphin all superstitious spirits."

"How sly! Surely nothing can surpass a daughter of Eve in the matter of seductive arts!" exclaimed he, laughing. "Hem-yes, indeed, after what I have seen to-day, it is plain that the Adam Seraphin will taste of the forbidden fruit of ripened knowledge, persuaded by this tenderly beloved Eve. Look at him: there he wanders in the shade of the garden, sighing to the rose-bushes, dreaming, of your majesty, and little suspecting that he is threatened with conversion and redemption from the kingdom of darkness."

CHAPTER IV. HANS SHUND

Hans Shund returned home from business in high feather. Something unusual must have happened him, for his behavior was exceptional. Standing before his desk, he mechanically drew various papers from his pockets, and laid them in different drawers and pigeon-holes. The mechanical manner of his behavior was what was exceptional, for usually Hans Shund bestowed particular attention upon certain papers; his soul's life was in those papers. Moreover, on the present occasion, he kept shaking his head as if astonishment would not suffer him to remain quiet. Yet habitually Hans Shund never shook his head, for that proceeding betrays interior emotion, and Shund's neck was as hardened and stiff as his usurer's soul. The other exceptional feature of his behavior was a continuous growing, which at length waxed into a genuine soliloquy. But Hans Shund was never known to talk to himself, for talking to one's self indicates a kindly disposition, whilst Shund had no disposition whatever, as they maintain who knew him; or, if he had ever had one, it had smouldered into a hard, impenetrable crust of slag.

"Strange-remarkably strange!" said he. "Hem! what can it mean? How am I to account for it? Has the usurer undergone a transformation during the night?" And a hideous grin distorted his face. "Am I metamorphosed, am I enchanted, or am I myself an enchanter? Unaccountable, marvellous, unheard of!"

The papers had been locked up in the desk. A secret power urged him up and down the room, and finally into the adjoining sitting-room, where Mrs. Shund, a pale, careworn lady, sat near a sewing-stand, intent on her lonely occupation.

"Wife, queer things have befallen me. Only think, all the city notables have raised their hats to your humble servant, and have saluted me in a friendly, almost an obsequious manner. And this has happened to me to-day-to me, the hated and despised usurer! Isn't that quite amazing? Even the city regent, Schwefel's son, took off his hat, and bowed as if I were some live grandee. How do you explain that prodigy?"

The careworn woman kept on sewing without raising her head.

"Why don't you answer me, wife? Don't you find that most astonishing?"

"I am incapable of being astonished, since grief and care have so filled my heart that no room is left in it for feelings of any other kind."

"Well, well! what is up again?" asked he, with curiosity.

She drew a letter written in a female hand from one of the drawers of the sewing-stand.

"Read this, villain!"

Hastily snatching the letter, he began to read.

"Hem," growled he indifferently. "The drab complains of being neglected, of not getting any money from me. That should not be a cause of rage for you, I should think. The drab is brazen enough to write to you to reveal my weaknesses, all with the amicable intention of getting up a thundergust in our matrimonial heaven. Do learn sense, wife, and stop noticing my secret enjoyments."

"Fie, villain. Fie upon you, shameless wretch!" cried she, trembling in every limb.

"Listen to me, wife! Above all things, let us not have a scene, an unnecessary row," interrupted he. "You know how fruitless are your censures. Don't pester me with your stale lectures on morals."

"Nearly every month I get a letter of that sort written in the most disreputable purlieu of the town, and addressed to my husband. It is revolting! Am I to keep silent, shameless man-/ your wedded wife? Am I to be silent in presence of such infamous deeds?"

"Rather too pathetic, wife! Save your breath. Don't grieve at the liberties which I take. Try and accustom yourself to pay as little attention to my conduct as I bestow upon yours. When years ago I entered the contract with you vulgarly denominated marriage, I did it with the understanding that I

was uniting myself to a subject that was willing to share with me a life free from restraints; I mean, a life free from the odor of so-called hereditary moral considerations and of religious restrictions. Accustom yourself to this view of the matter, rise to my level, enjoy an emancipated existence."

He spoke and left the room. In his office he read the letter over.

"This creature is insatiable!" murmured he to himself. "I shall have to turn her off and enter into less expensive connections. I am talking with myself to-day-queer, very queer!"

A heavy knock was heard at the door.

"Come in!"

A man and woman scantily clad entered the room. The sight of the wretched couple brought a fierce passion into the usurer's countenance. He seemed suddenly transformed into a tiger, bloodthirstily crouching to seize his prey.

"What is the matter, Holt?"

"Mr. Shund," began the man in a dejected tone, "the officer of the law has served the writ upon us: it is to take effect in ten days."

"That is, unless you make payment," interrupted Shund.

"We are not able to pay just now, Mr. Shund, it is impossible. I wished therefore to entreat you very earnestly to have patience with us poor people."

The woman seconded her husband's petition by weeping bitterly, wringing her hands piteously. The usurer shook his head relentlessly.

"Patience, patience, you say. For eight years I have been using patience with you; my patience is exhausted now. There must be limits to everything. There is a limit to patience also. I insist upon your paying."

"Consider, Mr. Shund, I am the father of eight children. If you insist on payment now and permit the law to take its course, you will ruin a family of ten persons. Surely your conscience will not permit you to do this?"

"Conscience! What do you mean? Do not trouble me with your nonsense. For me, conscience means to have; for you, it means you must. Therefore, pay."

"Mr. Shund, you know it is yourself that have reduced us to this wretched condition!"

"You don't say I did! How so?"

"May I remind you, Mr. Shund, may I remind you of all the circumstances by which this was brought about? How it happened that from a man of means I have been brought to poverty?"

"Go on, dearest Holt-go on; it will be interesting to me!" The usurer settled himself comfortably to hear the summary of his successful villanies from the mouth of the unfortunate man with the same satisfaction with which a tiger regales itself on the tortures of its victim.

"Nine years ago, Mr. Shund, I was not in debt, as you know. I labored and supported my family honestly, without any extraordinary exertion. A field was for sale next to my field at the Rothenbush. You came at the time-it is now upwards of eight years, and said in a friendly way, 'Holt, my good man, buy that field. It lies next to yours, and you ought not to let the chance slip.' I wanted the field, but had no money. This I told you. You encouraged me, saying, 'Holt, my good man, I will let you have the money-on interest, of course; for I am a man doing business, and I make my living off my money. I will never push you for the amount. You may pay it whenever and in what way you wish. Suit yourself.' You gave me this encouragement at the time. You loaned me nine hundred and fifty florins-in the note, however, you wrote one thousand and fifty, and, besides, at five per cent. For three years I paid interest on one thousand and fifty, although you had loaned me only nine hundred and fifty. All of a sudden-I was just in trouble at the time, for one of my draught-cattle had been crippled, and the harvest had turned out poorly, you came and demanded your money. I had none. 'I am sorry,' said you, 'I need my money, and could put it out at much higher interest.' I begged and begged. You threatened to sue me. Finally, after much begging, you proposed that I should sell you the field, for which three years previous I had paid nine hundred and fifty florins, for seven hundred

florins, alleging that land was no longer as valuable as it had been. You were willing to rent me the field at a high rate. And to enable me to get along, you offered to lend me another thousand, but drew up a note for eleven hundred florins at ten per cent., because, as you pretended, money was now bringing ten per cent. since the law regulating interest had been abrogated. For a long while I objected to the proposal, but found myself forced at last to yield because you threatened to attach my effects. From this time I began to go downhill, I could no longer meet expenses, my family was large, and I had to work for you to pay up the interest and rent. But for some time back I had been unable to do as I wished. I could not even sell any of my own property; for you were holding me fast, and I was obliged to mortgage everything to you for a merely nominal price. My cottage, my barn, my garden, and the field in front of my house-worth at least two thousand florins-I had to give you a mortgage upon for one thousand. The rest of my immovable property, fields and meadows, you took. Nothing was left to me but the little hut and what adjoined it. With respects, Mr. Shund, you had long since sucked the very marrow from my bones, next you put the rope about my neck, and now you are about to hang me."

"Hang you? Ha-ha! That's good, Holt! You are in fine humor," cried the usurer, after hearing with a relish the simple account of his atrocious deeds. "I have no hankering for your neck. Pay up, Holt, pay up, that is all I want. Pay me over the trifle of a thousand florins and the interest, and the house with everything pertaining to it shall be yours. But if you cannot pay up, it will have to be sold at auction, so that I may get my money."

"For heaven's sake, Mr. Shund, be merciful," entreated the wife. "We have saved up the interest with much trouble; every farthing of it you are to receive. For God's sake, do not drive us from our home, Mr. Shund, we will gladly toil for you day and night. Take pity, Mr. Shund, do take pity on my poor children!"

"Stop your whining. Pay up, money alone has any value in my estimation-pay, all the rest is fudge. Pay up!"

"God knows, Mr. Shund," sobbed the woman, wringing her hands, "I would give my heart's blood to keep my poor children out of misery-with my life I would be willing to pay you. Oh! do have some commiseration, do be merciful! Almighty God will requite you for it."

"Almighty God, nonsense! Don't mention such stuff to me. Stupid palaver like that might go down with some bigoted fool, but it will not affect a man of enlightenment. Pay up, and there's an end of it!"

"Is it your determination then, Mr. Shund, to cast us out mercilessly under the open sky?" inquired the countryman with deep earnestness.

"I only want what belongs to me. Pay over the thousand florins with the interest, and we shall be quits. That's my position, you may go."

In feeling words the woman once more appealed to Hans Shund. He remained indifferent to her pleading, and smiled scornfully whenever she adduced religious considerations to support her petition. Suddenly Holt took her by the arm and drew her towards the door.

"Say no more, wife, say no more, but come away. You could more easily soften stones than a man who has no conscience and does not believe in God."

"There you have spoken the truth," sneered Shund.

"You sneer, Mr. Shund," and the man's eyes glared. "Do you know to whom you owe it that your head is not broken?"

"What sort of language is that?"

"It is the language of a father driven to despair. I tell you" – and the countryman raised his clenched fists-"it is to the good God that you are indebted for your life; for, if I believed as little in an almighty and just God as you, with this pair of strong hands I would wring your neck. Yes, stare at me! With these hands I would strangle Shund, who has brought want upon my children and misery

upon me. Come away, wife, come away. He is resolved to reduce us to beggary as he has done to so many others. Do your worst, Mr. Shund, but there above we shall have a reckoning with each other."

He dragged his wife out of the room, and went away without saluting, but casting a terrible scowl back upon Hans Shund.

For a long while the usurer sat thoughtfully, impressed by the ominous scowl and threat, which were not empty ones, for rage and despair swept like a rack over the man's countenance. Mr. Shund felt distinctly that but for the God of Christians he would have been murdered by the infuriated man. He discovered, moreover, that religious belief is to be recommended as a safeguard against the fury of the mob. On the other hand, he found this belief repugnant to a usurer's conscience and a hindrance to the free enjoyment of life. Hans Shund thus sat making reflections on religion, and endeavoring to drown the echo which Holt's summons before the supreme tribunal had awakened in a secret recess of his soul, when hasty steps resounded from the front yard and the door was suddenly burst open. Hans' agent rushed in breathless, sank upon the nearest chair, and, opening his mouth widely, gasped for breath.

"What is the matter, Braun?" inquired Shund in surprise. "What has happened?"

Braun flung his arms about, rolled his eyes wildly, and labored to get breath, like a person that is being smothered.

"Get your breath, you fool!" growled the usurer. "What business had you running like a maniac? Something very extraordinary must be the matter, is it not?"

Braun assented with violent nodding.

"Anything terrible?" asked he further.

More nodding from Braun. The usurer began to feel uneasy. Many a nefarious deed stuck to his hands, but not one that had not been committed with all possible caution and secured against any afterclaps of the law. Yet might he not for once have been off his guard? "What has been detected? Speak!" urged the conscience-stricken villain anxiously.

"Mr. Shund, you are to be-in this place-"

"Arrested?" suggested the other, appalled, as the agent's breath failed him again.

"No-mayor!"

Shund straightened himself, and raised his hands to feel his ears.

"I am surely in possession of my hearing! Are you gone mad, fellow?"

"Mr. Shund, you are to be mayor and member of the legislature. It is a settled fact!"

"Indeed, 'tis quite a settled fact that you have lost your wits. It is a pity, poor devil! You once were useful, now you are insane; quite a loss for me! Where am I to get another bloodhound as good as you? Your scent was keen, you drove many a nice bit of game into my nets. Hem-so many instances of insanity in these enlightened times of ours are really something peculiar. Braun, dearest Braun, have you really lost your mind entirely? Completely deranged?"

"I am not insane, Mr. Shund. I have been assured from various sources that you are to be elected mayor and delegate to the legislative assembly."

"Well, then, various persons have been running a rig upon you."

"Running a rig upon me, Mr. Shund? Bamboozle me-me who understand and have practised bamboozling others for so long?"

"Still, I maintain that people have been playing off a hoax on you-and what an outrageous hoax it is, too!"

"I believe a hoax? Just listen to me. I have never been more clearheaded than I am to-day. Acquaintances and strangers in different quarters of the town have assured me that it is a fixed fact that you are to be mayor of this city and member of the legislative assembly. Now, were it a hoax, would you not have to presuppose that both acquaintances and strangers conspired to make a fool of me? Yet such a supposition is most improbable."

"Your reasoning is correct, Braun. Still, such a conspiracy must really have been gotten up. *I* mayor of this city? *I*? Reflect for an instant, Braun. You know what an enviable reputation I bear throughout the city. Many persons would go a hundred paces out of their direction to avoid me, specially they who owe or have owed me anything. Moreover, who appoints the mayor? The men who give the keynote, the leaders of the town. Now, these men would consider themselves defiled by the slightest contact with the outlawed usurer-which, of course, is very unjust and inconsistent on the part of those gentlemen-for my views are the same as theirs."

"Spite of all that, I put faith in the report, Mr. Shund. Schwefel's bookkeeper also, when I met him, smiled significantly, and even raised his hat."

"Hold on, Braun, hold! The deuce-it just now occurs to me-you might not be so much mistaken after all. Strange things have happened to me also. Gentlemen who are intimate with our city magnates have saluted me and nodded to me quite confidentially; I was unable to solve this riddle, now it's clear. Braun, you are right, your information is perfectly true." And Mr. Shund rubbed his hands.

"Don't forget, Mr. Shund, that I first brought you the astounding intelligence, the joyful tidings, the information on which the very best sort of speculations may be based."

"You shall be recompensed, Braun! Go over to the sign of the Bear, and drink a bottle of the best, and I will pay for it."

"At a thaler a bottle?"

"That quality isn't good for the health, my dear fellow! You may drink a bottle at forty-eight kreutzers on my credit. But no-I don't wish to occasion you an injury, nor do I wish to see you disgraced. You shall not acquire the name of a toper in my employ. You may therefore call for a pint glass at twelve kreutzers a glass. Go, now, and leave me to myself."

When the agent was gone, Hans Shund rushed about the room as if out of his mind.

"Don't tell me that miracles no longer occur!" cried he. "*I*, the discharged treasurer-*I*, the thief, usurer, and profligate, at the mere sight of whom every young miss and respectable lady turn up their noses a thousand paces off-*I* am chosen to be mayor and assemblyman! How has this come to pass? Where lie the secret springs of this astonishing event?" And he laid his finger against his nose in a brown study. "Here it is-yes, here! The thinkers of progress have at length discovered that a man who from small beginnings has risen to an independent fortune, whose shrewdness and energy have amassed enormous sums, ought to be placed at the head of the city administration in order to convert the tide of public debt into a tide of prosperity. Yes, herein lies the secret. Nor are the gentlemen entirely mistaken. There are ways and means of making plus out of minus, of converting stones into money. But the gentlemen have taken the liberty of disposing of me without my previous knowledge and consent. I have not even been asked. Quite natural, of course. Who asks a dog for permission to stroke him? This is, I own, an unpleasant aftertaste. Hem, suppose I were too proud to accept, suppose I wanted to bestow my abilities and energies on my own personal interests. Come, now, old Hans, don't be sensitive! Pride, self-respect, character, sense of honor, and such things are valuable only when they bring emolument. Now, the mayor of a great city has it in his power to direct many a measure eminently to his own interest."

Another knock was heard at the door, and the usurer, taken by surprise, saw before him the leader Erdblatt.

"Have you been informed of a fact that is very flattering to you?" began the tobacco manufacturer.

"Not the slightest intimation of a fact of that nature has reached me," answered Shund with reserve.

"Then I am very happy to be the first to give you the news," assured Erdblatt. "It has been decided to promote you at the next election to the office of mayor and of delegate to the legislative assembly."

A malignant smile flitted athwart Shund's face. He shook his sandy head in feigned astonishment, and fixed upon the other a look that was the next thing to a sneer.

"There are almost as many marvels in your announcement as words. You speak of a decision and of a fact which, however, without my humble co-operation, are hardly practicable. I thought all along that the disposition of my person belonged to myself. How could anything be resolved upon or become a fact in which I myself happen to have the casting vote?"

"Your cordial correspondence with the flattering intention of your fellow-citizens was presumed upon; moreover, you were to be agreeably surprised," explained the progressionist leader.

"That, sir, was a very violent presumption! I am a free citizen, and am at liberty to dispose of my time and faculties as I please. In the capacity of mayor, I should find myself trammelled and no longer independent on account of the office. Moreover, a weighty responsibility would then rest upon my shoulders, especially in the present deplorable circumstances of the administration. Could I prevail on my myself to accept the proffered situation, it would become my duty to attempt a thorough reform in the thoughtless and extravagant management of city affairs. You certainly cannot fail to perceive that a reformer in this department would be the aim of dangerous machinations. And lastly, sir, why is it that I individually have been selected for appointments which are universally regarded as honorable distinctions in public life? I repeat, why are they to be conferred, upon me in particular who cannot flatter myself with enjoying very high favor among the people of this city?" And there glistened something like revengeful triumph in Shund's feline, eyes. "When you will have given a satisfactory solution to these reflections and questions, it may become possible for me to think of assenting to your proposal."

Erdblatt had not anticipated a reception of this nature, and for a moment he sat nonplussed.

"I ask your pardon, Mr. Shund, you have taken the words fact and decision in too positive a sense. What is a decided fact is that the leaders of progress assign the honorable positions mentioned to you. Of course it rests with you to accept or decline them. The motive of our decision was, if you will pardon my candor, your distinguished talent for economizing. It is plain to us that a man of your abilities and thorough knowledge of local circumstances could by prudent management and, by eliminating unnecessary expenditure, do much towards relieving the deplorable condition of the city budget. We thought, moreover, that your well-known philanthropy would not refuse the sacrifices of personal exertion and unremitting activity for the public good. Finally, as regards the disrespect to which you have alluded, I assure you I knew nothing of it. The stupid and mad rabble may perhaps have cast stones at you, but can or will you hold respectable men responsible for their deeds? Progress has ever proudly counted you in its ranks. We have always found you living according to the principles of progress, despising the impotent yelping of a religiously besotted mob. Be pleased to consider the tendered honors as amends for the insults of intolerant fanatics in this city."

"Your explanation, sir, is satisfactory. I shall accept. I am particularly pleased to know that my conduct and principles are in perfect accord with the spirit of progress. I am touched by the flattering recognition of my greatly misconstrued position."

The leader bowed graciously.

"There now remains for me the pleasant duty," said he, "of requesting you to honor with your presence a meeting of influential men who are to assemble this evening in Mr. Schwefel's drawing-room. Particulars are to be discussed there. The ultramontanes and democrats are turbulent beyond all anticipation. We shall have to proceed with the greatest caution about the delegate elections."

"I shall be there without fail, sir! Now that I have made up my mind to devote my experience to the interests of city and state, I cheerfully enter into every measure which it lies in my power to further."

"As you are out for the first time as candidate for the assembly," said Erdblatt, "a declaration of your political creed addressed to a meeting of the constituents would not fail of a good effect."

"Agreed, sir! I shall take pleasure in making known my views in a public speech."

Erdblatt rose, and Mr. Hans Shund was condescending enough to reach the mighty chieftain his hand as the latter took his leave.

CHAPTER V. ELECTIONEERING

The four millions of the balcony are at present standing before two suits of male apparel of the kind worn by the working class, contemplating them with an interest one would scarcely expect from millionaires in materials of so ordinary a quality. Spread out on the elegant and costly table cover are two blouses of striped gray at fifteen kreutzers a yard. There are, besides, two pairs of trowsers of a texture well adapted to the temperature of the month of July. There are also two neckties, sold at fairs for six kreutzers apiece. And, lastly, two cheap caps with long broad peaks. These suits were intended to serve as disguises for Seraphin and Carl on this evening, for the banker did not consider it becoming gentlemen to visit electioneering meetings, dressed in a costume in which they might be recognized. As Greifmann's face was familiar to every street-boy, he had provided himself with a false beard of sandy hue to complete his *incognito*. For Seraphin this last adjunct was unnecessary, for he was a stranger, was thus left free to exhibit his innocent countenance unmasked for the gratification of curious starers.

"This will be a pleasant change from the monotony of a banking house existence," said the banker gleefully. "I enjoy this masquerade: it enables me to mingle without constraint among the unconstrained. You are going to see marvellous things to-night, friend Seraphin. If your organs of hearing are not very sound, I advise you to provide yourself with some cotton, so that the drums of your ears may not be endangered from the noise of the election skirmish."

"Your caution is far from inspiring confidence," said Louise with some humor. "I charge it upon your soul that you bring back Mr. Gerlach safe and sound, for I too am responsible for our guest."

"And I, it seems, am less near to you than the guest, for you feel no anxiety about me," said the brother archly.

"Eight o'clock-it is our time."

He pulled the bell. A servant carried off the suits to the gentlemen's rooms.

"May I beseech the men in blouses for the honor of a visit before they go?"

"You shall have an opportunity to admire us," said Carl. The transformation of the young men was more rapidly effected than the self-satisfied mustering of Louise before the large mirror which reflected her elegant form entire. She laughingly welcomed her brother in his sandy beard, and fixed a look of surprise upon Seraphin, whose innocent person appeared to great advantage in the simple costume.

"Impossible to recognize you," decided the young lady. "You, brother Redbeard, look for all the world like a cattle dealer."

"The gracious lady has hit it exactly," said the banker with an assumed voice. "I am a horse jockey, bent on euchreing this young gentleman out of a splendid pair of horses."

"Friend Seraphin is most lovely," said she in an undertone. "How well the country costume becomes him!" And her sparkling eyes darted expressive glances at the subject of her compliments.

For the first time she had called him friend, and the word friend made him more happy than titles and honors that a prince might have bestowed. He felt his soul kindle at the sight of the lovely being whose delicate and bewitching coquetry the inexperienced youth failed to detect, but the influence of which he was surely undergoing. His cheeks glowed still more highly, and he became uneasy and embarrassed.

"Your indulgent criticism is encouraging, Miss Louise," replied he.

"I have merely told the truth," replied she.

"But our hands-what are we to do with our hands?" interposed Carl. "Soft white hands like these do not belong to drovers. First of all, away with diamonds and rubies. Gold rings and precious

stones are not in keeping with blouses. Nor will it do, in hot weather like this, to bring gloves to our aid-that's too bad! What *are* we to do?"

"Nobody will notice our hands," thought Seraphin.

"My good fellow, you do not understand the situation. We are on the eve of the election. Everybody is out electioneering. Whoever to-day visits a public place must expect to be hailed by a thousand eyes, stared at, criticised, estimated, appraised, and weighed. The deuce take these hands! Good advice would really be worth something in this instance."

"To a powerful imagination like your own," added Louise playfully. She disappeared for a moment and then returned with a washbowl. Pouring the contents of her inkstand into the water, she laughingly pointed them to the dark mass.

"Dip your precious hands in here, and you will make them correspond with your blouses in color and appearance."

"How ingenious she is!" cried Carl, following her direction.

"Most assuredly nothing comes up to the ingenuity of women. We are beautifully tattooed, our hands are horrible! We must give the stuff time to dry. Had I only thought of it sooner, Louise, you should have accompanied us disguised as a drover's daughter, and have drunk a bumper of wine with us. The adventure might have proved useful to you, and served as an addition to the sum of your experiences in life."

"I will content myself with looking on from a distance," answered she gaily. "The extraordinary progressionist movement that is going on to-day might make it a difficult task even for a drover's daughter to keep her footing."

The two millionaires sallied forth, Carl making tremendous strides. Seraphin followed mechanically, the potent charm of her parting glances hovering around him.

"We shall first steer for the sign of the 'Green Hat,'" said Greifmann. "There you will hear a full orchestra of progressionist music, especially trumpets and drums, playing flourishes on Hans Shund. 'The Green Hat' is the largest beer cellar in the town, and the proprietor ranks among the leaders next after housebuilder Sand. All the representatives of the city *régime* gather to-day at the establishment of Mr. Belladonna-that's the name of the gentleman of the 'Green Hat.' Besides the leaders, there will be upward of a thousand citizens, big and small, to hold a preliminary celebration of election day. There will also be 'wild men' on hand," proceeded Carl, explaining. "These are citizens who in a manner float about like atoms in the bright atmosphere of the times without being incorporated in any brilliant body of progress. The main object of the leaders this evening is to secure these so-called 'wild men' in favor of their ticket for the city council. Glib-tongued agents will be employed to spread their nets to catch the floating atoms-to tame these savages by means of smart witticisms. When, at length, a prize is captured and the tide of favorable votes runs high, it is towed into the safe haven of agreement with the majority. Resistance would turn out a serious matter for a mechanic, trader, shopkeeper, or any man whose position condemns him to obtain his livelihood from others. Opposition to progress dooms every man that is in a dependent condition to certain ruin. For these reasons I have no misgivings about being able to convince you that elections are a folly wherever the banner of progress waves triumphant."

"The conviction with which you threaten me would be anything but gratifying, for I abhor every form of terrorism," rejoined Seraphin.

"Very well, my good fellow! But we must accustom ourselves to take things as they are and not as they ought to be. Therefore, my youthful Telemachus, you are under everlasting obligations to me, your experienced Mentor, for procuring you an opportunity of becoming acquainted with the world, and constraining you to think less well of men than your generous heart would incline you to do."

They had reached the outskirts of the city. A distant roaring, resembling the sound of shallow waters falling, struck upon the ears of the maskers. The noise grew more distinct as they advanced, and finally swelled into the brawling and hum of many voices. Passing through a wide gate-way, the

millionaires entered a square ornamented with maple-trees. Under the trees, stretching away into the distance, were long rows of tables lit up by gaslights, and densely crowded with men drinking beer and talking noisily. The middle of the square was occupied by a rotunda elevated on columns, with a zinc roof, and bestuck in the barbarous taste of the age with a profusion of tin figures and plaster-of-paris ornaments. Beneath the rotunda, around a circular table, sat the leaders and chieftains of progress, conspicuous to all, and with a flood of light from numerous large gas-burners streaming upon them. Between Sand and Schwefel was throned Hans Shund, extravagantly dressed, and proving by his manner that he was quite at his ease. Nothing in his deportment indicated that he had so suddenly risen from general contempt to universal homage. Mr. Shund frequently monopolized the conversation, and, when this was the case, the company listened to his sententious words with breathless attention and many marks of approbation.

Mentor Greifmann conducted his ward to a retired corner, into which the rays of light, intercepted by low branches, penetrated but faintly, and from which a good view of the whole scene could be enjoyed.

"Do you observe Hans there under the baldachin surrounded by his vassals?" roused Carl into his companion's ear. "Even you will be made to feel that progress can lay claim to a touching spirit of magnanimity and forgiveness. It is disposed to raise the degraded from the dust. The man who only yesterday was engaged in shoving a car, sweeping streets, or even worse, to-day may preside over the great council, provided only he has the luck to secure the good graces of the princes of progress. Hans Shund, thief, usurer, and nightwalker, is a most striking illustration of my assertion."

"What particularly disgusts and incenses me," replied the double millionaire gravely, "is that, under the *régime* of progress, they who are degraded, immoral, and criminal, may rise to power without any reformation of conduct and principles."

"What you say is so much philosophy, my dear fellow, and philosophy is an antique, obsolete kind of thing that has no weight in times when continents are being cut asunder and threads of iron laid around the globe. Moreover, such has ever been the state of things. In the dark ages, also, criminals attained to power. Just think of those bloody monarchs who trifled with human heads, and whose ministers, for the sake of a patch of territory, stirred up horrible wars. Compared with such monsters, Hans Shund is spotless innocence."

"Quite right, sir," rejoined the landholder, with a smile. "Those bloody kings and their satanic ministers were monsters-but only-and I beg you to mark this well-only when judged by principles which modern progress sneers at as stupid morality and senseless dogma. I even find that those princely monsters and their conscienceless ministers shared the species of enlightenment that prides itself on repudiating all positive religion and moral obligations."

"Thunder and lightning, Seraphin! were not you sitting bodily before me, I should believe I was actually listening to a Jesuit. But be quiet! It will not do to attract notice. Ah! splendid. There you see some of the 'wild men,'" continued he, pointing to a table opposite. "The fellow with the bald head and fox's face is an agent, a salaried bellwether, a polished electioneer. He has the 'wild men' already half-tamed. Watch how cleverly he will decoy them into the progressionist camp. Let us listen to what he has to say; it will amuse you, and add to your knowledge of the developments of progress."

"We want men for the city council," spoke he of the bald head, "that are accurately and thoroughly informed upon the condition and circumstances of the city. Of what use would blockheads be but to fuss and grope about blindly? What need have we of fellows whose stupidity would compromise the public welfare? The men we want in our city council must understand what measures the social, commercial, and industrial interests of a city of thirty thousand inhabitants require in order that the greatest good of the largest portion of the community may be secured. Nor is this enough," proceeded he with increasing enthusiasm. "Besides knowledge, experience, and judgment, they must also be gifted with the necessary amount of energy to carry out whatever orders the council has thought fit to pass. They must be resolute enough to break down every obstacle that stands in the way

of the public good. Now, who are the men to render these services? None but independent men who by their position need have no regard to others placed above them-free-spirited and sensible men, who have a heart for the people. Now, gentlemen, have you any objections to urge against my views?"

"None, Mr. Spitzkopf! Your views are perfectly sound," lauded a semi-barbarian. "We have read exactly what you have been telling us in the evening paper."

"Of course, of course!" cried Mr. Spitzkopf. "My views are so evidently correct that a thinking man cannot help stumbling upon them. None but the slaves of priests, the wily brood of Jesuits, refuse to accept these views," thundered the orator with the bald head. "And why do they refuse to accept them? Because they are hostile to enlightenment, opposed to the common good, opposed to the prosperity of mankind, in a word, because they are the bitter enemies of progress. But take my word for it, gentlemen, our city contains but a small number of these creatures of darkness, and those few are spotted," emphasized he threateningly. "Therefore, gentlemen," proceeded he insinuatingly, "I am convinced, and every man of intelligence shares my conviction, that Mr. Shund is eminently fitted for the city council-eminently! He would be a splendid acquisition in behalf of the public interests! He understands our local concerns thoroughly, possesses the experience of many years, is conversant with business, knows what industrial pursuits and social life require, and, what is better still, he maintains an independent standing to which he unites a rare degree of activity. Were it possible to prevail on Mr. Shund to take upon himself the cares of the mayoralty, the deficit of the city treasury would soon be wiped out. We would all have reason to consider ourselves fortunate in seeing the interests of our city confided to such a man."

The "wild men" looked perplexed.

"Right enough, Mr. Spitzkopf," explained a timid coppersmith. "Shund is a clever, well-informed man. Nobody denies this. But do you know that it is a question whether, besides his clever head, he also possesses a conscience in behalf of the commonwealth?"

"The most enlarged sort of a conscience, gentlemen-the warmest kind of a heart!" exclaimed the bald man in a convincing tone. "Don't listen to stories that circulate concerning Shund. There is not a word of truth in them. They are sheer misconstructions-inventions of the priests and of their helots."

"I beg your pardon, Mr. Spitzkopf, they are not all inventions," opposed the coppersmith. "In the street where I live, Shund keeps up a certain connection that would not be proper for any decent person, not to say for a married man."

"And does that scandalize you?" exclaimed the bald-headed agent merrily. "Mr. Shund is a jovial fellow, he enjoys life, and is rich. Mr. Shund will not permit religious rigorism to put restraints upon his enjoyments. His liberal and independent spirit scorns to lead a miserable existence under the rod of priestly bigotry. And, mark ye, gentlemen, this is just what recommends him to all who are not priest-ridden or leagued with the hirelings of Rome," concluded the electioneer, casting a sharp look upon the coppersmith.

"But I am a Lutheran, Mr. Spitzkopf," protested the coppersmith.

"There are hypocrites among the Lutherans who are even worse than the Romish Jesuits," retorted the man with the bald head. "Consider, gentlemen, that the leading men of our city have, in consideration of his abilities, concluded to place Mr. Shund in the position which he ought to occupy. Are you going, on to-morrow, to vote against the decision of the leading men? Are you actually going to make yourselves guilty of such an absurdity? You may, of course, if you wish, for every citizen is free to do as he pleases. But the men of influence are also at liberty to do as they please. I will explain my meaning more fully. You, gentlemen, are, all of you, mechanics-shoemakers, tailors, blacksmiths, carpenters, etc. From whom do you get your living? Do you get it from the handful of hypocrites and men of darkness? No; you get your living from the liberals, for they are the moneyed men, the men of power and authority. It is they who scatter money among the people. You obtain employment, you get bread and meat, from the liberals. And now to whom, do you think, will the liberals give

employment? They will give it to such as hold their views, and not-mark my word-to such as are opposed to them. The man, therefore, that is prepared recklessly to ruin his business has only to vote against Mr. Shund."

"That will do the business, that will fetch them," said Greifmann. "Just look how dumfounded the poor savages appear!"

"It is brutal terrorism!" protested Seraphin indignantly.

"But don't misunderstand me. Mr. Spitzkopf! I am neither a hypocritical devotee nor a Jesuit!" exclaimed the coppersmith deprecatingly. "If Shund is good enough for them," pointing to the leaders under the rotunda, "he is good enough for me."

"For me, too!" exclaimed a tailor.

"There isn't a worthier man than Shund," declared a shopkeeper.

"And not a cleverer," said a carpenter.

"And none more demoralized," lauded a joiner, unconscious of the import of his encomium.

"That's so, and therefore I am satisfied with him," assured a shoemaker.

"So am I-so am I," chorussed the others eagerly.

"That is sensible, gentlemen," approved the bald man. "Just keep in harmony with liberalism and progress, and you will never be the worse for it, gentlemen. Above all, beware of reaction-do not fall back into the immoral morasses of the middle ages. Let us guard the light and liberty of our beautiful age. Vote for these men," and he produced a package of printed tickets, "and you will enjoy the delightful consciousness of having disposed of your vote in the interests of the common good."

Spitzkopf distributed the tickets on which were the names of the councilmen elect. At the head of the list appeared in large characters the name of Mr. Hans Shund.

"The curtain falls, the farce is ended," said Greifmann. "What you have here heard and seen has been repeated at every table where 'wild men' chanced to make their appearance. Everywhere the same arguments, the same grounds of conviction."

Seraphin had become quite grave, and cast his eyes to the ground in silence.

"By Jove, the rogue is going to try his hand on us!" said Carl, nudging the thoughtful young man. "The bald-headed fellow has spied us, and is getting ready to bag a couple of what he takes to be 'wild men.' Come, let us be off."

They left the beer cellar and took the direction of the city.

"Now let us descend a little lower, to what I might call the amphibia of society," said Greifmann. "We are going to visit a place where masons, sawyers, cobblers, laborers, and other small fry are in the habit of slaking their thirst. You will there find going on the same sort of electioneering, or, as you call it, the same sort of terrorism, only in a rougher style. There beer-jugs occasionally go flying about, and bloody heads and rough-and-tumble, fights may be witnessed."

"I have no stomach for fisticuffs and whizzing beer-mugs," said Gerlach.

"Never mind, come along. I have undertaken to initiate you into the mysteries of elections, and you are to get a correct idea of the life action of a cultivated state."

They entered an obscure alley where a fetid, sultry atmosphere assailed them. Greifmann stopped before a lofty house, and pointed to a transparency on which a brimming beer-tankard was represented. A wild tumult was audible through the windows, through which the cry of "Shund!" rose at times like the swell of a great wave from the midst of corrupted waters. As they were passing the doorway a dense fog of tobacco smoke mingled with divers filthy odors assailed their nostrils. Seraphin, who was accustomed to inhaling the pure atmosphere of the country, showed an inclination to retreat, and had already half-way faced about when his companion seized and held him. "Courage, my friend! wade into the slough boldly," cried he into the struggling youth's ear. "Hereafter, when you will be riding through woodland and meadows, the recollection of this subterranean den will enable you to appreciate the pure atmosphere of the country twice as well. Look at those sodden

faces and swollen heads. Those fellows are literally wallowing and seething in beer, and they feel as comfortable as ten thousand cannibals. It is really a joy to be among men who are natural."

The millionaires, having with no little difficulty succeeded in finding seats, were accosted by a female waiter.

"Do the gentlemen wish to have election beer?"

"No," replied Gerlach.

His abrupt tone in declining excited the surprise of the fellows who sat next to them. Several of them stared at the landholder.

"So you don't want any election beer?" cried a fellow who was pretty well fired.

"Why not? May be it isn't good enough for you?"

"Oh, yes! oh, yes!" replied the banker hastily. "You see, Mr. Shund" -

"That's good! You call me Shund," interrupted the fellow with a coarse laugh. "My name isn't Shund-my name is Koenig-yes, Koenig-with all due respect to you."

"Well, Mr. Koenig-you see, Mr. Koenig, we decline drinking election beer because we are not entitled to it-we do not belong to this place."

"Ah, yes-well, that's honest!" lauded Koenig. "Being that you are a couple of honest fellows, you must partake of some of the good things of our feast. I say, Kate," cried he to the female waiter, "bring these gentlemen some of the election sausages."

Greifmann, perceiving that Seraphin was about putting in a protest, nudged him.

"What feast are you celebrating to-day?" inquired the banker.

"That I will explain to you. We are to have an election here to-morrow; these men on the ticket, you see, are to be elected." And he drew forth one of Spitzkopf's tickets. "Every one of us has received a ticket like this, and we are all going to vote according to the ticket-of course, you know, we don't do it for nothing. To-day and to-morrow, what we eat and drink is free of charge. And if Satan's own grandmother were on the ticket, I would vote for her."

"The first one on the list is Mr. Hans Shund. What sort of a man is he?" asked Seraphin. "No doubt he is the most honorable and most respectable man in the place!"

"Ha! ha! that's funny! The most honorable man in the place! Really you make me laugh. Never mind, however, I don't mean to be impolite. You are a stranger hereabout, and cannot, of course, be expected to know anything of it. Shund, you see, was formerly-that, is a couple of days ago-Shund was a man of whom nobody knew any good. For my part, I wouldn't just like to be sticking in Shund's hide. Well, that's the way things are: you know it won't do to babble it all just as it is. But you understand me. To make a long story short, since day before yesterday Shund is the honestest man in the world. Our men of money have made him that, you know," giving a sly wink. "What the men of money do, is well done, of course, for the proverb says, 'Whose bread I eat, his song I sing.'"

"Shut your mouth, Koenig! What stuff is that you are talking there?" said another fellow roughly. "Hans Shund is a free-spirited, clever, first-class, distinguished man. Taken altogether, he is a liberal man. For this reason he will be elected councilman to-morrow, then mayor of the city, and finally member of the assembly."

"That's so, that's so, my partner is right," confirmed Koenig. "But listen, Flachsen, you will agree that formerly-you know, formerly-he was an arrant scoundrel."

"Why was he? Why?" inquired Flachsen.

"Why? Ha, ha! I say, Flachsen, go to Shund's wife, she can tell you best. Go to those whom he has reduced to beggary, for instance, to Holt over there. They all can tell you what Shund is, or rather what he has been. But don't get mad, brother Flachsen! Spite of all that, I shall vote for Shund. That's settled." And he poured the contents of his beer-pot down his throat.

"As you gentlemen are strangers, I will undertake to explain this business for you," said Flachsen, who evidently was an agent for the lower classes, and who did his best to put on an appearance of learning by affecting high-sounding words of foreign origin.

"Shund is quite a rational man, learned and full of intelligence. But the priests have calumniated him horribly because he will not howl with them. For this reason we intend to elect him, not for the sake of the free beer. When Shund will have been elected, a system of economy will be inaugurated, taxes will be removed, and the encyclical letter with which the Pope has tried to stultify the people, together with the syllabus, will be sent to the dogs. And in the legislative assembly the liberal-minded Shund will manage to have the priests excluded from the schools, and we will have none but secular schools. In short, the dismal rule of the priesthood that would like to keep the people in leading-strings will be put an end to, and liberal views will control our affairs. As for Shund's doings outside of legitimate wedlock, that is one of the boons of liberty-it is a right of humanity; and when Koenig lets loose against Shund's money speculations, he is only talking so much bigoted nonsense."

Flachsen's apologetic discourse was interrupted by a row that took place at the next table. There sat a victim of Shund's usury, the land-cultivator Holt. He drank no beer, but wine, to dispel gloomy thoughts and the temptations of desperation. It had cost him no ordinary struggle to listen quietly to eulogies passed on Shund. He had maintained silence, and had at times smiled a very peculiar smile. His bruised heart must have suffered a fearful contraction as he heard men sounding the praises of a wretch whom he knew to be wicked and devoid of conscience. For a long time he succeeded in restraining himself. But the wine he had drunk at last fanned his smouldering passion into a hot flame of rage, and, clenching his fist, he struck the table violently.

"The fellow whom you extol is a scoundrel!" cried he.

"Who is a scoundrel?" roared several voices.

"Your man, your councilman, your mayor, is a scoundrel! Shund is a scoundrel!" cried the ruined countryman passionately.

"And you, Holt, are a fool!"

"You are drunk, Holt!"

"Holt is an ass," maintained Flachsen. "He cannot read, otherwise he would have seen in the *Evening Gazette* that Shund is a man of honor, a friend of the people, a progressive man, a liberal man, a brilliant genius, a despiser of religion, a death-dealer to superstition, a-a-I don't remember what all besides. Had you read all that in the evening paper, you fool, you wouldn't presume to open your foul mouth against a man of honor like Hans Shund. Yes, stare; if you had read the evening paper, you would have seen the enumeration of the great qualities and deeds of Hans Shund in black and white."

"The evening paper, indeed!" cried Holt contemptuously. "Does the evening paper also mention how Shund brought about the ruin of the father of a family of eight children?"

"What's that you say, you dog?" yelled a furious fellow. "That's a lie against Shund!"

"Easy, Graulich, easy," replied Holt to the last speaker, who was about to set upon him. "It is not a lie, for I am the man whom Shund has strangled with his usurer's clutches. He has reduced me to beggary-me and my wife and my children."

Graulich lowered his fists, for Holt spoke so convincingly, and the anguish in his face appealed so touchingly, that the man's fury was in an instant changed to sympathy. Holt had stood up. He related at length the wily and unscrupulous proceedings through which he had been brought to ruin. The company listened to his story, many nodded in token of sympathy, for everybody was acquainted with the ways of the hero of the day.

"That's the way Shund has made a beggar of me," concluded Holt. "And I am not the only one, you know it well. If, then, I call Shund a usurer, a scoundrel, a villain, you cannot help agreeing with me."

Flachsen noticed with alarm that the feeling of the company was becoming hostile to his cause. He approached the table, where he was met by perplexed looks from his aids.

"Don't you perceive," cried he, "that Holt is a hireling of the priests? Will you permit yourselves to be imposed upon by this salaried slave? Hear me, you scapegrace, you rascal, you ass, listen to what I have to tell you! Hans Shund is the lion of the day-the greatest man of this century! Hans

Shund is greater than Bismarck, sharper than Napoleon. Out of nothing God made the universe: from nothing Hans Shund has got to be a rich man. Shund has a mouthpiece that moves like a mill-wheel on which entire streams fall. In the assembly Shund will talk down all opposition. He will talk even better than that fellow Voelk, over in Bavaria, who is merely a lawyer, but talks upon everything, even things he knows nothing about. And do you, lousy beggar, presume to malign a man of this kind? If you open that filthy mouth of yours once more, I will stop it for you with paving-stones."

"Hold, Flachsen, hold! *I* am not the man that is paid; you are the one that is paid," retorted the countryman indignantly. "My mouth has not been honey-fed like yours. Nor do I drink your election beer or eat your election sausages. But with my last breath I will maintain that Shund is a scoundrel, a usurer, a villain."

"Out with the fellow!" cried Flachsen. "He has insulted us all, for we have all been drinking election beer. Out with the helot of the priests!"

The progressionist mob fell upon the unhappy man, throttled him, beat him, and drove him into the street.

"Let us leave this den of cutthroats," said Gerlach, rising.

Outside they found Holt leaning against a wall, wiping the blood from his face. Seraphin approached him. "Are you badly hurt, my good man?" asked he kindly. The wounded man, looking up, saw a noble countenance before him, and, whilst he continued to gaze hard at Seraphin's fine features, tears began to roll from his eyes.

"O God! O God!" sighed he, and then relapsed into silence. But in the tone of his words could be noticed the terrible agony he was suffering.

"Is the wound deep-is it dangerous?" asked the young man.

"No, sir, no! The wound on my forehead is nothing-signifies nothing; but in here," pointing to his breast-"in here are care, anxiety, despair. I am thankful, sir, for your sympathy; it is soothing. But you may go your way; the blows signify nothing."

CHAPTER V

Gerlach whispered something to the banker. Holt pressed his pocket-handkerchief to the wound.

"Please yourself!" said the banker loudly, in a business tone. Seraphin again approached the beaten man.

"Will you please, my good man, to accompany us?"

"What for, sir?"

"Because I would like to do something towards healing up your wound; I mean the wound in there."

Holt stood motionless before the stranger, and looked at him.

"I thank you, sir; there is no remedy for me; I am doomed!"

"Still, I will assist you. Follow me."

"Who are you, sir, if I may ask the question?"

"I am a man whom Providence seems to have chosen to rescue the prey from the jaws of a usurer. Come along with us, and fear nothing."

"Very well, I will go in the name of God! I do not precisely know your object, and you are a stranger to me. But your countenance looks innocent and kind, therefore I will go with you."

They passed through alleys and streets.

"Do you often visit that tavern?" inquired Seraphin.

"Not six times in a year," answered Holt. "Sometimes of a Sunday I drink half a glass of wine, that's all. I am poor, and have to be saving. I would not have gone to the tavern to-day but that I wanted to get rid of my feelings of misery."

"I overheard your story," rejoined Seraphin. "Shund's treatment of you was inhuman. He behaved towards you like a trickish devil."

"That he did! And I am ruined together with my family," replied the poor man dejectedly.

"Take my advice, and never abuse Shund. You know how respectable he has suddenly got to be, how many influential friends he has. You can easily perceive that one cannot say anything unfavorable of such a man without great risk, no matter were it true ten times over."

"I am not given to disputing," replied Holt. "But it stirred the bile within me to hear him extolled, and it broke out. Oh! I have learned to suffer in silence. I haven't time to think of other matters. After God, my business and my family were my only care. I attended to my occupation faithfully and quietly as long as I had any to attend to, but now I haven't any to take care of. O God! it is hard. It will bring me to the grave."

"You are a land cultivator?"

"Yes, sir."

"Shund intends to have you sold out?"

"Yes; immediately after the election he intends to complete my ruin."

"How much money would you need in order with industry to get along?"

"A great deal of money, a great deal—at least a thousand florins. I have given him a mortgage for a thousand florins on my house and what was left to me. A thousand florins would suffice to help me out of trouble. I might save my little cottage, my two cows, and a field. I might then plough and sow for other people. I could get along and subsist honestly. But as I told you, nothing less than a thousand florins would do; and where am I to get so much money? You see there is no hope for me, no help for me. I am doomed!"

"The mortgaged property is considerable," said Gerlach. "A house, even though a small one, moreover, a field, a barn, a garden, all these together are surely worth a much higher price. Could you not borrow a thousand florins on it and pay off the usurer?"

"No, sir. Nobody would be willing to lend me that amount of money upon property mortgaged to a man like Shund. Besides, my little property is out of town, and who wants to go there? I, for my part, of course, like no spot as much, for it is the house my father built, and I was born and brought up there."

The man lapsed into silence, and walked at Seraphin's side like one weighed down by a heavy load. The delicate sympathy of the young man enabled him to guess what was passing in the breast of the man under the load. He knew that Holt was recalling his childhood passed under the paternal roof; that little spot of home was hallowed for him by events connected with his mother, his father, his brothers and sisters, or with other objects more trifling, which, however, remained fresh and bright in memory, like balmy days of spring.

From this consecrated spot he was to be exiled, driven out with wife and children, through the inhumanity and despicable cunning of an usurer. The man heaved a deep sigh, and Gerlach, watching him sidewise, noticed his lips were compressed, and that large tears rolled down his weather-browned cheeks. The tender heart of the young man was deeply affected at this sight, and the millionaire for once rejoiced in the consciousness of possessing the might of money.

They halted before the Palais Greifmann. Holt noticed with surprise how the man in blouse drew from his waistcoat pocket a small instrument resembling a toothpick, and with it opened a door near the carriage gate. Had not every shadow of suspicion been driven from Holt's mind by Seraphin's appearance, he would surely have believed that he had fallen into the company of burglars, who entrapped him to aid in breaking into this palace.

Reluctantly, after repeated encouragement from Gerlach, he crossed the threshold of the stately mansion. He had not quite passed the door when he took off his cap, stared at the costly furniture of the hall through which they were passing, and was reminded of St. Peter's thought as the angel was rescuing him from the clutches of Herod. Holt imagined he saw a vision. The man who had unlocked the door disappeared. Seraphin entered an apartment followed by Shund's victim.

"Do you know where you are?" inquired the millionaire.

"Yes, sir, in the house of Mr. Greifmann the banker."

"And you are somewhat surprised, are you not?"

"I am so much astonished, sir, that I have several times pinched my arms and legs, for it all seems to me like a dream."

Seraphin smiled and laid aside his cap. Holt scanned the noble features of the young man more minutely, his handsome face, his stately bearing, and concluded the man in the blouse must be some distinguished gentleman.

"Take courage," said the noble looking young man in a kindly tone. "You shall be assisted. I am convinced that you are an honest, industrious man, brought to the verge of ruin through no fault of your own. Nor do I blame you for inadvertently falling into the nets of the usurer, for I believe your honest nature never suspected that there could exist so fiendish a monster as the one that lives in the soul of an usurer."

"You may rely upon it, sir. If I had had the slightest suspicion of such a thing, Shund never would have got me into his clutches."

"I am convinced of it. You are partially the victim of your own good nature, and partially the prey of the wild beast Shund. Now listen to me: Suppose somebody were to give you a thousand florins, and to say: 'Holt, take this money, 'tis yours. Be industrious, get along, be a prudent housekeeper, serve God to the end of your days, and in future beware of usurers'-suppose somebody were to address you in this way, what would you do?"

"Supposing the case, sir, although it is not possible, but supposing the case, what would I do? I would do precisely what that person would have told me, and a great deal more. I would work day and night. Every day, at evening prayer, I would get on my knees with my wife and children, and invoke God's protection on that person. I would do that, sir; but, as I said, the case is impossible."

"Nevertheless, suppose it did happen," explained Seraphin in a preliminary way. "Give me your hand that you will fulfil the promise you have just given."

For a moment Seraphin's hand lay in a callous, iron palm, which pressed his soft fingers in an uncomfortable but well-meant grasp.

"Well, now follow me," said Gerlach.

He led the way; Holt followed with an unsteady step like a drunken man. They presented themselves before the banker's counter. The latter was standing behind the trellis of his desk, and on a table lay ten rolls of money.

"You have just now by word and hand confirmed a promise," said Gerlach, turning to the countryman, "which cannot be appreciated in money, for that promise comprises almost all the duties of the father of a family. But to make the fulfilment of the promise possible, a thousand florins are needed. Here lies the money. Accept it from me as a gift, and be happy."

Holt did not stir. He looked from the money at Gerlach, was motionless and rigid, until, at last, the paralyzing surprise began to resolve itself into a spasmodic quivering of the lips, and then into a mighty flood of tears. Seizing Seraphin's hands, he kissed them with an emotion that convulsed his whole being.

"That will do now," said the millionaire, "take the money, and go home."

"My God! I cannot find utterance," said Holt, stammering forth the words with difficulty. "Good heaven! is it possible? Is it true? I am still thinking 'tis only a dream."

"Downright reality, my man!" said the banker. "Stop crying; save your tears for a more fitting occasion. Put the rolls in your pocket, and go home."

Greifmann's coldness was effective in sobering down the man intoxicated with joy.

"May I ask, sir, what your name is, that I may at least know to whom I owe my rescue?"

"Seraphin is my name."

"Your name sounds like an angel's, and you are an angel to me. I am not acquainted with you, but God knows you, and he will requite you according to your deeds."

Gerlach nodded gravely. The banker was impatient and murmured discontentedly. Holt carefully pocketed the rolls of money, made an inclination of gratitude to Gerlach, and went out. He passed slowly through the hall. The porter opened the door. Holt stood still before him.

"I ask your pardon, but do you know Mr. Seraphin?" asked he.

"Why shouldn't I know a gentleman that has been our guest for the last two weeks?"

"You must pardon my presumption, Mr. Porter. Will Mr. Seraphin remain here much longer?"

"He will remain another week for certain."

"I am very much obliged to you," said Holt, passing into the street and hurrying away.

"Your intended has a queer way of applying his money," said the banker to his sister the next morning. And he reported to her the story of Seraphin's munificence. "I do not exactly like this sort of kindness, for it oversteps all bounds, and undoubtedly results from religious enthusiasm."

"That, too, can be cured," replied Louise confidently. "I will make him understand that eternity restores nothing, that consequently it is safer and more prudent to exact interest from the present."

"'Tis true, the situation of that fellow Holt was a pitiable one, and Hans Shund's treatment of him was a masterpiece of speculation. He had stripped the fellow completely. The stupid Holt had for years been laboring for the cunning Shund, who continued drawing his meshes more and more tightly about him. Like a huge spider, he leisurely sucked out the life of the fly he had entrapped."

"Your hostler says there was light in Seraphin's room long after midnight. I wonder what hindered him from sleeping?"

"That is not hard to divine. In all probability he was composing a sentimental ditty to his much adored," answered Carl teasingly. "Midnight is said to be a propitious time for occupations of that sort."

"Do be quiet, you tease! But I too was thinking that he must have been engaged in writing. May be he was making a memorandum of yesterday's experience in his journal."

"May be he was. At all events, the impressions made on him were very strong."

"But I do not like your venture; it may turn out disastrous,"

"How can it, my most learned sister?"

"You know Seraphin's position," explained she. "He has been reared in the rigor of sectarian credulity. The spirit of modern civilization being thus abruptly placed before his one-sided judgment without previous preparation may alarm, nay, may even disgust him. And when once he will have perceived that the brother is a partisan of the horrible monster, is it probable that he will feel favorably disposed towards the sister whose views harmonize with those of her brother?"

"I have done nothing to justify him in setting me down for a partisan. I maintain strict neutrality. My purpose is to accustom the weakling to the atmosphere of enlightenment which is fatal to all religious phantasms. Have no fear of his growing cold towards you," proceeded he in his customary tone of irony. "Your ever victorious power holds him spell-bound in the magic circle of your enchantment. Besides, Louise," continued he frowning, "I do not think I could tolerate a brother-in-law steeped over head and ears in prejudices. You yourself might find it highly uncomfortable to live with a husband of this kind."

"Uncomfortable! No, I would not. I would find it exciting, for it would become my task to train and cultivate an abnormal specimen of the male gender."

"Very praiseworthy, sister! And if I now endeavor by means of living illustrations to familiarize your intended with the nature of modern intellectual enlightenment, I am merely preparing the way for your future labors."

CHAPTER VI. MASTERS AND SLAVES

Under the much despised discipline of religious requirements, the child Seraphin had grown up to boyhood spotless in morals, and then had developed himself into a young man of great firmness of character, whose faith was as unshaken as the correctness of his behavior was constant.

The bloom of his cheeks, the innocent brightness of his eye, the suavity of his disposition, were the natural results of the training which his heart had received. No foul passion had ever disturbed the serenity of his soul. When under the smiling sky of a spring morning he took his ride over the extensive possessions of his father, his interior accorded perfectly with the peace and loveliness of the sights and sounds of blooming nature around him. On earth, however, no spring, be it ever so beautiful, is entirely safe from storms. Evil spirits lie in waiting in the air, dark powers threaten destruction to all blossoms and all incipient life. And the more inevitable is the dread might of those lurking spirits, that in every blossom of living plant lies concealed a germ of ruin, sleeps a treacherous passion-even in the heart of the innocent Seraphin.

The strategic arts of the beautiful young lady received no small degree of additional power from the genuine effort made by her to please the stately double millionaire. In a short time she was to such an extent successful that one day Carl rallied her in the following humorous strain: "Your intended is sitting in the arbor singing a most dismal song! You will have to allow him a little more line, Louise, else you run the risk of unsettling his brain. Moreover, I cannot be expected to instruct a man in the mysteries of progress, if he sees, feels, and thinks nothing but Louise."

The banker had not uttered an exaggeration. It sometimes happens that a first love bursts forth with an impetuosity so uncontrollable, that, for a time, every other domain of the intellectual and moral nature of a young man is, as it were, submerged under a mighty flood. This temporary inundation of passion cannot, of course, maintain its high tide in presence of calm experience, and the sunshine of more ripened knowledge soon dries up its waters. But Seraphin possessed only the scanty experience of a young man, and his knowledge of the world was also very limited. Hence, in his case, the stream rose alarmingly high, but it did not reach an overflow, for the hand of a pious mother had thrown up in the heart of the child a living dike strong enough to resist the greatest violence of the swell. The height and solidity of the dike increased with the growth of the child; it was a bulwark of defence for the man, who stood secure against humiliating defeats behind the adamantine wall of religious principles-yet only so long as life sought protection behind this bulwark. Faith uttered a serious warning against an unconditional surrender of himself to the object of his attachment. For he could not put to rest some misgivings raised in his mind by the strange and, to him, inexplicable attitude which Louise assumed upon the highest questions of human existence. The uninitiated youth had no suspicion of the existence of that most disgusting product of modern enlightenment, the *emancipated* female. Had he discovered in Louise the emancipated woman in all the ugliness of her real nature, he would have conceived unutterable loathing for such a monstrosity. And yet he could not but feel that between himself and Louise there yawned an abyss, there existed an essential repulsion, which, at times, gave rise within him to considerable uneasiness.

To obtain a solution of the enigma of this antipathy, the young gentleman concluded to trust entirely to the results of his observations, which, however, were far from being definitive; for his reason was imposed upon by his feelings, and, from day to day, the charms of the beautiful woman were steadily progressing in throwing a seductive spell over his judgment. The banker's daughter possessed a high degree of culture; she was a perfect mistress of the tactics employed on the field of coquetry; her tact was exquisite; and she understood thoroughly how to take advantage of a kindly disposition and of the tenderness inspired by passion. How was the eye of Seraphin, strengthened

neither by knowledge nor by experience, to detect the true worth of what lay hidden beneath this fascinating delusion?

Here again his religious training came to the rescue of the inexperienced youth, by furnishing him with standards safe and unfalsified, by which to weigh and come to a conclusion.

Louise's indifference to practices of piety annoyed him. She never attended divine service, not even on Sundays. He never saw her with a prayer-book, nor was a single picture illustrative of a moral subject to be found hung up in her apartment. Her conversation, at all times, ran upon commonplaces of everyday concern, such as the toilet, theatre, society. He noticed that whenever he ventured to launch matter of a more serious import upon the current of conversation, it immediately became constrained and soon ceased to flow. Louise appeared to his heart at the same time so fascinating and yet so peculiar, so seductive and yet so repulsive, that the contradictions of her being caused him to feel quite unhappy.

He was again sitting in his room thinking about her. In the interview he had just had with her, the young lady had exerted such admirable powers of womanly charms that the poor young man had had a great deal of trouble to maintain his self-possession. Her ringing, mischievous laugh was still sounding in his ears, and the brightness of her sparkling, eyes was still lighting up his memory. And the unsuspecting youth had no Solomon at his side to repeat to him: "My son, can a man hide fire in his bosom, and his garments not burn? Or can he walk upon hot coals, and his feet not be burnt?.. She entangleth him with many words, and she draweth him away with the flattery of her lips. Immediately he followeth her as an ox led to be a victim, and as a lamb playing the wanton, and not knowing that he is drawn like a fool to bonds, till the arrow pierce his liver. As if a bird should make haste to the snare, and knoweth not that his life is in danger. Now, therefore, my son, hear me, and attend to the words of my mouth. Let not thy mind be drawn away in her ways: neither be thou deceived with her paths. For she hath cast down many wounded, and the strongest have been slain by her. Her house is the way to hell, reaching even to the inner chambers of death."¹

For Seraphin, however, no Solomon was at hand who might give him counsel. Sustained by his virtue and by his faith alone, he struggled against the temptress, not precisely of the kind referred to by Solomon, but still a dangerous one from the ranks of progress.

Greifmann had notified him that the general assembly election was to be held that day, that Mayor Hans Shund would certainly be returned as a delegate, and that he intended to call for Gerlach, and go out to watch the progress of the election.

Seraphin felt rather indifferent respecting the election; but he would have considered himself under weighty obligation to the brother for an explanation of the peculiar behavior of the sister at which he was so greatly perplexed.

Carl himself he had for a while regarded as an enigma. Now, however, he believed that he had reached a correct conclusion concerning the brother. It appeared to him that the principal characteristic of Carl's disposition was to treat every subject, except what strictly pertained to business, in a spirit of levity. To the faults of others Carl was always ready to accord a praiseworthy degree of indulgence, he never uttered harsh words in a tone of bitterness, and when he pronounced censure, his reproof was invariably clothed in some form of pleasantry. In general, he behaved like a man not having time to occupy himself seriously with any subject that did not lie within the particular sphere of his occupation. Even their wager he managed like a matter of business, although the landowner could not but take umbrage at the banker's ready and natural way of dealing with men whose want of principle he himself abominated. Greifmann seemed good-natured, minute, and cautious in business, and in all other things exceedingly liberal and full of levity. Such was the judgment arrived at by Seraphin, inexperienced and little inclined to fault-finding as he was, respecting a gentleman who stood at the summit of modern culture, who had skill in elegantly cloaking

¹ Proverbs vi., vii.

great faults and foibles, and whose sole religion consisted in the accumulation of papers and coins of arbitrary value.

Gerlach's servant entered, and disturbed his meditation.

"There is a man here with a family who begs hard to be allowed to speak with you."

"A man with a family!" repeated the millionaire, astonished. "I know nobody round here, and have no desire to form acquaintances."

"The man will not be denied. He says his name is Holt, and that he has something to say to you."

"Ah, yes!" exclaimed Seraphin, with a smile that revealed a pleasant surprise. "Send the man and those who are with him in to me."

Closing a diary, in which he was recording circumstantially the experiences of his present visit, he awaited the visitors. A loud knock from a weighty fist reminded him of a pair of callous hands, then Holt, followed by his wife and children, presented himself before his benefactor. They all made a small courtesy, even the flaxen-headed little children, and the bright, healthy babe in the arms of the mother met his gaze with the smile of an angel. The dark spirits that were hovering around him, torturing and tempting, instantly vanished, and he became serene and unconstrained whilst conversing with these simple people.

"You must excuse us, Mr. Seraphin," began Holt. "This is my wife, and these are seven of my children. There is one more; her name is Mechtild. She had to stay at home and mind the house. She will pay you an extra visit, and present her thanks. We have called that you might become acquainted with the family whom you have rescued, and that we might thank you with all our hearts."

After this speech, the father gave a signal, whereupon the little ones gathered around the amiable young man, made their courtesies, and kissed his hands.

"May God bless you, Mr. Seraphin!" first spoke a half-grown girl.

"We greet you, dear Seraphin!" said another, five years old.

"We pray for you every day, Mr. Seraphin," said the next in succession.

"We are thankful to you from our hearts, Mr. Seraphin," spoke a small lad, in a tone of deep earnestness.

And thus did every child deliver its little address. It was touching to witness the noble dignity of the children, which may, at times, be found beautifully investing their innocence. Gerlach was moved. He looked down upon the little ones around him with an expression of affectionate thankfulness. Holt's lips also quivered, and bright tears of happiness streamed from the eyes of the mother.

"I am obliged to you, my little friends, for your greetings and for your prayers," spoke the millionaire. "You are well brought up. Continue always to be good children, such as you now are; have the fear of God, and honor your parents."

"Mr. Seraphin," said Holt, drawing a paper from his pocket, "here is the note that I have redeemed with the money you gave me. I wanted to show it to you, so that you might know for certain that the money had been applied to the proper purpose."

Gerlach affected to take an interest in the paper, and read over the receipt.

"But there is one thing, Mr. Seraphin," continued Holt, "that grieves me. And that is, that there is not anything better than mere words with which I can testify my gratitude to you. I would like ever so much to do something for you—to do something for you worth speaking of. Do you know, Mr. Seraphin, I would be willing to shed the last drop of my blood for you?"

"Never mind that, Holt! It is ample recompense for me to know that I have helped a worthy man out of trouble. You can now, Mrs. Holt, set to work with renewed courage. But," added he archly, "you will have to watch your husband that he may not again fall into the clutches of beasts of prey like Shund."

"He has had to pay dearly for his experience, Mr. Seraphin. I used often to say to him: 'Michael, don't trust Shund. Shund talks too much, he is too sweet altogether, he has some wicked design upon us—don't trust him.' But, you see, Mr. Seraphin, my husband thinks that all people are as upright as

he is himself, and he believed that Shund really meant to deal fairly as he pretended. But Michael's wits are sharpened now, and he will not in future be so ready to believe every man upon his word. Nor will he, hereafter, borrow one single penny, and he will never again undertake to buy anything unless he has the money in hand to pay for it."

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