

‘Mademoiselle,’ said the stranger, ‘one day you will receive a letter signed “Sinbad the Sailor.” Do exactly what the letter bids you, however strange it may appear.’

‘Yes, sir,’ returned Julie.

‘Do you promise?’

‘I swear to you I will.’

‘It is well. Adieu, mademoiselle. Continue to be the good, sweet girl you are at present, and I have great hopes that Heaven will reward you by giving you Emmanuel for a husband.’

Julie uttered a faint cry, blushed like a rose, and leaned against the baluster. The stranger waved his hand, and continued to descend. In the court he found Penelon, who, with a rouleau of a hundred francs in either hand, seemed unable to make up his mind to retain them. ‘Come with me, my friend,’ said the Englishman; ‘I wish to speak to you.’

## Chapter XXX

### The Fifth of September



HE extension provided for by the agent of Thomson & French, at the moment when Morrel expected it least, was to the poor shipowner so decided a stroke of good fortune that he almost dared to believe that fate was at length grown weary of wasting her spite upon him. The same day he told his wife, Emmanuel, and his daughter all that had occurred; and a ray of hope, if not of tranquillity, returned to the family. Unfortunately, however, Morrel had not only engagements with the house of Thomson & French, who had shown themselves so considerate towards him; and, as he had said, in business he had correspondents, and not friends. When he thought the matter over, he could by no means account for this generous conduct on the part of Thomson & French towards him; and could only attribute it to some such selfish argument as this: ‘We had better help a man who owes us nearly 300,000 francs, and have those 300,000 francs at the end of three months than hasten his ruin, and get only six or eight per cent of our money back again.’

Unfortunately, whether through envy or stupidity, all Morrel’s correspondents did not take this view; and some even came to a contrary decision. The bills signed by Morrel were presented at his office with scrupulous exactitude, and, thanks to the delay granted by the Englishman, were paid by Cocles with equal punctuality. Cocles thus remained in his accustomed tranquillity. It was Morrel alone who remembered with alarm, that if he had to repay on the 15th the 50,000 francs of M. de Boville, and on the 30th the 32,500 francs of bills, for which, as well as the debt due to the inspector of prisons, he had time granted, he must be a ruined man.

The opinion of all the commercial men was that, under the reverses which had successively weighed down Morrel, it was impossible for him to remain solvent. Great, therefore, was the astonishment when at the end of the month, he cancelled all his obligations with his usual punctuality. Still confidence was not restored to all minds, and the general opinion was that the complete ruin of the unfortunate shipowner had been postponed only until the end of the month.

The month passed, and Morrel made extraordinary efforts to get in all his resources. Formerly his paper, at any date, was taken with confidence, and was even in request. Morrel now tried to negotiate bills at ninety days only, and none of the banks would give him credit. Fortunately, Morrel had some funds coming in on which he could rely; and, as they reached him, he found himself in a condition to meet his engagements when the end of July came.

The agent of Thomson & French had not been again seen at Marseilles; the day after, or two days after his visit to Morrel, he had disappeared; and as in that city he had had no intercourse but with the mayor, the inspector of prisons, and M. Morrel, his departure left no trace except in the memories of these three persons. As to the sailors of the *Pharon*, they must have found snug berths elsewhere, for they also had disappeared.

Captain Gaumard, recovered from his illness, had returned from Palma. He delayed presenting himself at Morrel's, but the owner, hearing of his arrival, went to see him. The worthy shipowner knew, from Penelon's recital, of the captain's brave conduct during the storm, and tried to console him. He brought him also the amount of his wages, which Captain Gaumard had not dared to apply for.

As he descended the staircase, Morrel met Penelon, who was going up. Penelon had, it would seem, made good use of his money, for he was newly clad. When he saw his employer, the worthy tar seemed much embarrassed, drew on one side into the corner of the landing-place, passed his quid from one cheek to the other, stared stupidly with his great eyes, and only acknowledged the squeeze of the hand which Morrel as usual gave him by a slight pressure in return. Morrel attributed Penelon's embarrassment to the elegance of his attire; it was evident the good fellow had not gone to such an expense on his own account; he was, no doubt, engaged on board some other vessel, and thus his bashfulness arose from the fact of his not

'Now,' said the owner to his wife and daughter, 'leave me; I wish to speak with this gentleman.' And he glanced towards the clerk of Thomson & French, who had remained motionless in the corner during this scene, in which he had taken no part, except the few words we have mentioned. The two women looked at this person whose presence they had entirely forgotten, and retired; but, as she left the apartment, Julie gave the stranger a suppleting glance, to which he replied by a smile that an indifferent spectator would have been surprised to see on his stern features. The two men were left alone. 'Well, sir,' said Morrel, sinking into a chair, 'you have heard all, and I have nothing further to tell you.'

'I see,' returned the Englishman, 'that a fresh and unmerited misfortune has overwhelmed you, and this only increases my desire to serve you.'

'Oh, sir?' cried Morrel.

'Let me see,' continued the stranger, 'I am one of your largest creditors.'

'Your bills, at least, are the first that will fall due.'

'Do you wish for time to pay?'

'A delay would save my honour, and consequently my life.'

'How long a delay do you wish for?'

Morrel reflected. 'Two months,' said he.

'I will give you three,' replied the stranger.

'But,' asked Morrel, 'will the house of Thomson & French consent?'

'Oh, I take everything on myself. Today is the 5th of June.'

'Yes.'

'Well, renew these bills up to the 5th of September; and on the 5th of September at eleven o'clock (the hand of the clock pointed to eleven), I shall come to receive the money.'

'I shall expect you,' returned Morrel; 'and I will pay you—or I shall be dead.' These last words were uttered in so low a tone that the stranger could not hear them. The bills were renewed, the old ones destroyed, and the poor ship-owner found himself with three months before him to collect his resources. The Englishman received his thanks with the phlegm peculiar to his nation; and Morrel, overwhelming him with grateful blessings, conducted him to the staircase. The stranger met Julie on the stairs; she pretended to be descending, but in reality she was waiting for him. 'Oh, sir'—said she, clasping her hands.

'Well, then, three months,' said Penelon.

'Cocles, pay two hundred francs to each of these good fellows,' said Morrel. 'At another time,' added he, 'I should have said, Give them, besides, two hundred francs over as a present; but times are changed, and the little money that remains to me is not my own, so do not think me mean on this account.'

Penelon turned to his companions, and exchanged a few words with them.

'As for that, M. Morrel,' said he, again turning his quid, 'as for that—'

'As for what?'

'The money.'

'Well—'

'Well, we all say that fifty francs will be enough for us at present, and that we will wait for the rest.'

'Thanks, my friends, thanks!' cried Morrel gratefully; 'take it—take it; and if you can find another employer, enter his service; you are free to do so.'

These last words produced a prodigious effect on the seaman. Penelon nearly swallowed his quid; fortunately he recovered.

'What, M. Morrel!' said he in a low voice, 'you send us away; you are then angry with us!'

'No, no,' said M. Morrel, 'I am not angry; quite the contrary; and I do not send you away; but I have no more ships, and therefore I do not want any sailors.'

'No more ships?' returned Penelon; 'well, then, you'll build some; we'll wait for you.'

'I have no money to build ships with, Penelon,' said the poor owner mournfully, 'so I cannot accept your kind offer.'

'No more money? Then you must not pay us; we can scud, like the *Pharon*, under bare poles.'

'Enough, enough!' cried Morrel, almost overpowered; 'leave me, I pray you; we shall meet again in a happier time. Emmanuel, go with them, and see that my orders are executed.'

'At least, we shall see each other again, M. Morrel?' asked Penelon.

'Yes; I hope so, at least. Now go.' He made a sign to Cocles, who went first; the seamen followed him and Emmanuel brought up the rear.

having, if we may so express ourselves, worn mourning for the *Pharon* longer. Perhaps he had come to tell Captain Gaumard of his good luck, and to offer him employment from his new master.

'Worthy fellows!' said Morrel, as he went away, 'may your new master love you as I loved you, and be more fortunate than I have been!' August rolled by in unceasing efforts on the part of Morrel to renew his credit or revive the old. On the 20th of August it was known at Marseilles that he had left town in the mailcoach, and then it was said that the bills would go to protest at the end of the month, and that Morrel had gone away and left his chief clerk Emmanuel, and his cashier Cocles, to meet the creditors. But, contrary to all expectation, when the 31st of August came, the house opened as usual, and Cocles appeared behind the grating of the counter, examined all bills presented with the usual scrutiny, and, from first to last, paid all with the usual precision. There came in, moreover, two drafts which M. Morrel had fully anticipated, and which Cocles paid as punctually as the bills which the shipowner had accepted. All this was incomprehensible, and then, with the tenacity peculiar to prophets of bad news, the failure was put off until the end of September.

On the 1st, Morrel returned; he was awaited by his family with extreme anxiety, for from this journey to Paris they hoped great things. Morrel had thought of Danglars, who was now immensely rich, and had lain under great obligations to Morrel in former days, since to him it was owing that Danglars entered the service of the Spanish banker, with whom he had laid the foundations of his vast wealth. It was said at this moment that Danglars was worth from six to eight millions of francs, and had unlimited credit. Danglars, then, without taking a crown from his pocket, could save Morrel; he had but to pass his word for a loan, and Morrel was saved. Morrel had long thought of Danglars, but had kept away from some instinctive motive, and had delayed as long as possible availing himself of this last resource. And Morrel was right, for he returned home crushed by the humiliation of a refusal.

Yet, on his arrival, Morrel did not utter a complaint, or say one harsh word. He embraced his weeping wife and daughter, pressed Emmanuel's hand with friendly warmth, and then going to his private room on the second floor had sent for Cocles.

'Then,' said the two women to Emmanuel, 'we are indeed ruined.'

It was agreed in a brief council held among them, that Julie should write to her brother, who was in garison at Nîmes, to come to them as speedily as possible. The poor women felt instinctively that they required all their strength to support the blow that impended. Besides, Maximilian Morrel, though hardly two-and-twenty, had great influence over his father.

He was a strong-minded, upright young man. At the time when he decided on his profession his father had no desire to choose for him, but had consulted young Maximilian's taste. He had at once declared for a military life, and had in consequence studied hard, passed brilliantly through the Polytechnic School, and left it as sub-lieutenant of the 53rd of the line. For a year he had held this rank, and expected promotion on the first vacancy. In his regiment Maximilian Morrel was noted for his rigid observance, not only of the obligations imposed on a soldier, but also of the duties of a man; and he thus gained the name of 'the stoic.' We need hardly say that many of those who gave him this epithet repeated it because they had heard it, and did not even know what it meant.

This was the young man whom his mother and sister called to their aid to sustain them under the serious trial which they felt they would soon have to endure. They had not mistaken the gravity of this event, for the moment after Morrel had entered his private office with Cocles, Julie saw the latter leave it pale, trembling, and his features betraying the utmost consternation. She would have questioned him as he passed by her, but the worthy creature hastened down the staircase with unusual precipitation, and only raised his hands to heaven and exclaimed:

'Oh, mademoiselle, mademoiselle, what a dreadful misfortune! Who could ever have believed it!'

A moment afterwards Julie saw him go upstairs carrying two or three heavy ledgers, a portfolio, and a bag of money.

Morrel examined the ledgers, opened the portfolio, and counted the money. All his funds amounted to 6,000 or 8,000 francs, his bills receivable up to the 5th to 4,000 or 5,000, which, making the best of everything, gave him 14,000 francs to meet debts amounting to 287,500 francs. He had not even the means for making a possible settlement on account.

However, when Morrel went down to his dinner, he appeared very calm. This calmness was more alarming to the two women than the deepest dejection would have been. After dinner Morrel usually went

pumped the more came in. "Ah," said I, after four hours' work, "since we are sinking, let us sink; we can die but once."

"Is that the example you set, Penelon?" cries the captain; "very well, wait a minute." He went into his cabin and came back with a brace of pistols. "I will blow the brains out of the first man who leaves the pump," said he.

'Well done!' said the Englishman. 'There's nothing gives you so much courage as good reasons,' continued the sailor; 'and during that time the wind had abated, and the sea gone down, but the water kept rising: not much, only two inches an hour, but still it rose. Two inches an hour does not seem much, but in twelve hours that makes two feet, and three we had before, that makes five. "Come," said the captain, "we have done all in our power, and M. Morrel will have nothing to reproach us with, we have tried to save the ship, let us now save ourselves. To the boats, my lads, as quick as you can." Now,' continued Penelon, 'you see, M. Morrel, a sailor is attached to his ship, but still more to his life, so we did not wait to be told twice; the more so, that the ship was sinking under us, and seemed to say, "Get along—save yourselves." We soon launched the boat, and all eight of us got into it. The captain descended last, or rather, he did not descend, he would not quit the vessel; so I took him round the waist, and threw him into the boat, and then I jumped after him. It was time, for just as I jumped the deck burst with a noise like the broadside of a man-of-war. Ten minutes after she pitched forward, then the other way, spun round and round, and then good-bye to the *Phaeton*. As for us, we were three days without anything to eat or drink, so that we began to think of drawing lots who should feed the rest, when we saw *La Giroude*; we made signals of distress, she perceived us, made for us, and took us all on board. There now, M. Morrel, that's the whole truth, on the honour of a sailor; is not it true, you fellows there?' A general murmur of approbation showed that the narrator had faithfully detailed their misfortunes and sufferings.

'Well, well,' said M. Morrel, 'I know there was no one in fault but destiny. It was the will of God that this should happen, blessed be his name. What wages are due to you?'

'Oh, don't let us talk of that, M. Morrel.'

'Yes, but we will talk of it.'

‘You see, M. Morrel,’ said he, ‘we were somewhere between Cape Blanc and Cape Boyador, sailing with a fair breeze, south-south-west after a week’s calm, when Captain Gaumard comes up to me—I was at the helm I should tell you—and says, “Penelon, what do you think of those clouds coming up over there?” I was just then looking at them myself. “What do I think, captain? Why I think that they are rising faster than they have any business to do, and that they would not be so black if they didn’t mean mischief.” —“That’s my opinion too,” said the captain, “and I’ll take precautions accordingly. We are carrying too much canvas. Avast, there, all hands! Take in the studding-sails and stow the flying jib.” It was time; the squall was on us, and the vessel began to heel. “Ah,” said the captain, “we have still too much canvas set; all hands lower the mainsail!” Five minutes after, it was down; and we sailed under mizzen-topsails and top-gallant sails. “Well, Penelon,” said the captain, “what makes you shake your head?”

“Why,” I says, “I still think you’ve got too much on.”

“I think you’re right,” answered he, “we shall have a gale.”

“A gale? More than that, we shall have a tempest, or I don’t know what’s what.” You could see the wind coming like the dust at Montredon; luckily the captain understood his business. “Take in two reefs in the top-sails,” cried the captain; “let go the bowlin’s, haul the brace, lower the top-gallant sails, haul out the reef-tackles on the yards.”

‘That was not enough for those latitudes,’ said the Englishman; ‘I should have taken four reefs in the topsails and furlled the spanker.’

His firm, sonorous, and unexpected voice made everyone start. Penelon put his hand over his eyes, and then stared at the man who thus criticized the manoeuvres of his captain.

‘We did better than that, sir,’ said the old sailor respectfully; ‘we put the helm up to run before the tempest; ten minutes after we struck our top-sails and scudded under bare poles.’

‘The vessel was very old to risk that,’ said the Englishman.

‘Eh, it was that that did the business; after pitching heavily for twelve hours we sprung a leak. “Penelon,” said the captain, “I think we are sinking, give me the helm, and go down into the hold.” I gave him the helm, and descended; there was already three feet of water. “All hands to the pumps!” I shouted; but it was too late, and it seemed the more we

out and used to take his coffee at the club of the Phocéens, and read the *Semaphore*; this day he did not leave the house, but returned to his office.

As to Cocles, he seemed completely bewildered. For part of the day he went into the courtyard, seated himself on a stone with his head bare and exposed to the blazing sun. Emmanuel tried to comfort the women, but his eloquence faltered. The young man was too well acquainted with the business of the house, not to feel that a great catastrophe hung over the Morrel family. Night came, the two women had watched, hoping that when he left his room Morrel would come to them, but they heard him pass before their door, and trying to conceal the noise of his footsteps. They listened; he went into his sleeping-room, and fastened the door inside. Madame Morrel sent her daughter to bed, and half an hour after Julie had retired, she rose, took off her shoes, and went stealthily along the passage, to see through the keyhole what her husband was doing.

In the passage she saw a retreating shadow; it was Julie, who, uneasy herself, had anticipated her mother. The young lady went towards Madame Morrel.

‘He is writing,’ she said.

They had understood each other without speaking. Madame Morrel looked again through the keyhole, Morrel was writing; but Madame Morrel remarked, what her daughter had not observed, that her husband was writing on stamped paper. The terrible idea that he was writing his will flashed across her; she shuddered, and yet had not strength to utter a word.

Next day M. Morrel seemed as calm as ever, went into his office as usual, came to his breakfast punctually, and then, after dinner, he placed his daughter beside him, took her head in his arms, and held her for a long time against his bosom. In the evening, Julie told her mother, that although he was apparently so calm, she had noticed that her father’s heart beat violently.

The next two days passed in much the same way. On the evening of the 4th of September, M. Morrel asked his daughter for the key of his study. Julie trembled at this request, which seemed to her of bad omen. Why did her father ask for this key which she always kept, and which was only taken from her in childhood as a punishment? The young girl looked at Morrel.

'What have I done wrong, father,' she said, 'that you should take this key from me?'

'Nothing, my dear,' replied the unhappy man, the tears starting to his eyes at this simple question,—'nothing, only I want it.'

Julie made a pretence to feel for the key, 'I must have left it in my room,' she said.

And she went out, but instead of going to her apartment she hastened to consult Emmanuel.

'Do not give this key to your father,' said he, 'and tomorrow morning, if possible, do not quit him for a moment.'

She questioned Emmanuel, but he knew nothing, or would not say what he knew.

During the night, between the 4th and 5th of September, Madame Morrel remained listening for every sound, and, until three o'clock in the morning, she heard her husband pacing the room in great agitation. It was three o'clock when he threw himself on the bed. The mother and daughter passed the night together. They had expected Maximilian since the previous evening. At eight o'clock in the morning Morrel entered their chamber. He was calm; but the agitation of the night was legible in his pale and careworn visage. They did not dare to ask him how he had slept. Morrel was kinder to his wife, more affectionate to his daughter, than he had ever been. He could not cease gazing at and kissing the sweet girl. Julie, mindful of Emmanuel's request, was following her father when he quitted the room, but he said to her quickly:

'Remain with your mother, dearest,' Julie wished to accompany him. 'I wish you to do so,' said he.

This was the first time Morrel had ever so spoken, but he said it in a tone of paternal kindness, and Julie did not dare to disobey. She remained at the same spot standing mute and motionless. An instant afterwards the door opened, she felt two arms encircle her, and a mouth pressed her forehead. She looked up and uttered an exclamation of joy, 'Maximilian, my dearest brother!' she cried.

At these words Madame Morrel rose, and threw herself into her son's arms.

'The *Pharon* has gone down, then?' said Morrel in a hoarse voice. The young girl did not speak; but she made an affirmative sign with her head as she lay on her father's breast.

'And the crew?' asked Morrel.

'Saved,' said the girl; 'saved by the crew of the vessel that has just entered the harbour.'

Morrel raised his two hands to heaven with an expression of resignation and sublime gratitude.

'Thanks, my God,' said he, 'at least thou strikest but me alone.'

A tear moistened the eye of the phlegmatic Englishman.

'Come in, come in,' said Morrel, 'for I presume you are all at the door.'

Scarcely had he uttered those words when Madame Morrel entered weeping bitterly. Emmanuel followed her, and in the antechamber were visible the rough faces of seven or eight half-naked sailors. At the sight of these men the Englishman started and advanced a step; then restrained himself, and retired into the farthest and most obscure corner of the apartment. Madame Morrel sat down by her husband and took one of his hands in hers, Julie still lay with her head on his shoulder, Emmanuel stood in the centre of the chamber and seemed to form the link between Morrel's family and the sailors at the door.

'How did this happen?' said Morrel.

'Draw nearer, Penelon,' said the young man, 'and tell us all about it.'

An old seaman, bronzed by the tropical sun, advanced, twirling the remains of a hat between his hands.

'Good-day, M. Morrel,' said he, as if he had just quitted Marseilles the previous evening, and had just returned from Aix or Toulon.

'Good-day, Penelon,' returned Morrel, who could not refrain from smiling through his tears, 'where is the captain?'

'The captain, M. Morrel,—he has stayed behind sick at Palma; but please God, it won't be much, and you will see him in a few days all alive and hearty.'

'Well, now tell your story, Penelon.' Penelon rolled his quid in his cheek, placed his hand before his mouth, turned his head, and sent a long jet of tobacco-juice into the antechamber, advanced his foot, balanced himself, and began.

being the first to announce good news to me; he has informed me of the arrival of this ship.'

'And it is not yours?'

'No, she is a Bordeaux vessel, *La Gironde*; she comes from India also; but she is not mine.'

'Perhaps she has spoken to the *Pharon*, and brings you some tidings of her?'

'Shall I tell you plainly one thing, sir? I dread almost as much to receive any tidings of my vessel as to remain in doubt. Uncertainty is still hope.' Then in a low voice Morrel added,—'This delay is not natural. The *Pharon* left Calcutta the 5th of February; she ought to have been here a month ago.'

'What is that?' said the Englishman. 'What is the meaning of that noise?'

'Oh, my God!' cried Morrel, turning pale, 'what is it?'

A loud noise was heard on the stairs of people moving hastily, and half-stifled sobs. Morrel rose and advanced to the door; but his strength failed him and he sank into a chair. The two men remained opposite one another, Morrel trembling in every limb, the stranger gazing at him with an air of profound pity. The noise had ceased; but it seemed that Morrel expected something—something had occasioned the noise, and something must follow. The stranger fancied he heard footsteps on the stairs; and that the footsteps, which were those of several persons, stopped at the door. A key was inserted in the lock of the first door, and the creaking of hinges was audible.

'There are only two persons who have the key to that door,' murmured Morrel, 'Cocles and Julie.'

At this instant the second door opened, and the young girl, her eyes bathed with tears, appeared. Morrel rose tremblingly, supporting himself by the arm of the chair. He would have spoken, but his voice failed him.

'Oh, father!' said she, clasping her hands, 'forgive your child for being the bearer of evil tidings.'

Morrel again changed colour. Julie threw herself into his arms.

'Oh, father, father!' murmured she, 'courage!'

'Mother,' said the young man, looking alternately at Madame Morrel and her daughter, 'what has occurred—what has happened? Your letter has frightened me, and I have come hither with all speed.'

'Julie,' said Madame Morrel, making a sign to the young man, 'go and tell your father that Maximilian has just arrived.'

The young lady rushed out of the apartment, but on the first step of the staircase she found a man holding a letter in his hand.

'Are you not Mademoiselle Julie Morrel?' inquired the man, with a strong Italian accent.

'Yes, sir,' replied Julie with hesitation; 'what is your pleasure? I do not know you.'

'Read this letter,' he said, handing it to her. Julie hesitated. 'It concerns the best interests of your father,' said the messenger.

The young girl hastily took the letter from him. She opened it quickly and read:

Go this moment to the Allées de Meilhan, enter the house  
Nº 15, ask the porter for the key of the room on the fifth floor,  
enter the apartment, take from the corner of the mantelpiece  
a purse netted in red silk, and give it to your father. It is  
important that he should receive it before eleven o'clock.  
You promised to obey me implicitly. Remember your oath.

SINBAD THE SAILOR.

The young girl uttered a joyful cry, raised her eyes, looked round to question the messenger, but he had disappeared. She cast her eyes again over the note to peruse it a second time, and saw there was a postscript. She read:

'It is important that you should fulfil this mission in person and alone. If you go accompanied by any other person, or should anyone else go in your place, the porter will reply that he does not know anything about it.' This postscript decreased greatly the young girl's happiness. Was there nothing to fear? was there not some snare laid for her? Her innocence

had kept her in ignorance of the dangers that might assail a young girl of her age. But there is no need to know danger in order to fear it; indeed, it may be observed, that it is usually unknown perils that inspire the greatest terror.

Julie hesitated, and resolved to take counsel. Yet, through a singular impulse, it was neither to her mother nor her brother that she applied, but to Emmanuel. She hastened down and told him what had occurred on the day when the agent of Thomson & French had come to her father's, related the scene on the staircase, repeated the promise she had made, and showed him the letter.

'You must go, then, mademoiselle,' said Emmanuel.

'Go there?' murmured Julie.

'Yes; I will accompany you.'

'But did you not read that I must be alone?' said Julie.

'And you shall be alone,' replied the young man. 'I will await you at the corner of the Rue du Musée, and if you are so long absent as to make me uneasy, I will hasten to rejoin you, and woe to him of whom you shall have cause to complain to me!'

'Then, Emmanuel?' said the young girl with hesitation, 'it is your opinion that I should obey this invitation?'

'Yes. Did not the messenger say your father's safety depended upon it?'

'But what danger threatens him, then, Emmanuel?' she asked.

Emmanuel hesitated a moment, but his desire to make Julie decide immediately made him reply.

'Listen,' he said; 'today is the 5th of September, is it not?'

'Yes.'

'Today, then, at eleven o'clock, your father has nearly three hundred thousand francs to pay?'

'Yes, we know that.'

'Well, then,' continued Emmanuel, 'we have not fifteen thousand francs in the house.'

'What will happen then?'

'Why, if today before eleven o'clock your father has not found someone who will come to his aid, he will be compelled at twelve o'clock to declare himself a bankrupt.'

'Yes, sir,' replied the Englishman. 'I will not,' continued he, after a moment's silence, 'conceal from you, that while your probity and exactitude up to this moment are universally acknowledged, yet the report is current in Marseilles that you are not able to meet your liabilities.'

At this almost brutal speech Morrel turned deathly pale.

'Sir,' said he, 'up to this time—and it is now more than four-and-twenty years since I received the direction of this house from my father, who had himself conducted it for five-and-thirty years—never has anything bearing the signature of Morrel & Son been dishonored.'

'I know that,' replied the Englishman. 'But as a man of honour should answer another, tell me fairly, shall you pay these with the same punctuality?'

Morrel shuddered, and looked at the man, who spoke with more assurance than he had hitherto shown.

'To questions frankly put,' said he, 'a straightforward answer should be given. Yes, I shall pay, if, as I hope, my vessel arrives safely; for its arrival will again procure me the credit which the numerous accidents, of which I have been the victim, have deprived me; but if the *Pharon* should be lost, and this last resource be gone—'

The poor man's eyes filled with tears.

'Well,' said the other, 'if this last resource fail you?'

'Well,' returned Morrel, 'it is a cruel thing to be forced to say, but, already used to misfortune, I must habituate myself to shame. I fear I shall be forced to suspend payment.'

'Have you no friends who could assist you?'

Morrel smiled mournfully.

'In business, sir,' said he, 'one has no friends, only correspondents.'

'It is true,' murmured the Englishman; 'then you have but one hope.'

'But one.'

'The last?'

'The last.'

'So that if this fail—'

'I am ruined,—completely ruined!'

'As I was on my way here, a vessel was coming into port.'

'I know it, sir; a young man, who still adheres to my fallen fortunes, passes a part of his time in a belvedere at the top of the house, in hopes of