

The House of Heine Brothers, in Munich

Anthony Trollope

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The house of Heine Brothers, in Munich, was of good repute at the time of which I am about to tell,—a time not long ago; and is so still, I trust. It was of good repute in its own way, seeing that no man doubted the word or solvency of Heine Brothers; but they did not possess, as bankers, what would in England be considered a large or profitable business. The operations of English bankers are bewildering in their magnitude. Legions of clerks are employed. The senior book-keepers, though only salaried servants, are themselves great men; while the real partners are inscrutable, mysterious, opulent beyond measure, and altogether unknown to their customers. Take any firm at random,—Brown, Jones, and Cox, let us say,—the probability is that Jones has been dead these fifty years, that Brown is a Cabinet Minister, and that Cox is master of a pack of hounds in Leicestershire. But it was by no means so with the house of Heine Brothers, of Munich. There they were, the two elderly men, daily to be seen at their dingy office in the Schrannen Platz; and if any business was to be transacted requiring the interchange of more than a word or two, it was the younger brother with whom the customer was, as a matter of course, brought into contact. There were three clerks in the establishment; an old man, namely, who sat with the elder brother and had no personal dealings with the public; a young Englishman, of whom we shall anon hear more; and a boy who ran messages, put the wood on to the stoves, and swept out the bank. Truly the house of Heine Brothers was of no great importance; but nevertheless it was of good repute.

The office, I have said, was in the Schrannen Platz, or old Market-place. Munich, as every one knows, is chiefly to be noted as a new town,—so new that many of the streets and most of the palaces look as though they had been sent home last night from the builders, and had only just been taken out of their bandboxes. It is angular, methodical, unfinished, and palatial. But there is an old town; and, though the old town be not of surpassing interest, it is as dingy, crooked, intricate, and dark as other old towns in Germany. Here, in the old Market-place, up one long broad staircase, were situated the two rooms in which was held the bank of Heine Brothers.

Of the elder member of the firm we shall have something to say before this story be completed. He was an old bachelor, and was possessed of a bachelor's dwelling somewhere out in the suburbs of the city. The junior brother was a married man, with a wife some twenty years younger than himself, with two daughters, the elder of whom was now one—and—twenty, and one son. His name was Ernest Heine, whereas the senior brother was known as Uncle Hatto. Ernest Heine and his wife inhabited a portion of one of those new palatial residences at the further end of the Ludwigs Strasse; but not because they thus lived must it be considered that they were palatial people. By no means let it be so thought, as such an idea would altogether militate against whatever truth of character painting there may be in this tale. They were not palatial people, but the very reverse, living in homely guise, pursuing homely duties, and satisfied with homely pleasures. Up two pairs of stairs, however, in that street of palaces, they lived, having there a commodious suite of large rooms, furnished, after the manner of the Germans, somewhat gaudily as regarded their best salon, and with somewhat meagre comfort as regarded their other rooms. But, whether in respect of that which was meagre, or whether in respect of that which was gaudy, they were as well off as their neighbours; and this, as I take it, is the point of excellence which is desirable.

Ernest Heine was at this time over sixty; his wife was past forty; and his eldest daughter, as I have said, was twenty—one years of age. His second child, also a girl, was six years younger; and their third child, a boy, had not been born till another similar interval had elapsed. He was named Hatto after his uncle, and the two girls had been christened Isa and Agnes. Such, in number and mode of life, was the family of the Heines.

We English folk are apt to imagine that we are nearer akin to Germans than to our other continental neighbours. This may be so in blood, but, nevertheless, the difference in manners is so striking, that it could hardly be enhanced. An Englishman moving himself off to a city in the middle of Central America will find the

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customs to which he must adapt himself less strange to him there, than he would in many a German town. But in no degree of life is the difference more remarkable than among unmarried but marriageable young women. It is not my purpose at the present moment to attribute a superiority in this matter to either nationality. Each has its own charm, its own excellence, its own Heaven-given grace, whereby men are led up to purer thoughts and sweet desires; and each may possibly have its own defect. I will not here describe the excellence or defect of either; but will, if it be in my power, say a word as to this difference. The German girl of one-and-twenty,—our Isa's age,—is more sedate, more womanly, more meditative than her English sister. The world's work is more in her thoughts, and the world's amusements less so. She probably knows less of those things which women learn than the English girl, but that which she does know is nearer to her hand for use. She is not so much accustomed to society, but nevertheless she is more mistress of her own manner. She is not taught to think so much of those things which flurry and disturb the mind, and therefore she is seldom flurried and disturbed. To both of them, love,—the idea of love,—must be the thought of all the most absorbing; for is it not fated for them that the joys and sorrows of their future life must depend upon it? But the idea of the German girl is the more realistic, and the less romantic. Poetry and fiction she may have read, though of the latter sparingly; but they will not have imbued her with that hope for some transcendental paradise of affection which so often fills and exalts the hearts of our daughters here at home. She is moderate in her aspirations, requiring less excitement than an English girl; and never forgetting the solid necessities of life,—as they are so often forgotten here in England. In associating with young men, an English girl will always remember that in each one she so meets she may find an admirer whom she may possibly love, or an admirer whom she may probably be called on to repel. She is ever conscious of the fact of this position; and a romance is thus engendered which, if it may at times be dangerous, is at any rate always charming. But the German girl, in her simplicity, has no such consciousness. As you and I, my reader, might probably become dear friends were we to meet and know each other, so may the German girl learn to love the fair-haired youth with whom chance has for a time associated her; but to her mind there occurs no suggestive reason why it should be so,—no probability that the youth may regard her in such light, because that chance has come to pass. She can therefore give him her hand without trepidation, and talk with him for half an hour, when called on to do so, as calmly as she might do with his sister.

Such a one was Isa Heine at the time of which I am writing. We English, in our passion for daily excitement, might call her phlegmatic, but we should call her so unjustly. Life to her was a serious matter, of which the daily duties and daily wants were sufficient to occupy her thoughts. She was her mother's companion, the instructress of both her brother and her sister, and the charm of her father's vacant hours. With such calls upon her time, and so many realities around her, her imagination did not teach her to look for joys beyond those of her present life and home. When love and marriage should come to her, as come they probably might, she would endeavour to attune herself to a new happiness and a new sphere of duties. In the meantime she was contented to keep her mother's accounts, and look after her brother and sister up two pair of stairs in the Ludwigs Strasse. But change would certainly come, we may prophesy; for Isa Heine was a beautiful girl, tall and graceful, comely to the eye, and fit in every way to be loved and cherished as the partner of a man's home.

I have said that an English clerk made a part of that small establishment in the dingy banking-office in the Schrannen Platz, and I must say a word or two of Herbert Onslow. In his early career he had not been fortunate. His father, with means sufficiently moderate, and with a family more than sufficiently large, had sent him to a public school at which he had been very idle, and then to one of the universities, at which he had run into debt, and had therefore left without a degree. When this occurred, a family council of war had been held among the Onslows, and it was decided that Herbert should be sent off to the banking-house of Heines, at Munich, there being a cousinship between the families, and some existing connections of business.

It was, therefore, so settled; and Herbert, willing enough to see the world,—as he considered he should do by going to Munich,—started for his German home, with injunctions, very tender from his mother, and very solemn from his aggrieved father. But there was nothing bad at the heart about young Onslow, and if the solemn father had well considered it, he might perhaps have felt that those debts at Cambridge reflected more fault on him than on his son. When Herbert arrived at Munich, his cousins, the Heines,—far-away cousins though they were,—behaved kindly to him. They established him at first in lodgings, where he was boarded with many others, having heard somewhat of his early youth. But when Madame Heine, at the end of twelve months, perceived that he was punctual at the bank, and that his allowances, which, though moderate in England, were handsome in

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Munich, carried him on without debt, she opened her motherly arms and suggested to his mother and to himself, that he should live with them. In this way he also was domiciled up two pairs of stairs in the palatial residence in the Ludwigs Strasse.

But all this happened long ago. Isa Heine had been only seventeen when her cousin had first come to Munich, and had made acquaintance with him rather as a child than as a woman. And when, as she ripened into womanhood, this young man came more closely among them, it did not strike her that the change would affect her more powerfully than it would the others. Her uncle and father, she knew, had approved of Herbert at the bank; and Herbert had shown that he could be steady; therefore he was to be taken into their family, paying his annual subsidy, instead of being left with strangers at the boarding-house. All this was very simple to her. She assisted in mending his linen, as she did her father's; she visited his room daily, as she visited all the others; she took notice of his likings and dislikings as touching their table arrangement,—but by no means such notice as she did of her father's; and without any flutter, inwardly in her imagination or outwardly as regarded the world, she made him one of the family. So things went on for a year,—nay, so things went on for two years with her, after Herbert Onslow had come to the Ludwigs Strasse.

But the matter had been regarded in a very different light by Herbert himself. When the proposition had been made to him, his first idea had been that so close a connection with, a girl so very pretty would be delightful. He had blushed as he had given in his adhesion; but Madame Heine, when she saw the blush, had attributed it to anything but the true cause. When Isa had asked him as to his wants and wishes, he had blushed again, but she had been as ignorant as her mother. The father had merely stipulated that, as the young Englishman paid for his board, he should have the full value of his money, so that Isa and Agnes gave up their pretty front room, going into one that was inferior, and Hatto was put to sleep in the little closet that had been papa's own peculiar property. But nobody complained of this, for it was understood that the money was of service.

For the first year Herbert found that nothing especial happened. He always fancied that he was in love with Isa, and wrote some poetry about her. But the poetry was in English, and Isa could not read it, even had he dared to show it to her. During the second year he went home to England for three months, and by confessing a passion to one of his sisters, really brought himself to feel one. He returned to Munich resolved to tell Isa that the possibility of his remaining there depended upon her acceptance of his heart; but for months he did not find himself able to put his resolution in force. She was so sedate, so womanly, so attentive as regarded cousinly friendship, and so cold as regarded everything else, that he did not know how to speak to her. With an English girl whom he had met three times at a ball, he might have been much more able to make progress. He was alone with Isa frequently, for neither father, mother, nor Isa herself objected to such communion; but yet things so went between them that he could not take her by the hand and tell her that he loved her. And thus the third year of his life in Munich, and the second of his residence in the Ludwigs Strasse, went by him. So the years went by, and Isa was now past twenty. To Herbert, in his reveries, it seemed as though life, and the joys of life, were slipping away from him. But no such feeling disturbed any of the Heines. Life of course, was slipping away; but then is it not the destiny of man that life should slip away? Their wants were all satisfied, and for them, that, together with their close family affection, was happiness enough.

At last, however, Herbert so spoke, or so looked, that both Isa and her mother that his heart was touched. He still declared to himself that he had made no sign, and that he was an oaf, an ass, a coward, in that he had not done so. But he had made some sign, and the sign had been read. There was no secret,—no necessity for a secret on the subject between the mother and daughter, but yet it was not spoken of all at once. There was some little increase of caution between them as Herbert's name was mentioned, so that gradually each knew what the other thought; but for weeks, that was all. Then at last the mother spoke out.

"Isa," she said, "I think that Herbert Onslow is becoming attached to you."

"He has never said so, mamma."

"No; I am sure he has not. Had he done so, you would have told me. Nevertheless, is it not true?"

"Well, mamma, I cannot say. It may be so. Such an idea has occurred to me, but I have abandoned it as needless. If he has anything to say he will say it."

"And if he were to speak, how should you answer him?"

"I should take time to think. I do not at all know what means he has for a separate establishment." Then the subject was dropped between them for that time, and Isa, in her communications with her cousin, was somewhat

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more reserved than she had been.

"Isa, are you in love with Herbert?" Agnes asked her, as they were together in their room one night.

"In love with him? No; why should I be in love with him?"

"I think he is in love with you," said Agnes.

"That is quite another thing," said Isa, laughing. "But if so, he has not taken me into his confidence. Perhaps he has you."

"Oh no. He would not do that, I think. Not but what we are great friends, and I love him dearly. Would it not be nice for you and him to be betrothed?"

"That depends on many things, my dear."

"Oh yes, I know. Perhaps he has not got money enough. But you could live here, you know, and he has got some money, because he so often rides on horseback." And then the matter was dropped between the two sisters.

Herbert had given English lessons to the two girls, but the lessons had been found tedious, and had dwindled away. Isa, nevertheless, had kept up her exercises, duly translating German into English, and English into German; and occasionally she had shown them to her cousin. Now, however, she altogether gave over such showing of them, but, nevertheless, worked at the task with more energy than before.

"Isa," he said to her one day,—having with some difficulty found her alone in the parlour, "Isa, why should not we go on with our English?"

"Because it is troublesome,—to you I mean."

"Troublesome. Well; yes; it is troublesome. Nothing good is to be had without trouble. But I should like it if you would not mind."

"You know how sick you were of it before;—besides, I shall never be able to speak it."

"I shall not get sick of it now, Isa."

"Oh yes you would;—in two days."

"And I want you to speak it. I desire it especially."

"Why especially?" asked Isa. And even she, with all her tranquillity of demeanour, could hardly preserve her even tone and quiet look, as she asked the necessary question.

"I will tell you why," said Herbert; and as he spoke, he got up from his seat, and took a step or two over towards her, where she was sitting near the window. Isa, as she saw him, still continued her work, and strove hard to give to the stitches all that attention which they required. "I will tell you why I would wish you to talk my language. Because I love you, Isa, and would have you for my wife,—if that be possible."

She still continued her work, and the stitches, if not quite as perfect as usual, sufficed for their purpose.

"That is why I wish it. Now will you consent to learn from me again?"

"If I did, Herbert, that consent would include another."

"Yes; certainly it would. That is what I intend. And now will you learn from me again?"

"That is,—you mean to ask, will I marry you?"

"Will you love me? Can you learn to love me? Oh, Isa, I have thought of this so long! But you have seemed so cold that I have not dared to speak. Isa, can you love me?" And he sat himself close beside her. Now that the ice was broken, he was quite prepared to become an ardent lover,—if she would allow of such ardour. But as he sat down she rose.

"I cannot answer such a question on the sudden," she said. "Give me till to-morrow, Herbert, and then I will make you a reply;" whereupon she left him, and he stood alone in the room, having done the deed on which he had been meditating for the last two years. About half an hour afterwards he met her on the stairs as he was going to his chamber. "May I speak to your father about this," he said, hardly stopping her as he asked the question. "Oh yes; surely," she answered; and then again they parted. To him this last-accorded permission sounded as though it carried with it more weight than it in truth possessed. In his own country a reference to the lady's father is taken as indicating a full consent on the lady's part, should the stern paterfamilias raise no objection. But Isa had no such meaning. She had told him that she could not give her answer till the morrow. If, however, he chose to consult her father on the subject, she had no objection. It would probably be necessary that she should discuss the whole matter in family conclave, before she could bring herself to give any reply.

On that night, before he went to bed, he did speak to her father; and Isa also, before she went to rest, spoke to her mother. It was singular to him that there should appear to be so little privacy on the subject; that there should

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be held to be so little necessity for a secret. Had he made a suggestion that an extra room should be allotted to him at so much per annum, the proposition could not have been discussed with simpler ease. At last, after a three days' debate, the matter ended thus,—with by no means a sufficiency of romance for his taste. Isa had agreed to become his betrothed if certain pecuniary conditions should or could be fulfilled. It appeared now that Herbert's father had promised that some small modicum of capital should be forthcoming after a term of years, and that Heine Brothers had agreed that the Englishman should have a proportionate share in the bank when that promise should be brought to bear. Let it not be supposed that Herbert would thus become a millionaire. If all went well, the best would be that some three hundred a year would accrue to him from the bank, instead of the quarter of that income which he at present received. But three hundred a year goes a long way at Munich, and Isa's parents were willing that she should be Herbert's wife if such an income should be forthcoming.

But even of this there was much doubt. Application to Herbert's father could not be judiciously made for some months. The earliest period at which, in accordance with old Hatto Heine's agreement, young Onslow might be admitted to the bank, was still distant by four years; and the present moment was thought to be inopportune for applying to him for any act of grace. Let them wait, said papa and mamma Heine,—at any rate till New Year's Day, then ten months distant. Isa quietly said that she would wait till New Year's Day. Herbert fretted, fumed, and declared that he was ill-treated. But in the end he also agreed to wait. What else could he do?

"But we shall see each other daily, and be close to each other," he said to Isa, looking tenderly into her eyes.
"Yes," she replied, "we shall see each other daily—of course. But, Herbert—"

Herbert looked up at her and paused for her to go on.

"I have promised mamma that there shall be no change between us,—in our manner to each other, I mean. We are not betrothed as yet, you know, and perhaps we may never be so."

"Isa!"

"It may not be possible, you know. And therefore we will go on as before. Of course we shall see each other, and of course we shall be friends."

Herbert Onslow again fretted and again fumed, but he did not have his way. He had looked forward to the ecstasies of a lover's life, but very few of those ecstasies were awarded to him. He rarely found himself alone with Isa, and when he did do so, her coldness overawed him. He could dare to scold her and sometimes did do so, but he could not dare to take the slightest liberty. Once, on that night when the qualified consent of papa and mamma Heine had first been given, he had been allowed to touch her lips with his own; but since that day there had been for him no such delight as that. She would not even allow her hand to remain in his. When they all passed their evenings together in the beer-garden, she would studiously manage that his chair should not be close to her own. Occasionally she would walk with him, but not more frequently now than of yore. Very few, indeed, of a lover's privileges did he enjoy. And in this way the long year wore itself out, and Isa Heine was one—and—twenty.

All those family details which had made it inexpedient to apply either to old Hatto or to Herbert's father before the end of the year need not be specially explained. Old Hatto, who had by far the greater share in the business, was a tyrant somewhat feared both by his brother and sister-in-law; and the elder Onslow, as was known to them all, was a man straitened in circumstances. But soon after New Year's Day the proposition was made in the Schrannen Platz, and the letter was written. On this occasion Madame Heine went down to the bank, and together with her husband, was closeted for an hour with old Hatto. Uncle Hatto's verdict was not favourable. As to the young people's marriage, that was his brother's affair, not his. But as to the partnership, that was a serious matter. Who ever heard of a partnership being given away merely because a man wanted to marry? He would keep to his promise, and if the stipulated moneys were forthcoming, Herbert Onslow should become a partner,—in four years. Nor was the reply from England more favourable. The alliance was regarded by all the Onslows very favourably. Nothing could be nicer than such a marriage! They already knew dear Isa so well by description! But as for the money,—that could not in any way be forthcoming till the end of the stipulated period.

"And what shall we do?" said Herbert to Papa Heine.

"You must wait," said he.

"For four years?" asked Herbert.

"You must wait,—as I did," said Papa Heine. "I was forty before I could marry." Papa Heine, however, should not have forgotten to say that his bride was only twenty, and that if he had waited, she had not.

"Isa," Herbert said to her, when all this had been fully explained to her, "what do you say now?"

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"Of course it is all over," said she, very calmly.

"Oh, Isa, is that your love?"

"No, Herbert, that is not my love; that is my discretion;" and she even laughed with her mild low laughter, as she answered him. "You know you are too impatient to wait four years, and what else therefore can I say?"

"I wonder whether you love me?" said Herbert, with a grand look of injured sentiment.

"Well; in your sense of the word I do not think I do. I do not love you so that I need make every one around us unhappy because circumstances forbid me to marry you. That sort of love would be baneful."

"Ah no, you do not know what love means!"

"Not your boisterous, heart-breaking English love, Herbert. And, Herbert, sometimes I think you had better go home and look for a bride there. Though you fancy that you love me, in your heart you hardly approve of me."

"Fancy that I love you! Do you think, Isa, that a man can carry his heart round to one customer after another as the huckster carries his wares?"

"Yes; I think he can. I know that men do. What did your hero Waverley do with his heart in that grand English novel which you gave me to read? I am not Flora Mac Ivor, but you may find a Rose Bradwardine."

"And you really wish me to do so?"

"Look here, Herbert. It is bad to boast, but I will make this boast. I am so little selfish, that I desire above all that you should do that which may make you most happy and contented. I will be quite frank with you. I love you well enough to wait these four years with the hope of becoming your wife when they are over. But you will think but little of my love when I tell you that this waiting would not make me unhappy. I should go on as I do now, and be contented."

"Oh heavens!" sighed Herbert.

"But as I know that this would not suit you,—as I feel sure that such delay would gall you every day, as I doubt whether it would not make you sick of me long before the four years be over,—my advice is, that we should let this matter drop."

He now walked up to her and took her hand, and as he did so there was something in his gait and look and tone of voice that stirred her heart more sharply than it had yet been stirred. "And even that would not make you unhappy," he said.

She paused before she replied, leaving her hand in his, for he was contented to hold it without peculiar pressure. "I will not say so," she replied. "But, Herbert, I think that you press me too hard. Is it not enough that I leave you to be the arbiter of my destiny?"

"I would learn the very truth of your heart," he replied.

"I cannot tell you that truth more plainly. Methinks I have told it too plainly already. If you wish it, I will hold myself as engaged to you,—to be married to you when those four years are past. But, remember, I do not advise it. If you wish it, you shall have back your troth. And that I think will be the wiser course."

But neither alternative contented Herbert Onslow, and at the time he did not resolve on either. He had some little present income from home, some fifty pounds a year or so, and he would be satisfied to marry on that and on his salary as a clerk; but to this papa and mamma Heine would not consent;—neither would Isa.

"You are not a saving, close man," she said to him when he boasted of his economies. "No Englishmen are. You could not live comfortably in two small rooms, and with bad dinners."

"I do not care a straw about my dinners."

"Not now that you are a lover, but you would do when you were a husband. And you change your linen almost every day."

"Bah!"

"Yes; bah, if you please. But I know what these things cost. You had better go to England and fetch a rich wife. Then you will become a partner at once, and Uncle Hatto won't snub you. And you will be a grand man, and have a horse to ride on." Whereupon Herbert went away in disgust. Nothing in all this made him so unhappy as the feeling that Isa, under all their joint privations, would not be unhappy herself. As far as he could see, all this made no difference in Isa.

But, in truth, he had not yet read Isa's character very thoroughly. She had spoken truly in saying that she knew nothing of that boisterous love which was now tormenting him and making him gloomy; but nevertheless she loved him. She, in her short life, had learnt many lessons of self-denial; and now with reference to this half-

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promised husband she would again have practised such a lesson. Had he agreed at once to go from her, she would have balanced her own account within her own breast, and have kept to herself all her sufferings. There would have been no outward show of baffled love,—none even in the colour of her cheeks; for such was the nature of her temperament. But she did suffer for him. Day by day she began to think that his love, though boisterous as she had at first called it, was more deep-seated than she had believed. He made no slightest sign that he would accept any of those proffers which she had made him of release. Though he said so loudly that this waiting for four years was an impossibility, he spoke of no course that would be more possible,—except that evidently impossible course of an early marriage. And thus, while he with redoubled vehemence charged her with coolness and want of love, her love waxed warmer and warmer, and his happiness became the chief object of her thoughts. What could she do that he might no longer suffer?

And then he took a step which was very strange to them all. He banished himself altogether from the house, going away again into lodgings. "No," he said, on the morning of his departure, "I do not release you. I will never release you. You are mine, and I have a right so to call you. If you choose to release yourself, I cannot help it; but in doing so you will be forsown."

"Nay, but, Herbert, I have sworn to nothing," said she, meaning that she had not been formally betrothed to him.

"You can do as you please; it is a matter of conscience; but I tell you what are my feelings. Here I cannot stay, for I should go mad; but I shall see you occasionally;—perhaps on Sundays."

"Oh, Herbert!"

"Well, what would you have? If you really cared to see me it would not be thus. All I ask of you now is this, that if you decide,—absolutely decide on throwing me over, you will tell me at once. Then I shall leave Munich."

"Herbert, I will never throw you over." So they parted, and Onslow went forth to his new lodgings.

Her promise that she would never throw him over was the warmest word of love that she had ever spoken, but even that was said in her own quiet, unimpassioned way. There was in it but very little show of love, though there might be an assurance of constancy. But her constancy he did not, in truth, much doubt. Four years,—fourteen,—or twenty-four, would be the same to her, he said, as he seated himself in the dull, cold room which he had chosen. While living in the Ludwigs Strasse he did not know how much had been daily done for his comfort by that hand which he had been so seldom allowed to press; but he knew that he was now cold and comfortless, and he wished himself back in the Ludwigs Strasse.

"Mamma," said Isa, when they were alone. "Is not Uncle Hatto rather hard on us? Papa said that he would ask this as a favour from his brother."

"So he did, my dear; and offered to give up more of his own time. But your Uncle Hatto is hard."

"He is rich, is he not?"

"Well; your father says not. Your father says that he spends all his income. Though he is hard and obstinate, he is not selfish. He is very good to the poor, but I believe he thinks that early marriages are very foolish."

"Mamma," said Isa again, when they had sat for some minutes in silence over their work.

"Well, my love?"

"Have you spoken to Uncle Hatto about this?"

"No, dear; not since that day when your papa and I first went to him. To tell the truth, I am almost afraid to speak to him; but, if you wish it, I will do so."

"I do wish it, mamma. But you must not think that I am discontented or impatient. I do not know that I have any right to ask my uncle for his money;—for it comes to that."

"I suppose it does, my dear."

"And as for myself, I am happy here with you and papa. I do not think so much of these four years."

"You would still be young, Isa;—quite young enough."

"And what if I were not young? What does it matter? But, mamma, there has been that between Herbert and me which makes me feel myself bound to think of him. As you and papa have sanctioned it, you are bound to think of him also. I know that he is unhappy, living there all alone."

"But why did he go, dear?"

"I think he was right to go. I could understand his doing that. He is not like us, and would have been fretful here, wanting that which I could not give him. He became worse from day to day, and was silent and morose. I

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am glad he went. But, mamma, for his sake I wish that this could be shortened."

Madame Heine told her daughter that she would, if Isa wished it, herself go to the Schrannen Platz, and see what could be done by talking to Uncle Hatto. "But," she added, "I fear that no good will come of it."

"Can harm come, mamma?"

"No, I do not think harm can come."

"I'll tell you what, mamma, I will go to Uncle Hatto myself, if you will let me. He is cross I know; but I shall not be afraid of him. I feel that I ought to do something." And so the matter was settled, Madame Heine being by no means averse to escape a further personal visit to the Head of the banking establishment.

Madame Heine well understood what her daughter meant, when she said she ought to do something, though Isa feared that she had imperfectly expressed her meaning. When he, Herbert, was willing to do so much to prove his love,—when he was ready to sacrifice all the little comforts of comparative wealth to which he had been accustomed, in order that she might be his companion and wife,—did it not behove her to give some proof of her love also? She could not be demonstrative as he was. Such exhibition of feeling would be quite contrary to her ideas of female delicacy, and to her very nature. But if called on to work for him, that she could do as long as strength remained to her. But there was no sacrifice which would be of service, nor any work which would avail. Therefore she was driven to think what she might do on his behalf, and at last she resolved to make her personal appeal to Uncle Hatto.

"Shall I tell papa?" Isa asked of her mother.

"I will do so," said Madame Heine. And then the younger member of the firm was informed as to the step which was to be taken; and he, though he said nothing to forbid the attempt, held out no hope that it would be successful.

Uncle Hatto was a little snuffy man, now full seventy years of age, who passed seven hours of every week—day of his life in the dark back chamber behind the banking—room of the firm, and he had so passed every week—day of his life for more years than any of the family could now remember. He had made the house what it was, and had taken his brother into partnership when that brother married. All the family were somewhat afraid of him, including even his partner. He rarely came to the apartments in the Ludwigs Strasse, as he himself lived in one of the older and shabbier suburbs on the other side of the town. Thither he always walked, starting punctually from the bank at four o'clock, and from thence he always walked in the morning, reaching the bank punctually at nine. His two nieces knew him well; for on certain stated days they were wont to attend on him at his lodgings, where they would be regaled with cakes, and afterwards go with him to some old—fashioned beer—garden in his neighbourhood. But these festivities were of a sombre kind; and if, on any occasion, circumstances prevented the fulfilment of the ceremony, neither of the girls would be loud in their lamentations.

In London, a visit paid by a niece to her uncle would, in all probability, be made at the uncle's private residence; but at Munich private and public matters were not so effectually divided. Isa therefore, having put on her hat and shawl, walked off by herself to the Schrannen Platz.

"Is Uncle Hatto inside?" she asked; and the answer was given to her by her own lover. Yes, he was within; but the old clerk was with him. Isa, however, signified her wish to see her uncle alone, and in a few minutes the ancient grey—haired servant of the house came out into the larger room.

"You can go in now, Miss Isa," he said. And Isa found herself in the presence of her uncle before she had been two minutes under the roof. In the mean time Ernest Heine, her father, had said not a word, and Herbert knew that something very special must be about to occur.

"Well, my bonny bird," said Uncle Hatto, "and what do you want at the bank?" Cheery words, such as these, were by no means uncommon with Uncle Hatto; but Isa knew very well that no presage could be drawn from them of any special good nature or temporary weakness on his part.

"Uncle Hatto," she began, rushing at once into the middle of her affair, "you know, I believe, that I am engaged to marry Herbert Onslow?"

"I know no such thing," said he. "I thought I understood your father specially to say that there had been no betrothal."

"No, Uncle Hatto, there has been no betrothal; that certainly is true; but, nevertheless, we are engaged to each other."

"Well," said Uncle Hatto, very sourly; and now there was no longer any cheery tone, or any calling of pretty

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names.

"Perhaps you may think all this very foolish," said Isa, who, spite of her resolves to do so, was hardly able to look up gallantly into her uncle's face as she thus talked of her own love affairs.

"Yes, I do," said Uncle Hatto. "I do think it foolish for young people to hold themselves betrothed before they have got anything to live on, and so I have told your father. He answered me by saying that you were not betrothed."

"Nor are we. Papa is quite right in that."

"Then, my dear, I would advise you to tell the young man that, as neither of you have means of your own, the thing must be at an end. It is the only step for you to take. If you agreed to wait, one of you might die, or his money might never be forth coming, or you might see somebody else that you liked better."

"I don't think I shall do that."

"You can't tell. And if you don't, the chances are ten to one that he will."

This little blow, which was intended to be severe, did not hit Isa at all hard. That plan of a Rose Bradwardine she herself had proposed in good faith, thinking that she could endure such a termination to the affair without flinching. She was probably wrong in this estimate of her power; but, nevertheless, her present object was his release from unhappiness and doubt, not her own.

"It might be so," she said.

"Take my word for it, it would. Look all around. There was Adelaide Schropner,—but that was before your time, and you would not remember." Considering that Adelaide Schropner had been for many years a grandmother, it was probable that Isa would not remember.

"But, Uncle Hatto, you have not heard me. I want to say something to you, if it will not take too much of your time." In answer to which, Uncle Hatto muttered something which was unheeded, to signify that Isa might speak.

"I also think that a long engagement is a foolish thing, and so does Herbert."

"But he wants to marry at once."

"Yes, he wants to marry—perhaps not at once, but soon."

"And I suppose you have come to say that you want the same thing."

Isa blushed ever so faintly as she commenced her answer. "Yes, uncle, I do wish the same thing. What he wishes, I wish."

"Very likely,—very likely."

"Don't be scornful to me, uncle. When two people love each other, it is natural that each should wish that which the other earnestly desires."

"Oh, very natural, my dear, that you should wish to get married!"

"Uncle Hatto, I did not think that you would be unkind to me, though I knew that you would be stern."

"Well, go on. What have you to say? I am not stern; but I have no doubt you will think me unkind. People are always unkind who do not do what they are asked."

"Papa says that Herbert Onslow is some day to become a partner in the bank."

"That depends on certain circumstances. Neither I nor your papa can say whether he will or no."

But Isa went on as though she had not heard the last reply. "I have come to ask you to admit him as a partner at once."

"Ah, I supposed so;—just as you might ask me to give you a new ribbon."

"But, uncle, I never did ask you to give me a new ribbon. I never asked you to give me anything for myself; nor do I ask this for myself."

"Do you think that if I could do it,—which of course I can't,—I would not sooner do it for you, who are my own flesh and blood, than for him, who is a stranger?"

"Nay; he is no stranger. He has sat at your desk and obeyed your orders for nearly four years. Papa says that he has done well in the bank."

"Humph! If every clerk that does well,—pretty well, that is,—wanted a partnership, where should we be, my dear? No, my dear, go home and tell him when you see him in the evening that all this must be at an end. Men's places in the world are not given away so easily as that. They must either be earned or purchased. Herbert Onslow has as yet done neither, and therefore he is not entitled to take a wife. I should have been glad to have had a wife at his age,—at least I suppose I should, but at any rate I could not afford it."

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But Isa had by no means as yet done. So far the interview had progressed exactly as she had anticipated. She had never supposed it possible that her uncle would grant her so important a request as soon as she opened her mouth to ask it. She had not for a moment expected that things would go so easily with her. Indeed she had never expected that any success would attend her efforts; but, if any success were possible, the work which must achieve that success must now commence. It was necessary that she should first state her request plainly before she began to urge it with such eloquence as she had at her command.

"I can understand what you say, Uncle Hatto."

"I am glad of that, at any rate."

"And I know that I have no right to ask you for anything."

"I do not say that. Anything in reason, that a girl like you should ask of her old uncle, I would give you."

"I have no such reasonable request to make, uncle. I have never wanted new ribbons from you or gay toys. Even from my own mother I have not wanted them;—not wanted them faster than they seemed to come without any asking."

"No, no; you have been a good girl."

"I have been a happy girl; and quite happy with those I loved, and with what Providence had given me. I had nothing to ask for. But now I am no longer happy, nor can I be unless you do for me this which I ask of you. I have wanted nothing till now, and now in my need I come to you."

"And now you want a husband with a fortune!"

"No!" and that single word she spoke, not loudly, for her voice was low and soft, but with an accent which carried it sharply to his ear and to his brain. And then she rose from her seat as she went on. "Your scorn, uncle, is unjust,—unjust and untrue. I have ever acted maidenly, as has become my mother's daughter."

"Yes, yes, yes;—I believe that."

"And I can say more than that for myself. My thoughts have been the same, nor have my wishes even, ever gone beyond them. And when this young man came to me, telling me of his feelings, I gave him no answer till I had consulted my mother."

"She should have bade you not to think of him."

"Ah, you are not a mother, and cannot know. Why should I not think of him when he was good and kind, honest and hardworking? And then he had thought of me first. Why should I not think of him? Did not mamma listen to my father when he came to her?"

"But your father was forty years old, and had a business."

"You gave it him, Uncle Hatto. I have heard him say."

"And therefore I am to do as much for you. And then next year Agnes will come to me; and so before I die I shall see you all in want, with large families. No, Isa; I will not scorn you, but this thing I cannot do."

"But I have not told you all yet. You say that I want a husband."

"Well, well; I did not mean to say it harshly."

"I do want—to be married." And here her courage failed her a little, and for a moment her eye fell to the ground. "It is true, uncle. He has asked me whether I could love him, and I have told him I could. He has asked me whether I would be his wife, and I have given him a promise. After that, must not his happiness be my happiness, and his misery my misery? Am I not his wife already before God?"

"No, no," said Uncle Hatto, loudly.

"Ah, but I am. None feel the strength of the bonds but those who are themselves bound. I know my duty to my father and mother, and with God's help I will do it, but I am not the less bound to him. Without their approval I will not stand with him at the altar; but not the less is my lot joined to his for this world. Nothing could release me from that but his wish."

"And he will wish it in a month or two."

"Excuse me, Uncle Hatto, but in that I can only judge for myself as best I may. He has loved me now for two years—"

"Psha!"

"And whether it be wise or foolish, I have sanctioned it. I cannot now go back with honour, even if my own heart would let me. His welfare must be my welfare, and his sorrow my sorrow. Therefore I am bound to do for him anything that a girl may do for the man she loves; and, as I knew of no other resource, I come to you to help

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me."

"And he, sitting out there, knows what you are saying."

"Most certainly not. He knows no more than that he has seen me enter this room."

"I am glad of that, because I would not wish that he should be disappointed. In this matter, my dear, I cannot do anything for you."

"And that is your last answer, uncle?"

"Yes, indeed. When you come to think over this some twenty years hence, you will know then that I am right, and that your request was unreasonable."

"It may be so," she replied, "but I do not think it."

"It will be so. Such favours as you now ask are not granted in this world for light reasons."

"Light reasons! Well, uncle, I have had my say, and will not take up your time longer."

"Good-bye, my dear. I am sorry that I cannot oblige you;—that it is quite out of my power to oblige you."

Then she went, giving him her hand as she parted from him; and he, as she left the room looked anxiously at her, watching her countenance and her gait, and listening to the very fall of her footstep. "Ah," he said to himself; when he was alone, "the young people have the best of it. The sun shines for them; but why should they have all? Poor as he is, he is a happy dog,—a happy dog. But she is twice too good for him. Why did she not take to one of her own country?"

Isa, as she passed through the bank, smiled sweetly on her father, and then smiled sweetly at her lover, nodding to him with a pleasant kindly nod. If he could have heard all that had passed at that interview, how much more he would have known of her than he now knew, and how proud he would have been of her love. No word was spoken as she went out, and then she walked home with even step, as she had walked thither. It can hardly be said that she was disappointed, as she had expected nothing. But people hope who do not expect, and though her step was even and her face calm, yet her heart was sad.

"Mamma," she said, "there is no hope from Uncle Hatto."

"So I feared, my dear."

"But I thought it right to try—for Herbert's sake."

"I hope it will not do him an injury in the bank."

"Oh, mamma, do not put that into my head. If that were added to it all, I should indeed be wretched."

"No; he is too just for that. Poor young man! Sometimes I almost think it would be better that he should go back to England."

"Mamma, if he did, I should—break my heart."

"Isa!"

"Well, mamma! But do not suppose that I mean to complain, whatever happens."

"But I had been so sure that you had constrained your feelings!"

"So I had,—till I knew myself. Mamma, I could wait for years, if he were contented to wait by my side. If I could see him happy, I could watch him and love him, and be happy also. I do not want to have him kneeling to me, and making sweet speeches; but it has gone too far now,—and I could not bear to lose him." And thus to her mother she confessed the truth.

There was nothing more said between Isa and her mother on the subject, and for two days the matter remained as it then stood. Madame Heine had been deeply grieved at hearing those last words which her daughter had spoken. To her also that state of quiescence which Isa had so long affected seemed to be the proper state at which a maiden's heart should stand till after her marriage vows had been pronounced. She had watched her Isa, and had approved of everything,—of everything till this last avowal had been made. But now, though she could not approve, she expressed no disapproval in words. She pressed her daughter's hand and sighed, and then the two said no more upon the matter. In this way, for two days, there was silence in the apartments in the Ludwigs Strasse; for even when the father returned from his work, the whole circle felt that their old family mirth was for the present necessarily laid aside.

On the morning of the third day, about noon, Madame Heine returned home from the market with Isa, and as they reached the landing, Agnes met them with a packet. "Fritz brought it from the bank," said Agnes. Now Fritz was the boy who ran messages and swept out the office, and Madame Heine put out her hand for the parcel, thinking, not unnaturally, that it was for her. But Agnes would not give it to her mother, "It is for you, Isa," she

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said. Then Isa, looking at the address, recognised the handwriting of her uncle. "Mamma," she said, "I will come to you directly;" and then she passed quickly away into her own room.

The parcel was soon opened, and contained a note from her uncle, and a stiff, large document, looking as though it had come from the hands of a lawyer. Isa glanced at the document, and read some few of the words on the outer fold, but they did not carry home to her mind any clear perception of their meaning. She was flurried at the moment, and the words, perhaps, were not very plain. Then she took up her note, and that was plain enough. It was very short, and ran as follows:—

"My dear Niece,

You told me on Monday that I was stern, and harsh, and unjust. Perhaps I was. If so, I hope the enclosed will make amends, and that you will not think me such an old fool as I think myself.

"Your affectionate uncle, "HATTO HEINE.

"I have told nobody yet, and the enclosed will require my brother's signature; but I suppose he will not object."

* * *

"But he does not know it, mamma," said Isa. "Who is to tell him? Oh, mamma, you must tell him."

"Nay, my dear; but it must be your own present to him."

"I could not give it him. It is Uncle Hatto's present Mamma, when I left him I thought that his eye was kind to me."

"His heart, at any rate, has been very kind." And then again they looked over the document, and talked of the wedding which must now be near at hand. But still they had not as yet decided how Herbert should be informed.

At last Isa resolved that she herself would write to him. She did write, and this was her letter:—

"Dear Herbert,

"Mamma and I wish to see you, and beg that you will come up to us this evening. We have tidings for you which I hope you will receive with joy. I may as well tell you at once, as I do not wish to flurry you. Uncle Hatto has sent to us a document which admits you as a partner into the bank. If; therefore, you wish to go on with our engagement, I suppose there is nothing now to cause any very great delay.

"ISA."

The letter was very simple, and Isa, when she had written it, subsided into all her customary quiescence. Indeed, when Herbert came to the Ludwigs Strasse, not in the evening as he was bidden to do, but instantly, leaving his own dinner uneaten, and coming upon the Heines in the midst of their dinner, she was more than usually tranquil. But his love was, as she had told him, boisterous. He could not contain himself, and embraced them all, and then scolded Isa because she was so calm.

"Why should I not be calm," said she, "now that I know you are happy?"

The house in the Schrannen Platz still goes by the name of Heine Brothers, but the mercantile world in Bavaria, and in some cities out of Bavaria, is well aware that the real pith and marrow of the business is derived from the energy of the young English partner.