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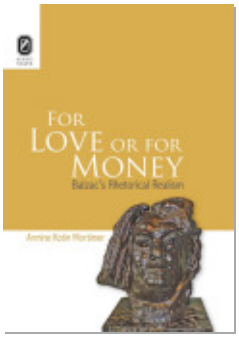
7. La Maison Nucingen, A Financial Narrative



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La Maison Nucingen, *A Financial Narrative*

> Les romans de Balzac n'auraient pas lieu si la question de l'argent ne se posait pas.
>
> [Balzac's novels would not take place if the question of money were not an issue.]
>
> —Wurmser, *La Comédie inhumaine* 106

The principal theme of *La Maison Nucingen,* belonging to the *Études de mœurs,* is high finance, but this short novel or long novella also provides one of the best illustrations of the semiosis of narration. A story about a financial coup as well as about a narrative in the process of creating itself, the novella includes an elaborate commentary on its own narration. The artifice of an external narrator lends importance to the act of narration: an anonymous listener, who speaks in the first-person singular, eavesdrops through the thin partition of a private restaurant dining room on a witty dialogue among four friends, Bixiou, Finot, Blondet, and Couture, who become progressively intoxicated. To explain the origins of Rastignac's fortune, Bixiou, Balzacian wit par excellence, launches into a convoluted account of the baron de Nucingen's skillful and deceptive financial maneuvers, which also determine the form of the story line. (For an interesting discussion of the conversational maxims governing this story and Balzacian narration in general, see Barel-Moisan and Déruelle, "Balzac et la pragmatique.")

Although the device of an external narrator is not rare in Balzac (see Conner; Madden), in this case the frame is largely limited to the opening portion; while we see (or more exactly hear) the narrator depart at the end,

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he does not add his commentary or a moral. But until the fifth set of proofs, the frame had ended with a short speech by the narrator decrying the journalistic wit that has corroded the intelligence of youth and criticizing their inattentiveness to art (see chapter 20 for a fuller analysis of the ending). More of a prologue than an embedding structure in the final version, the external frame serves to describe the narrator as a secretary (not unlike Balzac). To say that the conversation he hears "fut sténographiée par ma mémoire" [was taken down by my memory] (6: 331) is perhaps a necessary justification, for he claims to reproduce textually and in full detail an extremely complicated conversation.

The task of framing is taken up by the continuous commentary of the four friends both on the events they are relating and on their manner of telling them, providing a sort of internal frame. The spoken form naturally permits digressions, during which the four friends discourse about society, history, politics, or morality. They explain the term "coup de Jarnac" and the English notion of "improper"; they compare material happiness and moral happiness; they debate the meaning of love and the politics of the bank. These more or less lengthy digressions furnish the principal moral descriptions of the four speakers who "slander" themselves (6: 337), framing them in a social and historical reality that confers on them a certain credibility as the product of this civilization, as "*condottieri* de l'Industrie moderne" [*condottieri* of modern Industry] (6: 330). Digressions also serve to add to the suspense by interrupting the course of the narrative, and they are the occasion for Balzac to discourse on subjects dear to his heart (among which an important instance, near the end of the novella, on the law).

Within these two framing structures that frame one another, the account of Rastignac's fortune takes the form of a series of successive narrative branchings. Each branch appears as the opening of a new story, to which a conclusion can be expected in a corresponding order after further interruptions, in the manner of many an eighteenth-century memoir novel. But Balzac invented instead an artful rhetorical device: a kind of aborted chiasmus structure. No principle of order governs the narration in the last third of the novella, and this disorder in the continuity of the stories represents a state of confusion in the minds of the listeners. The threads of the narration are tangled in a common conclusion where the distinction between branches is lost. In short, the novella is structured as a succession of beginnings which then converge into one large finale of twenty-two pages. Like the truncated external frame, the stories telescope at the end into a conclusion that does not maintain the structures set in place at the beginning.

After being asked six times, Bixiou launches into his explanation of the mysterious origin of Rastignac's fortune of 40,000 *livres* of annual income. A clearly announced "Je vais vous raconter l'origine de sa fortune" [I am going to tell you the origin of his fortune] (6: 334) marks the beginning of the first narrative branch; others too will begin with similar questions and responses, forming an interior framework that will determine the structure. We learn three details: Rastignac's fortune concerns "circumstances" rather than absolute virtue; there were shareholders involved; and Nucingen helped him. But just as Bixiou is about to elaborate, the thread of the tale is interrupted by the necessary explanation of the origin of Nucingen's fortune, in many respects the essential topic of the novella.

This second beginning is introduced by a question from Blondet: "Tu ne sais seulement pas . . . un mot de ses débuts?" [Don't you even know anything about his beginnings?] (6: 338), which he himself answers. Nucingen's first two liquidations are quickly sketched out (6: 337–38); the baron is rapidly compared to du Tillet (6: 338–39). But hardly has it begun when the Nucingen story is interrupted by the narrative about Beaudenord, which seems to be an integral part of it (Bixiou says: "Je reviens à nos moutons" [Getting back to our story] [6: 340]).

The question that introduces this third story, asked once again by the character who will answer it, is "Connaissez-vous Beaudenord?" [Do you know Beaudenord?] (6: 340). A physical and moral description (6: 340–41) is followed by a digression on "Paddy, Joby, Toby (à volonté)" [as you will], Beaudenord's "tiger" or groomsboy who gives him a certain renown in Parisian society ("il fut connu par son tigre" [he was known for his tiger]). Bixiou returns to Beaudenord's material happiness, then to his moral happiness—his love for Isaure d'Aldrigger—and once again the story is interrupted, this time for an account of the d'Aldrigger family.

Bixiou begins to tell this fourth story in response to the request: "massenous des tableaux" [pile up some pictures]: "voilà, messieurs, le tableau demandé" [here, gentlemen, is the requested picture] (6: 353, 354). The description of baron d'Aldrigger's family and his funeral ceremony is interrupted by a two-page digression on the lawyer Desroches, who is courting Malvina d'Aldrigger, accompanied by a discourse on the solicitor's life. This dynamic tableau—comedy aside—reveals in a few words the characters of some of the participants; makes the plot move forward (we learn that Nucingen wants to have Malvina marry du Tillet to indirectly acquire du Tillet's fortune, and Desroches is jealous of du Tillet); and specifies the circumstances of d'Aldrigger's two daughters. But Desroches is also wooing the Matifats'

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daughter, and the d'Aldrigger story is interrupted by one last major narrative branch, concerning the Matifats.

The presentation of the Matifat family completes the series of beginnings of stories that constitute the opening of the chiasmus structure. The reader notices only one link between all these stories, which is that each of these families has invested its funds in Nucingen's bank. With the end of this scene, the chips are down: all the accounts have been opened and more or less developed. From this point forward, events will multiply wildly until the end.

In short, besides a few of the digressions, the structure of the novella up to this point (6: 368) has appeared largely like a series of story openings, well differentiated one from the other. Each interruption or new story is necessary as an explanation of the story that precedes it, and the ensemble is formed by multiple embedded narratives. Each story adds a few details to those that came before, but the ties among them are not at all evident. The reader, like Bixiou's impatient friends, awaits the conclusion of each tale. One manages to glimpse a few more or less apparent connections among the characters, in the absence of connections between each tale and the whole, but these facts have accumulated without allowing the reader to conceive how they will serve in the conclusion of the tale, since there are no intermediary conclusions. Without knowing it, the reader is nevertheless in possession of all the facts that will serve to create a complete and meaningful ensemble. The evident pleasure with which Bixiou leads his hearers in this act of narration is doubtless similar to Balzac's pleasure, who, though offering the details necessary for the conclusion to his readers, toys with them by refusing to explain their significance.

To achieve the financial coup described as his third liquidation, Nucingen had to prepare it well in advance; similarly, this tale about the 1827 "puff financier" goes back some distance in the form of all the stories begun in the aborted chiasmus. The words "Nous y sommes" [Now we're there] (6: 369) proclaim the start of a conclusion where the principal actors are Rastignac and Nucingen. The former holds in his hands all the strings—people and fortunes—that the latter is secretly pulling. Here the barely begun stories about Rastignac and Nucingen are concluded. We finally learn, in minute detail and with precise values in francs, the origin of Rastignac's fortune, and we discover at last the moral or immoral methods that Nucingen employed to create sums of money. With the exception of a polemic digression on the financial laws of the time that is longer and weightier than all the others and that slows the flow of the story almost to a standstill, where Balzac allows

himself to be more of a political observer than a story-teller (6: 373–79), the various scenes in the last twenty-two pages follow one another very rapidly, and the events quickly result in the anticipated outcome. Bixiou's tale in the last pages is as complex, but also as well oiled, as the elegant machinery Nucingen devised for his third liquidation, which also liquidates the incomplete stories. The results are given in a few words by Bixiou in a sort of epilogue (6: 389–91): Desroches loses both of the dowries he had aimed at; the Beaudenord and d'Aldrigger families are reduced to poverty; Matifat loses his fortune; Rastignac and Mme de Nucingen are enriched; and Nucingen will become a peer and an officer of the Légion d'honneur ("toute fortune implique mérite" [any fortune implies merit], wrote Félicien Marceau [9]).

The fact that such a list of outcomes is possible shows that each individual story does come to a conclusion. However, one retains a strong impression of confusion, and the muddle is such that the reader can scarcely tease out the narrative threads that would conclude each story. Unlike the enigmas created intentionally by Bixiou to build suspense, the conclusion is confusing because the narratives, each influencing one another, telescope and combine. Thus, rather than a dénouement, one could say that the ending functions more like a "nouement" [knotting together]; knots begin to form only when Bixiou announces the ending. Rather than undoing combinations formed throughout the story to explain each of the elements in detail, here the ending creates combinations, in the process adding new characters, some of which, like Palma and Werburst, are essential to the success of the financial operation. Thus the account of Nucingen's third liquidation, which enriches him along with several others, has a complicated structure that closely resembles the complexity of Nucingen's maneuvers. It is nevertheless possible to extricate several internal rhetorical structures, designs that belong as much to the area of finance as to narration. It is in this knotting of the conclusion that one sees financial genius draw nearer to narrative genius.

One of the maxims about money in the universe of *La Comédie humaine* is that those who have little spend much. This general rule also applies to the conversation of the four men; just as they are money spenders, Bixiou and his friends are generous with their words, caring little where they come from. (It is Finot the parvenu who has the most money and the most words, since he was the owner of newspapers, but it is he who speaks the least.) Words can be bought: "—Cinq cent francs pour les rendre à Finot, afin de dégager ma langue et déchirer ma reconnaissance" ["Five hundred francs to return to

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Finot, to free up my tongue and tear up my IOU"] (6: 337), Bixiou demands. Money structures the tale in the same way that it structures the Balzacian society seen in the novel. In this "narré d'un tripotage financier" [narration of a financial manipulation] (Marceau 5), each tale has a certain value in francs that will be combined with other sums to produce the conclusion. The meeting-place for all the sums of money is the house of Nucingen; similarly, the assemblage of the four men's words constitutes the narration of *La Maison Nucingen*. The use of theatrical vocabulary and the description of high finance as an art (6: 372) contribute to forming the ties between the mimetic realism of finance and the narrative semiosis of the discourse and lead to the interpretation of several images according to both finance and narration.

In the frame, the external narrator characterizes this narrative structure, with its interruptions and detours, as "une de ces terribles improvisions" [one of those terrible improvisations], "interrompue, prise et reprise" [interrupted, taken up, and taken up again]; it is "un pot-pourri de choses sinistres" [a potpourri of sinister things] (6: 331–32). This negative description (at least as concerns literature) makes of it a tale comparable only to *Le Neveu de Rameau,* a book the narrator calls "débraillé" [untidy, barely decent]: "ce pamphlet dit sans aucune arrière-pensée, où le mot ne respecta même point ce que le penseur discute encore, où l'on ne construisit qu'avec des ruines, où l'on nia tout, où l'on n'admira que ce que le scepticisme adopte: l'omnipotence, l'omniscience, l'omniconvenance de l'argent" [this pamphlet pronounced without any reflection, where the words did not even respect what the thinker is still discussing, where they constructed only with ruins, where they denied everything, where they admired only what skepticism adopts: the omnipotence, the omniscience, the omni-suitability of money] (6: 331). Ruins, the negation of everything, the skepticism, the irony, and the sarcasm define as negative the attitudes, the tone, the style, and the language of the dialogue. Blondet accuses Bixiou of anti-literature: "tu ne racontes pas, tu *blagues*" [you're not telling a story, you're *kidding around*] (6: 363). But Bixiou defends his negativity in a witty paragraph (6: 363–64). He admires the "imagination française" symbolized by *Candide* and by its satirical author with his mocking wit. He pronounces a brilliant tirade, an impassioned attack against "l'entassement des faits" [the accumulation of facts]—which explains the interruptions and narration by means of allusion or irony, but does not explain the order of the narrated stories, which does appear as an accumulation. He refutes the "cannon-ball" style—which explains or excuses the slowness of the narrative and the carelessness of its form. He denounces the "sotte allure d'un livre" [idiotic manner of a book], of "la critique de la raison pure" [the critique of pure reason], of systems. If the critic next door is

censorious, the reader is rather in Bixiou's anti-literary camp, entertained by Balzac's animated narrative sparkling with sarcasm, irony, jokes, puns, and comedic allusions.

This palace built on the tip of a needle (6: 363), this elaborate story based on a single premise—the question of Rastignac's fortune—corresponds to the mysterious, almost magical creation of money by Nucingen. His tactic is not to "épointer les aiguilles" [blunt the needles] of the French imagination, but to avoid "spiritual sterility" in finance the same way Bixiou avoids it in narration. His banking methods are "en dehors des conditions littéraires" [outside literary conditions] (6: 331–32), that is to say, speaking plainly, they do not strictly obey the rules of high finance (the way Bixiou does not obey literary decorum), and the illegality or "meta-legality" of his financial methods is reflected by the negativity of Bixiou's narrative.

Thus various descriptions of narration apply well to finance and vice versa. "*La loi punit de mort le contrefacteur*" [*The law punishes the counterfeiter with death*] (6: 335); but just as Nucingen escapes the law by fabricating "de jolies petites actions à placer" [pretty little shares to negotiate] and "ses millions faits d'une main de papier rose" [his millions made from a quire of rose-colored paper] (6: 380), the four friends, and most of all Bixiou, escape from literary laws while counterfeiting the language. What is implied in passing is a criticism of the weakness of the conventions—financial as well as narrative.

But the stylistic and narrative images are not all negative. Some are merely descriptive. Speaking of the narrative he hears, the external narrator uses the words "tableaux" and "pantomimes." Allusions to Molière and the use of the verb *marivauder* [to banter in the style of Marivaux] strengthen the comparison of this jesting tale to the comedic tradition, with Bixiou in the role of the buffoon and the stage monkey. Painter and dramatist, Bixiou is a spokesperson for Balzac, who, through the person of the listening narrator, makes his character speak and move, all the while refusing responsibility for his words and his actions.

The three listeners sometimes accuse the storyteller of using procedures that slow down the development of the story and increase their impatience: "—Et allons un peu plus vite! dit Blondet, tu marivaudes" ["Let's go a little faster!" said Blondet, "this is mere banter"] (6: 351). Couture shows the same impatience at the end of the narration of the "beginnings" when he says: "Je ne vois, dans toutes ces toupies que tu lances, rien qui ressemble à l'origine de la fortune de Rastignac" [In all these tops that you have set spinning I see nothing that resembles the origin of Rastignac's fortune] (6: 369). Further on, the narration seems like a riddle or a practical joke; Finot says: "je

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n'entrevois pas le mot de cette énigme" [I cannot imagine the answer to this enigma] (6: 369). Slowness and secret in the preparation of the conclusion resemble Nucingen's machinations aided by his "pistons." Nucingen's coup has been prepared for six months, and no one but he can see how each stage and each new situation at the bank help his operation to advance. Nucingen's third bankruptcy is a sleight of hand, an enigma understood after the fact only by Palma, du Tillet, and Werbrust, who, like well-informed critics, have in their hands the necessary documents to "analyze the text."

Nucingen appears to treat his creditors with scorn, but the false assets he gives them will end up having a real value; in the same way, the listeners accuse Bixiou of making fun of them (6: 337) and of only producing an immense spoof (6: 334), in short, of lying to them—whereas his stories eventually have a value or a place in the account of the origins of Nucingen's fortune. Thus the form of Bixiou's tale is a verbal machine misunderstood by his audience, who see only afterwards the reasons for the accumulation of the various stories.

Three images of the accumulation of money and its increase at the bank can also describe the style of Bixiou's tale. The first is that of a river of money: "Vous avez suivi le cours de tous les petits ruisseaux qui ont fait les quarante mille livres de rente auxquelles tant de gens portent envie!" [You have been following the flow of all the little streams that formed the forty thousand pounds of income that so many people envy!] (6: 369). Each person mentioned and each tale told by Bixiou corresponds to a certain numerical amount, and the streams united in a river of francs are like the tales united in the end in a complete story about the origin of Rastignac's fortune.

A second metaphor for Nucingen's operations is taken from a work of art, and notably from a vocal art (like the art of tale-telling)—an aria from the opera *The Barber of Seville:*

> Les loups-cerviers exécutaient, financièrement parlant, l'air de la calomnie du *Barbier de Séville*. Ils allaient *piano, piano,* procédant par de légers cancans, sur la bonté de l'affaire, dits d'oreille à oreille. Ils . . . exploitaient le patient, l'actionnaire . . . par cette rumeur habilement créée et qui grandissait jusqu'au *tutti* d'une cote à quatre chiffres. (6: 372–73)

> [The lynxes were performing, financially speaking, the calumny aria from *The Barber of Seville*. They went *piano, piano,* proceeding with airy rumors on the excellence of the business, which were passed from ear to ear. They . . . exploited the passive partner and the shareholder . . . by this ably created rumor that grew to the *tutti* of a four-figure share price.]

To represent the accumulation of the money, this metaphor evoking Rossini's famous crescendos is particularly fitting. The word *tutti* will occur again later to describe the strongest moment of the financial manipulations (6: 388). In a parallel way, the conclusion to Bixiou's tale is a sort of *tutti* where the voices heard separately until now (the telling of each story) create an ensemble where they are superimposed.

The third image of Nucingen's machinations takes up a metaphor already mentioned: "Mais quand un écheveau a tant de fils, il s'y fait des nœuds" [But when a skein has so many threads, knots form] (6: 381). The knots are the complications and the elaborations in Bixiou's many threads that make up the "knotting" of the conclusion.

This relationship between words and money becomes tighter precisely because the complexity of the financial activity creates the necessity for a complex form of narration, as much in the syntax of the sentences as in their organization. Confusion reigns at the bank, "les choses les plus contradictoires se disaient" [the most contradictory things were being said] (6: 386), "la question se compliqua bien plus encore" [the matter became even more complicated] (6: 388); a little more and the reader would be like Rastignac, who "n'y comprit rien" [didn't understand a thing] (6: 388), and we would agree with Bixiou when he says of Nucingen: "Il est impossible à qui que ce soit au monde de démontrer comment cet homme a, par trois fois et sans effraction, voulu voler le public enrichi par lui, malgré lui" [It is impossible for anyone in the world to explain how this man, three times and without committing burglary, tried to rob the public that he managed to enrich, in spite of himself] (6: 391). Given the complexity of the text, we are in danger of falling asleep like the Matifats, at whose house Bixiou tells his "aventure à tiroirs" [episodic narrative] from nine o'clock in the evening until midnight, and thus to miss the ending. Here is the passage that describes this scene: "J'en étais à l'introduction de mon vingt-neuvième personnage (les romans en feuilletons m'ont volé!), quand le père Matifat . . . a ronflé comme les autres, après avoir clignoté pendant cinq minutes. Le lendemain, tous m'ont fait des compliments sur le dénouement de mon histoire" [I was just introducing my twenty-ninth character (the serials stole from me!), when old Matifat . . . snored like the others after having blinked for five minutes. The next day, all of them complimented me on the ending of my story] (6: 367). The appearance of this adventure novel in the novella is one of the most curious commentaries on its narration. The elements in common are the large number of characters (fifty-five reappearing characters in *La Maison Nucingen*); a large number of ill-matched stories without any apparent ties, with false starts, etc.; the important element of suspense; the sudden break in

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the middle of a story leaving things unexplained (the aborted chiasmus); the riddle-like aspect; and finally a (potential) conclusion that takes up all the broken threads and ties them back together without leaving any loose ends. This story-within-a-story is thus a final image of the structures of this novella. The great literary man, like the great financier, "a ses stratagèmes à combiner, ses embuscades à tendre" [has his strategies to arrange, his ambushes to set up] (6: 340). It is noteworthy that this "aventure à tiroirs" does not seem to have a conclusion; the dénouement is lost in sleep.

These are the ties between the two themes of this work—the financial theme and the narration theme. Let me look a little closer at the theme of money.

In relation to other novels in *La Comédie humaine, La Maison Nucingen* plays two important roles: it fills the gap between the poor and young Rastignac and the Rastignac who is a minister and peer of France; his 40,000 pounds of income oiled the machinery that raised his worldly stature. In addition, the story develops and defines the character of Nucingen, one of Balzac's men of passion and a financial genius (Napoleon or elephant of finance, according to this tale [6: 339]), by showing us the underside of his operations. To tell the origin of Nucingen's fortune is to discuss his questionable morality: his morals are based on pacification, which consists in giving little *pâtés* for gold *louis*. Rastignac's morals are a little different; "il ne croyait à aucune vertu, mais à des circonstances où l'homme est vertueux" [he did not believe in any virtue but in circumstances where men are virtuous] (6: 381), where one can see the dénouement of Vautrin's lessons in *Le père Goriot*. According to Balzac's metaphor, Rastignac is just a little fly—not big enough to create his fortune by himself—who consents to fasten like a parasite on the back of a large fly and whose involuntary toy he almost becomes. One cannot describe him as "honnête homme, mais bête" [an honorable man, but stupid], like the baron d'Aldrigger; Rastignac has accepted the immorality of a society that defines Being with Having, and he will use his relatively feeble strength to make money for himself, as a means to prove himself against society, to "jouer tout ce monde" [outmaneuver all these people] (6: 381). In Nucingen's morality, on the other hand, money is an end in itself; he wants to have more in order to make even more; the peerage and the Légion d'honneur are simply accessories, and men are the means he employs.

To escape the spider web of laws, Nucingen hides behind a veil of confusion and contradictions. He intentionally creates a state of disorder at the bank to produce the desired results and to facilitate his manipulations, which

will seem legal in the end. This confusion is reflected in the disorder in the narrative, which opens with teasing and false starts, proceeds by irony and interruption, and concludes with the superimposition, combination, and interweaving of the stories introduced earlier.

The comparison between literary words and money is social. Barbéris observed that money is the sign and the instrument of a new world (*Mythes* 159), of a society where modern industry will be fully developed. The role of the banker is to make the money circulate, to amass capital that, placed back into production companies or exploitation companies (such as the Wortschin mines), will permit the development of progress. Since Nucingen "invents" capital, he is a creator of progress—he announces a new vision of a capitalist world. The role of Bixiou's words is similar. Creative genius and enunciator of a new sort of narration, he invents a new form that fits his subject. Barbéris also notes that this parody of an intimate conversation, in another century, would have been on a sentimental subject (*Mythes* 135). But the secret overheard by the narrator, who takes on the role of a revealer to the general public, is here the more modern subject of a new sort of literature—money. It is a new literature whose frames and expressions are more scientifically true (Barbéris, *Mythes* 135). The narrative technique reflects this scientific subject.

Henceforth the intimate threads of words and money have been knotted together. Every remark made about the circulation of money is also about the circulation of words; they both make up signifying systems that have an ultimate meaning in the capitalist/literary world of *La Comédie humaine*. This meaning, it must be specified, has to do with genius: genius in finance, genius in literature. In the semantics of a Balzacian work, there are two signs, that of natural language and that of economic or financial language. In the same way that words have significance with respect to other words, within structures established by linguistic rules and literary conventions, money, as a sign, has significance within another system, that of the economic world, which also has its rules and conventions. But the most characteristic form of this world is illegality. The success of Bixiou's narrative for his listeners is paralleled by the success of Nucingen's third bankruptcy, which reaffirms his greatness in illegality. For Balzac, then, according to this tale, greatness consists in being illegal under the laws; it means that the laws are not good. The entire novella has served to demonstrate the logic of this thesis, summed up by Blondet at the end of the novel:

> —Où veux-tu donc en venir? dit Finot à Blondet.—Au gouvernement absolu, le seul où les entreprises de l'Esprit contre la Loi puissent être réprimées! Oui, l'Arbitraire sauve les peuples en venant au secours de la justice,

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> car le droit de grâce n'a pas d'envers: le Roi, qui peut gracier le banqueroutier frauduleux, ne rend rien à la victime dépouillée. La Légalité tue la Société moderne. (6: 391–92)
>
> ["What are you getting at?" said Finot to Blondet. "Absolute government, the only one where the ventures of the Mind against the Law can be repressed! Yes, Arbitrariness saves the people by coming to the aid of justice, for the right of pardon has no reverse side: the King, who can pardon the fraudulent bankrupt, gives nothing back to the deprived victim. Legality is killing modern Society."]

In this ideal world of absolute government—an inevitable world, according to Blondet ("la royauté est éternelle" [royalty is eternal] [6: 392])—high finance would be governed by an exterior force. If *La Maison Nucingen* is the explanation, the justification, the instruction of a new system of speculation, the basis of the renovation of industry, it is also the teaching of a new form of literature. In the same way that the banker of genius teaches the timid in matters of speculation (Donnard 323–24), the narrator of genius is the founder of a social teaching, of a socially engaged literature, realistic in the sense of paying homage to the reality of life. If the new literature can go beyond the rules and the conventions, it is because there is an "absolute government" that allows it to do so, an Arbitrariness that is represented in this novella by the narrator-recorder, the secretary who reveals secrets. Nothing justifies better the role of the omnipresent, omniscient, omnipotent auditor—that is to say the reader—whose power Balzac obligingly recognizes: "Il y a toujours du monde à côté" [There are always people next door] (6: 392).