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Theodore Dreiser

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Chapter I
THE NEW CITY

When Frank Algernon Cowperwood emerged from the Eastern District Penitentiary in Philadelphia, he realized that the old life he had lived in that city since boyhood was ended. His youth was gone, and with it had been lost the great business prospects of his earlier manhood. He must begin again.

It would be useless to repeat how a second panic following upon a tremendous failure—that of Jay Cooke & Co.—had placed a second fortune in his hands. This restored wealth softened him in some degree. Fate seemed to have his personal welfare in charge. He was sick of the stock exchange, anyhow, as a means of livelihood, and now decided that he would leave it once and for all. He would get in something else—street railways, land deals, some of the boundless opportunities of the far West. Philadelphia was no longer pleasing to him. Though now free and rich, he was still a scandal to the pretenders, and the financial and social world was not prepared to accept him. He must go his way alone, unaided, or only secretly so, while his quondam friends watched his career from afar. So, thinking of this, he took the train one day, his charming mistress, now only twenty-six, coming to the station to see him off. He looked at her quite tenderly, for she was the quintessence of a certain type of feminine beauty.

"Bye-bye, dearie," he smiled, as the train bell signaled the approaching departure. "You and I will get out of this shortly. Don't grieve. I'll be back in two or three weeks, or I'll send for you. I'd take you now, only I don't know how that country is out there. We'll fix on some place, and then you watch me settle this fortune question. We'll not live under a cloud always. I'll get a divorce, and we'll marry, and things will come right with a bang. Money will do that."

He looked at her with his large, cool, penetrating eyes, and she clasped his cheeks between her hands.

"Oh, Frank," she exclaimed, "I'll miss you so! You're all I have."

"In two weeks," he smiled, as the train began to move, "I'll wire or be back. Be good, sweet."

She followed him with adoring eyes—a fool of love, a spoiled child, a family pet, amorous, eager, affectionate, the type so strong a man would naturally like—she tossed her pretty red gold head and waved him a kiss. Then she walked away with rich, sinuous, healthy strides—the type that men turn to look after.

"That's her—that's that Butler girl," observed one railroad clerk to another. "Gee! A man wouldn't want anything better than that, would he?"

It was the spontaneous tribute that passion and envy invariably pay to health and beauty. On that pivot swings the world.

Never in all his life until this trip had Cowperwood been farther west than Pittsburg. His amazing commercial adventures, brilliant as they were, had been almost exclusively confined to the dull, staid world of Philadelphia, with its sweet refinement in sections, its pretensions to American social supremacy, its cool arrogation of traditional leadership in commercial life, its history, conservative wealth, unctuous respectability, and all the tastes and avocations, which these

imply. He had, as he recalled, almost mastered that pretty world and made its sacred precincts his own when the crash came. Practically, he had been admitted. Now he was an Ishmael, an ex-convict, albeit a millionaire. But wait! The race is to the swift, he said to himself over and over. Yes, and the battle is to the strong. He would test whether the world would trample him under foot or no.

Chicago, when it finally dawned on him, came with a rush on the second morning. He had spent two nights in the gaudy Pullman then provided—a car intended to make up for some of the inconveniences of its arrangements by an over-elaboration of plush and tortured glass—when the first lone outposts of the prairie metropolis began to appear. The side-tracks along the roadbed, over which he was speeding became more and more numerous, the telegraph poles more and more hung with arms and strung smoky-thick with wires. In the far distance, cityward, was, here and there, a lone workingman's cottage, the home of some adventurous soul who had planted his bare hut thus far out in order to reap the small but certain advantage, which the growth of the city would bring.

The land was flat—as flat as a table—with a waning growth of brown grass left over from the previous year, and stirring faintly in the morning breeze. Underneath were signs of the new green—the New Year's flag of its disposition. For some reason, a crystalline atmosphere enfolded the distant hazy outlines of the city, holding the latter like a fly in amber and giving it an artistic subtlety, which touched him. Already a devotee of art, ambitious for connoisseurship, who had had his joy, training, and sorrow out of the collection he had made and lost in Philadelphia, he appreciated almost every suggestion of a delightful picture in nature.

The tracks, side by side, were becoming more and more numerous. Freight cars were assembled here by thousands from all parts of the country—yellow, red, blue, green, white.

(Chicago, he recalled, already had thirty railroads terminating here, as though it were the end of the world.) The little low one- and two-story houses, quite new as to wood, were frequently unpainted and already smoky—in places grimy. At grade crossings, where ambling streetcars and wagons and muddy-wheeled buggies waited, he noted how flat the streets were, how unpaved, how sidewalks went up and down rhythmically—here a flight of steps, a veritable platform before a house, there a long stretch of boards laid flat on the mud of the prairie itself. What a city! Presently, a branch of the filthy, arrogant, self-sufficient little Chicago River came into view, with its mass of sputtering tugs, its black, oily water, its tall, red, brown, and green grain elevators, its immense black coal pockets and yellowish-brown lumberyards.

Here was life; he saw it at a flash. Here was a seething city in the making. There was something dynamic in the very air, which appealed to his fancy. How different, for some reason, from Philadelphia! That was a stirring city, too. He had thought it wonderful at one time, quite a world; but this thing, while obviously infinitely worse, was better. It was more youthful, more hopeful. In a flare of morning sunlight pouring between two coal pockets, and because the train had stopped to let a bridge swing and half a dozen great grain and lumber boats go by—a half-dozen in either direction—he saw a group of Irish stevedores idling on the bank of a lumberyard whose wall skirted the water.

Healthy men they were, in blue or red shirtsleeves, stout straps about their waists, short pipes in their mouths, fine, hardy, nutty-brown specimens of humanity. Why were they so appealing, he asked himself. This raw, dirty town seemed naturally to compose itself into stirring artistic pictures. Why, it fairly sang! The world was young here. Life was doing something new. Perhaps he had better not go on to the Northwest at all; he would decide that question later.

In the meantime, he had letters of introduction to distinguished Chicagoans, and these he would present. He wanted to talk to some bankers and grain and commission men. The stock exchange of Chicago interested him, for the intricacies of that business he knew backward and forward, and some great grain transactions had been made here.

The train finally rolled past the shabby backs of houses into a long, shabbily covered series of platforms—sheds having only roofs—and amidst a clatter of trucks hauling trunks, and engines belching steam, and passengers hurrying to and fro he made his way out into Canal Street and hailed a waiting cab—one of a long line of vehicles that bespoke a metropolitan spirit. He had fixed on the Grand Pacific as the most important hotel—the one with the most social significance—and thither he asked to be driven. On the way, he studied these streets as in the matter of art he would have studied a picture. The little yellow, blue, green, white, and brown streetcars, which he saw trundling here and there, the tired, bony horses, jingling bells at their throats, touched him.

They were flimsy affairs, these cars, merely highly varnished kindling wood with bits of polished brass and glass stuck about them, but he realized what fortunes they portended if the city grew. Streetcars, he knew, were his natural vocation. Even more than stock brokerage, even more than banking, even more than stock organization he loved the thought of streetcars and the vast manipulative life it suggested.

Chapter II
A RECONNOITER

The city of Chicago, with whose development the personality of Frank Algernon Cowperwood was soon to be definitely linked! To whom may the laurels as laureate of this Florence of the West yet fall? This singing flame of a city, this all America, this poet in chaps and buckskin, this rude, raw Titan, this Burns of a city! By its shimmering lake it lay, a king of shreds and patches, a maundering yokel with an epic in its mouth, a tramp, a hobo among cities, with the grip of Caesar in its mind, the dramatic force of Euripides in its soul.

A very bard of a city this, singing of high deeds and high hopes, its heavy brogans buried deep in the mire of circumstance. Take Athens, oh, Greece! Italy, do you keep Rome! This was the Babylon, the Troy, the Nineveh of a younger day. Here came the gaping West and the hopeful East to see. Here hungry men, raw from the shops and fields, idylls and romances in their minds, built them an empire crying glory in the mud.

From New York, Vermont, New Hampshire, Maine had come a strange company, earnest, patient, determined, unschooled in even the primer of refinement, hungry for something, the significance of which, when they had it, they could not even guess, anxious to be called great, determined so to be without ever knowing how. Here came the dreamy

gentleman of the South, robbed of his patrimony; the hopeful student of Yale and Harvard and Princeton; the enfranchised miner of California and the Rockies, his bags of gold and silver in his hands. Here was already the bewildered foreigner, an alien speech confounding him—the Hun, the Pole, the Swede, the German, the Russian—seeking his homely colonies, fearing his neighbor of another race.

Here was the black man, the prostitute, the blackleg, the gambler, the romantic adventurer *par excellence*. A city with but a handful of the native-born; a city packed to the doors with all the riffraff of a thousand towns. Flaring were the lights of the bagnio; tinkling the banjos, zithers, mandolins of the so-called gin-mill; all the dreams and the brutality of the day seemed gathered to rejoice (and rejoice they did) in this new-found wonder of a metropolitan life in the West.

The first prominent Chicagoan whom Cowperwood sought out was the president of the Lake City National Bank, the largest financial organization in the city, with deposits of over fourteen million dollars. It was located in Dearborn Street, at Munroe, but a block or two from his hotel.

"Find out who that man is," ordered Mr. Judah Addison, the president of the bank, on seeing him enter the president's private waiting room.

Mr. Addison's office was so arranged with glass windows that he could, by craning his neck, see all who entered his reception room before they saw him, and he had been struck by Cowperwood's face and force. Long familiarity with the banking world and with great affairs generally had given a rich finish to the ease and force, which the latter naturally possessed. He looked strangely replete for a man of thirty-six—suave, steady, incisive, with eyes as fine as those of a Newfoundland or a Collie and as innocent and winsome. They were wonderful eyes, soft and spring-like at

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