

CLASSICS TO GO

# THE TITAN

An illustration of a man with grey hair, wearing a brown suit, white shirt, and dark tie. He has a serious expression and is looking slightly to the right. His right hand is raised to his chest. The background is a stylized city skyline at night, with various skyscrapers and buildings in shades of blue and purple. The overall style is reminiscent of classic pulp magazine covers.

THEODORE DREISER

# **The Titan**

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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.

“By-by, 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 road-bed 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 working-man'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 street-cars 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 lumber-yards.

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 lumber-yard whose wall skirted the water. Healthy men they were, in blue or red shirt-sleeves, 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 mean time 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 street-cars 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. Street-cars, 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 street-cars 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, idyls and romances in their minds, builded 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 negro, 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 times, glowing with a rich, human understanding which on the instant could harden and flash lightning. Deceptive eyes, unreadable, but alluring alike to men and to women in all walks and conditions of life.

The secretary addressed came back with Cowperwood's letter of introduction, and immediately Cowperwood followed.

Mr. Addison instinctively arose—a thing he did not always do. “I'm pleased to meet you, Mr. Cowperwood,” he said, politely. “I saw you come in just now. You see how I keep my windows here, so as to spy out the country. Sit down. You wouldn't like an apple, would you?” He opened a left-hand drawer, producing several polished red winesaps, one of which he held out. “I always eat one about this time in the morning.”

“Thank you, no,” replied Cowperwood, pleasantly, estimating as he did so his host's temperament and mental caliber. “I never eat between meals, but I appreciate your kindness. I am just passing through Chicago, and I thought I would present this letter now rather than later. I thought you might tell me a little about the city from an investment point of view.”

As Cowperwood talked, Addison, a short, heavy, rubicund man with grayish-brown sideburns extending to his earlobes and hard, bright, twinkling gray eyes—a proud, happy, self-sufficient man—munched his apple and contemplated Cowperwood. As is so often the case in life, he frequently liked or disliked people on sight, and he prided himself on his judgment of men. Almost foolishly, for one so conservative, he was taken with Cowperwood—a man immensely his superior—not because of the Drexel letter, which spoke of the latter's “undoubted financial genius” and the advantage it would be to Chicago to have him settle there, but because of the swimming wonder of his eyes. Cowperwood's personality, while maintaining an unbroken outward reserve, breathed a tremendous humanness which touched his fellow-banker. Both men were in their way walking enigmas, the Philadelphian far the subtler of the two. Addison was ostensibly a church-member, a model

citizen; he represented a point of view to which Cowperwood would never have stooped. Both men were ruthless after their fashion, avid of a physical life; but Addison was the weaker in that he was still afraid—very much afraid—of what life might do to him. The man before him had no sense of fear. Addison contributed judiciously to charity, subscribed outwardly to a dull social routine, pretended to love his wife, of whom he was weary, and took his human pleasure secretly. The man before him subscribed to nothing, refused to talk save to intimates, whom he controlled spiritually, and did as he pleased.

“Why, I’ll tell you, Mr. Cowperwood,” Addison replied. “We people out here in Chicago think so well of ourselves that sometimes we’re afraid to say all we think for fear of appearing a little extravagant. We’re like the youngest son in the family that knows he can lick all the others, but doesn’t want to do it—not just yet. We’re not as handsome as we might be—did you ever see a growing boy that was?—but we’re absolutely sure that we’re going to be. Our pants and shoes and coat and hat get too small for us every six months, and so we don’t look very fashionable, but there are big, strong, hard muscles and bones underneath, Mr. Cowperwood, as you’ll discover when you get to looking around. Then you won’t mind the clothes so much.”

Mr. Addison’s round, frank eyes narrowed and hardened for a moment. A kind of metallic hardness came into his voice. Cowperwood could see that he was honestly enamoured of his adopted city. Chicago was his most beloved mistress. A moment later the flesh about his eyes crinkled, his mouth softened, and he smiled. “I’ll be glad to tell you anything I can,” he went on. “There are a lot of interesting things to tell.”

Cowperwood beamed back on him encouragingly. He inquired after the condition of one industry and another, one trade or profession and another. This was somewhat

different from the atmosphere which prevailed in Philadelphia—more breezy and generous. The tendency to expatiate and make much of local advantages was Western. He liked it, however, as one aspect of life, whether he chose to share in it or not. It was favorable to his own future. He had a prison record to live down; a wife and two children to get rid of—in the legal sense, at least (he had no desire to rid himself of financial obligation toward them). It would take some such loose, enthusiastic Western attitude to forgive in him the strength and freedom with which he ignored and refused to accept for himself current convention. *I satisfy myself* was his private law, but so to do he must assuage and control the prejudices of other men. He felt that this banker, while not putty in his hands, was inclined to a strong and useful friendship.

“My impressions of the city are entirely favorable, Mr. Addison,” he said, after a time, though he inwardly admitted to himself that this was not entirely true; he was not sure whether he could bring himself ultimately to live in so excavated and scaffolded a world as this or not. “I only saw a portion of it coming in on the train. I like the snap of things. I believe Chicago has a future.”

“You came over the Fort Wayne, I presume,” replied Addison, loftily. “You saw the worst section. You must let me show you some of the best parts. By the way, where are you staying?”

“At the Grand Pacific.”

“How long will you be here?”

“Not more than a day or two.”

“Let me see,” and Mr. Addison drew out his watch. “I suppose you wouldn’t mind meeting a few of our leading men—and we have a little luncheon-room over at the Union League Club where we drop in now and then. If you’d care to do so, I’d like to have you come along with me at one.

We're sure to find a few of them—some of our lawyers, business men, and judges.”

“That will be fine,” said the Philadelphian, simply. “You're more than generous. There are one or two other people I want to meet in between, and”—he arose and looked at his own watch—“I'll find the Union Club. Where is the office of Arneel & Co.?”

At the mention of the great beef-packer, who was one of the bank's heaviest depositors, Addison stirred slightly with approval. This young man, at least eight years his junior, looked to him like a future grand seigneur of finance.

At the Union Club, at this noontime luncheon, after talking with the portly, conservative, aggressive Arneel and the shrewd director of the stock-exchange, Cowperwood met a varied company of men ranging in age from thirty-five to sixty-five gathered about the board in a private dining-room of heavily carved black walnut, with pictures of elder citizens of Chicago on the walls and an attempt at artistry in stained glass in the windows. There were short and long men, lean and stout, dark and blond men, with eyes and jaws which varied from those of the tiger, lynx, and bear to those of the fox, the tolerant mastiff, and the surly bulldog. There were no weaklings in this selected company.

Mr. Arneel and Mr. Addison Cowperwood approved of highly as shrewd, concentrated men. Another who interested him was Anson Merrill, a small, polite, recherche soul, suggesting mansions and footmen and remote luxury generally, who was pointed out by Addison as the famous dry-goods prince of that name, quite the leading merchant, in the retail and wholesale sense, in Chicago.

Still another was a Mr. Rambaud, pioneer railroad man, to whom Addison, smiling jocosely, observed: “Mr. Cowperwood is on from Philadelphia, Mr. Rambaud, trying to find out whether he wants to lose any money out here.



Can't you sell him some of that bad land you have up in the Northwest?"

Rambaud—a spare, pale, black-bearded man of much force and exactness, dressed, as Cowperwood observed, in much better taste than some of the others—looked at Cowperwood shrewdly but in a gentlemanly, retiring way, with a gracious, enigmatic smile. He caught a glance in return which he could not possibly forget. The eyes of Cowperwood said more than any words ever could. Instead of jesting faintly Mr. Rambaud decided to explain some things about the Northwest. Perhaps this Philadelphian might be interested.

To a man who has gone through a great life struggle in one metropolis and tested all the phases of human duplicity, decency, sympathy, and chicanery in the controlling group of men that one invariably finds in every American city at least, the temperament and significance of another group in another city is not so much, and yet it is. Long since Cowperwood had parted company with the idea that humanity at any angle or under any circumstances, climatic or otherwise, is in any way different. To him the most noteworthy characteristic of the human race was that it was strangely chemic, being anything or nothing, as the hour and the condition afforded. In his leisure moments—those free from practical calculation, which were not many—he often speculated as to what life really was. If he had not been a great financier and, above all, a marvelous organizer he might have become a highly individualistic philosopher—a calling which, if he had thought anything about it at all at this time, would have seemed rather trivial. His business as he saw it was with the material facts of life, or, rather, with those third and fourth degree theorems and syllogisms which control material things and so represent wealth. He was here to deal with the great general needs of the Middle West—to seize upon, if he might, certain well-springs of

wealth and power and rise to recognized authority. In his morning talks he had learned of the extent and character of the stock-yards' enterprises, of the great railroad and ship interests, of the tremendous rising importance of real estate, grain speculation, the hotel business, the hardware business. He had learned of universal manufacturing companies—one that made cars, another elevators, another binders, another windmills, another engines. Apparently, any new industry seemed to do well in Chicago. In his talk with the one director of the Board of Trade to whom he had a letter he had learned that few, if any, local stocks were dealt in on 'change. Wheat, corn, and grains of all kinds were principally speculated in. The big stocks of the East were gambled in by way of leased wires on the New York Stock Exchange—not otherwise.

As he looked at these men, all pleasantly civil, all general in their remarks, each safely keeping his vast plans under his vest, Cowperwood wondered how he would fare in this community. There were such difficult things ahead of him to do. No one of these men, all of whom were in their commercial-social way agreeable, knew that he had only recently been in the penitentiary. How much difference would that make in their attitude? No one of them knew that, although he was married and had two children, he was planning to divorce his wife and marry the girl who had appropriated to herself the role which his wife had once played.

"Are you seriously contemplating looking into the Northwest?" asked Mr. Rambaud, interestedly, toward the close of the luncheon.

"That is my present plan after I finish here. I thought I'd take a short run up there."

"Let me put you in touch with an interesting party that is going as far as Fargo and Duluth. There is a private car leaving Thursday, most of them citizens of Chicago, but

some Easterners. I would be glad to have you join us. I am going as far as Minneapolis.”

Cowperwood thanked him and accepted. A long conversation followed about the Northwest, its timber, wheat, land sales, cattle, and possible manufacturing plants.

What Fargo, Minneapolis, and Duluth were to be civically and financially were the chief topics of conversation. Naturally, Mr. Rambaud, having under his direction vast railroad lines which penetrated this region, was confident of the future of it. Cowperwood gathered it all, almost by instinct. Gas, street-railways, land speculations, banks, wherever located, were his chief thoughts.

Finally he left the club to keep his other appointments, but something of his personality remained behind him. Mr. Addison and Mr. Rambaud, among others, were sincerely convinced that he was one of the most interesting men they had met in years. And he scarcely had said anything at all—just listened.

## CHAPTER III.

### A Chicago Evening

After his first visit to the bank over which Addison presided, and an informal dinner at the latter's home, Cowperwood had decided that he did not care to sail under any false colors so far as Addison was concerned. He was too influential and well connected. Besides, Cowperwood liked him too much. Seeing that the man's leaning toward him was strong, in reality a fascination, he made an early morning call a day or two after he had returned from Fargo, whither he had gone at Mr. Rambaud's suggestion, on his way back to Philadelphia, determined to volunteer a smooth presentation of his earlier misfortunes, and trust to Addison's interest to make him view the matter in a kindly light. He told him the whole story of how he had been convicted of technical embezzlement in Philadelphia and had served out his term in the Eastern Penitentiary. He also mentioned his divorce and his intention of marrying again.

Addison, who was the weaker man of the two and yet forceful in his own way, admired this courageous stand on Cowperwood's part. It was a braver thing than he himself could or would have achieved. It appealed to his sense of the dramatic. Here was a man who apparently had been dragged down to the very bottom of things, his face forced in the mire, and now he was coming up again strong, hopeful, urgent. The banker knew many highly respected men in Chicago whose early careers, as he was well aware, would not bear too close an inspection, but nothing was thought of that. Some of them were in society, some not, but all of them were powerful. Why should not Cowperwood

be allowed to begin all over? He looked at him steadily, at his eyes, at his stocky body, at his smooth, handsome, mustached face. Then he held out his hand.

“Mr. Cowperwood,” he said, finally, trying to shape his words appropriately, “I needn’t say that I am pleased with this interesting confession. It appeals to me. I’m glad you have made it to me. You needn’t say any more at any time. I decided the day I saw you walking into that vestibule that you were an exceptional man; now I know it. You needn’t apologize to me. I haven’t lived in this world fifty years and more without having my eye-teeth cut. You’re welcome to the courtesies of this bank and of my house as long as you care to avail yourself of them. We’ll cut our cloth as circumstances dictate in the future. I’d like to see you come to Chicago, solely because I like you personally. If you decide to settle here I’m sure I can be of service to you and you to me. Don’t think anything more about it; I sha’n’t ever say anything one way or another. You have your own battle to fight, and I wish you luck. You’ll get all the aid from me I can honestly give you. Just forget that you told me, and when you get your matrimonial affairs straightened out bring your wife out to see us.”

With these things completed Cowperwood took the train back to Philadelphia.

“Aileen,” he said, when these two met again—she had come to the train to meet him—“I think the West is the answer for us. I went up to Fargo and looked around up there, but I don’t believe we want to go that far. There’s nothing but prairie-grass and Indians out in that country. How’d you like to live in a board shanty, Aileen,” he asked, banteringly, “with nothing but fried rattlesnakes and prairie-dogs for breakfast? Do you think you could stand that?”

“Yes,” she replied, gaily, hugging his arm, for they had entered a closed carriage; “I could stand it if you could. I’d go anywhere with you, Frank. I’d get me a nice Indian dress

with leather and beads all over it and a feather hat like they wear, and—”

“There you go! Certainly! Pretty clothes first of all in a miner’s shack. That’s the way.”

“You wouldn’t love me long if I didn’t put pretty clothes first,” she replied, spiritedly. “Oh, I’m so glad to get you back!”

“The trouble is,” he went on, “that that country up there isn’t as promising as Chicago. I think we’re destined to live in Chicago. I made an investment in Fargo, and we’ll have to go up there from time to time, but we’ll eventually locate in Chicago. I don’t want to go out there alone again. It isn’t pleasant for me.” He squeezed her hand. “If we can’t arrange this thing at once I’ll just have to introduce you as my wife for the present.”

“You haven’t heard anything more from Mr. Steger?” she put in. She was thinking of Steger’s efforts to get Mrs. Cowperwood to grant him a divorce.

“Not a word.”

“Isn’t it too bad?” she sighed.

“Well, don’t grieve. Things might be worse.”

He was thinking of his days in the penitentiary, and so was she. After commenting on the character of Chicago he decided with her that so soon as conditions permitted they would remove themselves to the Western city.

It would be pointless to do more than roughly sketch the period of three years during which the various changes which saw the complete elimination of Cowperwood from Philadelphia and his introduction into Chicago took place. For a time there were merely journeys to and fro, at first more especially to Chicago, then to Fargo, where his transported secretary, Walter Whelpley, was managing under his direction the construction of Fargo business blocks, a short street-car line, and a fair-ground. This

interesting venture bore the title of the Fargo Construction and Transportation Company, of which Frank A. Cowperwood was president. His Philadelphia lawyer, Mr. Harper Steger, was for the time being general master of contracts.

For another short period he might have been found living at the Tremont in Chicago, avoiding for the time being, because of Aileen's company, anything more than a nodding contact with the important men he had first met, while he looked quietly into the matter of a Chicago brokerage arrangement—a partnership with some established broker who, without too much personal ambition, would bring him a knowledge of Chicago Stock Exchange affairs, personages, and Chicago ventures. On one occasion he took Aileen with him to Fargo, where with a haughty, bored insouciance she surveyed the state of the growing city.

“Oh, Frank!” she exclaimed, when she saw the plain, wooden, four-story hotel, the long, unpleasing business street, with its motley collection of frame and brick stores, the gaping stretches of houses, facing in most directions unpaved streets. Aileen in her tailored spick-and-spanness, her self-conscious vigor, vanity, and tendency to over-ornament, was a strange contrast to the rugged self-effacement and indifference to personal charm which characterized most of the men and women of this new metropolis. “You didn't seriously think of coming out here to live, did you?”

She was wondering where her chance for social exchange would come in—her opportunity to shine. Suppose her Frank were to be very rich; suppose he did make very much money—much more than he had ever had even in the past—what good would it do her here? In Philadelphia, before his failure, before she had been suspected of the secret liaison with him, he had been beginning (at least) to entertain in a very pretentious way. If she had been his wife then she might have stepped smartly into Philadelphia society. Out

here, good gracious! She turned up her pretty nose in disgust. "What an awful place!" was her one comment at this most stirring of Western boom towns.

When it came to Chicago, however, and its swirling, increasing life, Aileen was much interested. Between attending to many financial matters Cowperwood saw to it that she was not left alone. He asked her to shop in the local stores and tell him about them; and this she did, driving around in an open carriage, attractively arrayed, a great brown hat emphasizing her pink-and-white complexion and red-gold hair. On different afternoons of their stay he took her to drive over the principal streets. When Aileen was permitted for the first time to see the spacious beauty and richness of Prairie Avenue, the North Shore Drive, Michigan Avenue, and the new mansions on Ashland Boulevard, set in their grassy spaces, the spirit, aspirations, hope, tang of the future Chicago began to work in her blood as it had in Cowperwood's. All of these rich homes were so very new. The great people of Chicago were all newly rich like themselves. She forgot that as yet she was not Cowperwood's wife; she felt herself truly to be so. The streets, set in most instances with a pleasing creamish-brown flagging, lined with young, newly planted trees, the lawns sown to smooth green grass, the windows of the houses trimmed with bright awnings and hung with intricate lace, blowing in a June breeze, the roadways a gray, gritty macadam—all these things touched her fancy. On one drive they skirted the lake on the North Shore, and Aileen, contemplating the chalky, bluish-green waters, the distant sails, the gulls, and then the new bright homes, reflected that in all certitude she would some day be the mistress of one of these splendid mansions. How haughtily she would carry herself; how she would dress! They would have a splendid house, much finer, no doubt, than Frank's old one in Philadelphia, with a great ball-room and dining-room



where she could give dances and dinners, and where Frank and she would receive as the peers of these Chicago rich people.

“Do you suppose we will ever have a house as fine as one of these, Frank?” she asked him, longingly.

“I’ll tell you what my plan is,” he said. “If you like this Michigan Avenue section we’ll buy a piece of property out here now and hold it. Just as soon as I make the right connections here and see what I am going to do we’ll build a house—something really nice—don’t worry. I want to get this divorce matter settled, and then we’ll begin. Meanwhile, if we have to come here, we’d better live rather quietly. Don’t you think so?”

It was now between five and six, that richest portion of a summer day. It had been very warm, but was now cooling, the shade of the western building-line shadowing the roadway, a moted, wine-like air filling the street. As far as the eye could see were carriages, the one great social diversion of Chicago, because there was otherwise so little opportunity for many to show that they had means. The social forces were not as yet clear or harmonious. Jingling harnesses of nickel, silver, and even plated gold were the sign manual of social hope, if not of achievement. Here sped homeward from the city—from office and manufactory—along this one exceptional southern highway, the Via Appia of the South Side, all the urgent aspirants to notable fortunes. Men of wealth who had met only casually in trade here nodded to each other. Smart daughters, society-bred sons, handsome wives came down-town in traps, Victorias, carriages, and vehicles of the latest design to drive home their trade-weary fathers or brothers, relatives or friends. The air was gay with a social hope, a promise of youth and affection, and that fine flush of material life that recreates itself in delight. Lithe, handsome, well-bred animals, singly and in jingling pairs, paced each other down the long, wide,

grass-lined street, its fine homes agleam with a rich, complaisant materiality.

“Oh!” exclaimed Aileen, all at once, seeing the vigorous, forceful men, the handsome matrons, and young women and boys, the nodding and the bowing, feeling a touch of the romance and wonder of it all. “I should like to live in Chicago. I believe it’s nicer than Philadelphia.”

Cowperwood, who had fallen so low there, despite his immense capacity, set his teeth in two even rows. His handsome mustache seemed at this moment to have an especially defiant curl. The pair he was driving was physically perfect, lean and nervous, with spoiled, petted faces. He could not endure poor horse-flesh. He drove as only a horse-lover can, his body bolt upright, his own energy and temperament animating his animals. Aileen sat beside him, very proud, consciously erect.

“Isn’t she beautiful?” some of the women observed, as they passed, going north. “What a stunning young woman!” thought or said the men.

“Did you see her?” asked a young brother of his sister. “Never mind, Aileen,” commented Cowperwood, with that iron determination that brooks no defeat. “We will be a part of this. Don’t fret. You will have everything you want in Chicago, and more besides.”

There was tingling over his fingers, into the reins, into the horses, a mysterious vibrating current that was his chemical product, the off-giving of his spirit battery that made his hired horses prance like children. They chafed and tossed their heads and snorted. Aileen was fairly bursting with hope and vanity and longing. Oh, to be Mrs. Frank Algernon Cowperwood here in Chicago, to have a splendid mansion, to have her cards of invitation practically commands which might not be ignored!

“Oh, dear!” she sighed to herself, mentally. “If only it were all true—now.”

It is thus that life at its topmost toss irks and pains. Beyond is ever the unattainable, the lure of the infinite with its infinite ache.

“Oh, life! oh, youth! oh, hope! oh, years!  
Oh pain-winged fancy, beating forth with fears.”

## CHAPTER IV.

### Peter Laughlin & Co.

The partnership which Cowperwood eventually made with an old-time Board of Trade operator, Peter Laughlin, was eminently to his satisfaction. Laughlin was a tall, gaunt speculator who had spent most of his living days in Chicago, having come there as a boy from western Missouri. He was a typical Chicago Board of Trade operator of the old school, having an Andrew Jacksonish countenance, and a Henry Clay—Davy Crockett—"Long John" Wentworth build of body.

Cowperwood from his youth up had had a curious interest in quaint characters, and he was interesting to them; they "took" to him. He could, if he chose to take the trouble, fit himself in with the odd psychology of almost any individual. In his early peregrinations in La Salle Street he inquired after clever traders on 'change, and then gave them one small commission after another in order to get acquainted. Thus he stumbled one morning on old Peter Laughlin, wheat and corn trader, who had an office in La Salle Street near Madison, and who did a modest business gambling for himself and others in grain and Eastern railway shares. Laughlin was a shrewd, canny American, originally, perhaps, of Scotch extraction, who had all the traditional American blemishes of uncouthness, tobacco-chewing, profanity, and other small vices. Cowperwood could tell from looking at him that he must have a fund of information concerning every current Chicagoan of importance, and this fact alone was certain to be of value. Then the old man was direct, plain-spoken, simple-appearing, and wholly unpretentious—qualities which Cowperwood deemed invaluable.

Once or twice in the last three years Laughlin had lost heavily on private "corners" that he had attempted to engineer, and the general feeling was that he was now becoming cautious, or, in other words, afraid. "Just the man," Cowperwood thought. So one morning he called upon Laughlin, intending to open a small account with him.

"Henry," he heard the old man say, as he entered Laughlin's fair-sized but rather dusty office, to a young, preternaturally solemn-looking clerk, a fit assistant for Peter Laughlin, "git me them there Pittsburg and Lake Erie sheers, will you?" Seeing Cowperwood waiting, he added, "What kin I do for ye?"

Cowperwood smiled. "So he calls them 'sheers,' does he?" he thought. "Good! I think I'll like him."

He introduced himself as coming from Philadelphia, and went on to say that he was interested in various Chicago ventures, inclined to invest in any good stock which would rise, and particularly desirous to buy into some corporation—public utility preferred—which would be certain to grow with the expansion of the city.

Old Laughlin, who was now all of sixty years of age, owned a seat on the Board, and was worth in the neighborhood of two hundred thousand dollars, looked at Cowperwood quizzically.

"Well, now, if you'd 'a' come along here ten or fifteen years ago you might 'a' got in on the ground floor of a lot of things," he observed. "There was these here gas companies, now, that them Otway and Apperson boys got in on, and then all these here street-railways. Why, I'm the feller that told Eddie Parkinson what a fine thing he could make out of it if he would go and organize that North State Street line. He promised me a bunch of sheers if he ever worked it out, but he never give 'em to me. I didn't expect him to, though," he added, wisely, and with a glint. "I'm too

old a trader for that. He's out of it now, anyway. That Michaels-Kennelly crowd skinned him. Yep, if you'd 'a' been here ten or fifteen years ago you might 'a' got in on that. 'Tain't no use a-thinkin' about that, though, any more. Them sheers is sellin' fer clost onto a hundred and sixty."

Cowperwood smiled. "Well, Mr. Laughlin," he observed, "you must have been on 'change a long time here. You seem to know a good deal of what has gone on in the past."

"Yep, ever since 1852," replied the old man. He had a thick growth of upstanding hair looking not unlike a rooster's comb, a long and what threatened eventually to become a Punch-and-Judy chin, a slightly aquiline nose, high cheekbones, and hollow, brown-skinned cheeks. His eyes were as clear and sharp as those of a lynx.

"To tell you the truth, Mr. Laughlin," went on Cowperwood, "what I'm really out here in Chicago for is to find a man with whom I can go into partnership in the brokerage business. Now I'm in the banking and brokerage business myself in the East. I have a firm in Philadelphia and a seat on both the New York and Philadelphia exchanges. I have some affairs in Fargo also. Any trade agency can tell you about me. You have a Board of Trade seat here, and no doubt you do some New York and Philadelphia exchange business. The new firm, if you would go in with me, could handle it all direct. I'm a rather strong outside man myself. I'm thinking of locating permanently in Chicago. What would you say now to going into business with me? Do you think we could get along in the same office space?"

Cowperwood had a way, when he wanted to be pleasant, of beating the fingers of his two hands together, finger for finger, tip for tip. He also smiled at the same time—or, rather, beamed—his eyes glowing with a warm, magnetic, seemingly affectionate light.