CHAPTER-EIGHT
THE GRANDEUR OF INDIVIDUALISM AND HUMAN FREEDOM:
THE FINANCIER AND THE TITAN
Chapter VIII
The Grandeur of Individualism and Human Freedom: The Financier and The Titan

In Sister Carrie and Jennie Gerhardt Carrie and Jennie were not the focal points. But in The Financier Cowperwood is the central character and all other characters exist as a part of his story.

The Financier records the development of a man of financial genius. The rise of Cowperwood as the businessman is the main theme of the novel. Frank Algernon Cowperwood we find the extreme aridity of nature and the dessicating effect of absolute materialism in a man like Cowperwood who sees life under the categories of strength and weakness. The Titan continues the record of cowperwood's exploits in love and finance and it records the adventures in vice of Cowperwood. Dreiser gives equal emphasis on the vices of politics and business and the vices of sex in this novel. While The Financier is one story The Titan may be regarded as two separate novels in one, touching now upon the conquests of Cowperwood in sigh finance and now upon his sucesses with women. In The Financier Cowperwood was young, but in The Titan he had reached middle age and all the faltering weaknesses and irresolutions of his youth were behind him. The Financier is the story of Philidelphia, and The Titan of Chicago. Cowperwood meets with failures in The Finacier; he prospers in the world of finance and the
novel is powerful. But *The Titan* chronicling his fantastic successes is wearisome and inept. The disillusionment is complete in *The Titan*. In *The Financier* Dreiser wanted to show that it was only in a fragment of the world that evil was rampant. But his Chicago was worse than Philadelphia. *The Titan* based on Chicago was a hotbed of business, crime and of social vice. Dreiser’s portrayal of the society was vigorous and graphic. In *Sister Carrie* and *Jennie Gerhardt* there were elements of romance. Even in *The Financier* there was still a suggestion of familiar things. Cowperwood appeared to be a victim of injustice. But in *The Titan* the elements of romance were wholly removed. The absolute lack of conscience on the part of the middle-aged Cowperwood amazes us all. Even in love he is devoid of the old bright sentimentalism of the lovers. He appeared to know his expectations. This Cowperwood is a figure of three dimensions. We find in him the impenetrable mystery of human personality, especially his endless unuest for beauty in woman.

Dreiser was not an avowed transcendentalist, but he believed like Emerson that life was made up of opposites. However, with Dreiser this keen perception of an underlying mystery in all things is spoilt by a disquieting purposelessness and meaninglessness of the world. Dreiser finally reconciled into a harmonious whole — the element of his mother’s mysticism and the element of his father’s bitter view of life woven fine by an artistic vision. Many of his characters were in search of the spiritual, not the material. Some actually, achieve a kind of ideal beauty although many fail miserably in their quest. Don Graham discusses Dreiser’s early
short story "The Shining Slave Makers" and attempts to show that
the essential elements of the story are taken from the "Brute
Neighbors," a chapter for Walden. He makes a good case to prove,
since it is a matter of record that Dreiser was familiar with Thoreau
and Emerson at an early age.

Later Dreiser edited a book of selections by Thoreau in which
he showed a concern with wisdom and consciousness. In The
Financier and The Titan we have met the Horatio Alger hero but
even in this hero a greater amount of wisdom and consciousness
underneath the aspirations is revealed a concern with wisdom and
consciousness. The Financier is the story of Philadelphia and The
Titan is the story of Chicago. The Financier was attacked as an
immoral book. Stuart P. Sherman found in Cowperwood a rapa­
cious "appetite for money." Cowperwood is seen as the highest
expression of the acquisitive society. Richard Lehan points out

while The Trilogy of Desire was a thoroughly researched piece
of work, the story of Yerkes-Cowperwood was as personal a
matter for Dreiser as were the previous stories of his sister.¹

Yerkes grew up in the city. He loved splendour. He was a
materialist who also identified beauty of women with the beauty of
art. He lived the heightened life beyond middle class restraints.
Cowperwood was a Titanic figure and F. O. Matthiessen rightly
points out that Cowperwood was

Dreiser’s ampest expression of what he understood of the time­
spirit, his contribution to the myth of the American hero.²
Lehan wrote:

Among the Dreiser papers at the university of Pennsylvania is a newspaper clipping pasted on an eighty by eleven inch piece of paper and dated (in Dreiser's hand) February 4, 1906. The clipping is titled "the materials of a Great Novel" and summarizes the life of Charles Yerkes from his Philadelphia days to the aftermath of his death.³

Cowperwood was no carbon copy of Yerkes. There was an idealisation of his character in the novel. In fact T. Whipple called Cowperwood a "resplendent demigod."⁴ Both Dreiser and Yerkes were ambitious, driven by a lust for success. The rise from the humble circumstances to wealth and power has the same romantic pattern. Secondly, in spite of their materialism there is a lofty sense of heightened life, unthinkable in the naturalistic novel of Zola or Norris. The idea that emerges in the Cowperwood trilogy is that individuals do not succumb to society or their own instincts. Dreiser found unlimited possibilities for romance in the economic market place, and in the titans of the industrial world. These supermen were created free of any of the limitations that are usually placed upon fictional heroes. The Marlovian aspirations of Cowperwood also form an integral part of Dreiser's fictional mode that he has earlier adopted in Sister Carrie, Jennie Gerhardt and An American Tragedy. In Irving Howe's observation we find the common link among all the Dreiser characters:

Dreiser’s characters are romantics who behave as if the Absolute can be found, immaculately preserved at the very summit of material power. Great energies can flow from this ingrained
American delusion, both for the discharge of ambition and the aggressiveness of ego.\(^5\)

Cowperwood is incredibly well-organized, resourceful and confident. The emphasis on Cowperwood as the bold son who defies and impresses the ruling fathers is most apparent in *The Financier*. Cowperwood’s last name was meant to suggest his power and hardness, and his first name Frank was indicative of his characteristic bluntness as in his motto “I satisfy myself” (which Yerkes had coined). Dreiser stressed Cowperwood’s superhuman strength. The two novels are Dreiser’s attempt to create a hero of mythopeic proportions. The account given in *The Titan* is also equally interesting.

Rushing like a comet to the zenith, his path a blazing trail,
Cowperwood did for the hour illuminate the terrors and wonders of individuality. (TT 500)

In the equation of society Cowperwood is a man of force an individual or subject who regards others en masse and manipulates them to his own ends. At last, however, he is depicted against the cosmos.

The literary device of shifting perspective and background is attuned to the main spirit of the novel. Cowperwood takes time to realize that the individual has to live in the world with others. Between the ages of ten and fifteen, Cowperwood achieved insight into and learnt to manipulate one of the crucial conventions of the commonplace, money. Money is both the embodiment of social relations and the symbol of transcendence. Dreiser’s characters take for granted that to have money is to possess a certain kind
of being, Frank Cowperwood enjoys a unique position among Dreiser's characters precisely by not taking money for granted. He does not see money as a commodity but he prefers to explore the meaning of money as a social value. Dreiser gives an account of it in *The Financier*:

He began to see clearly what was meant by money as a medium of exchange, and how all values were calculated according to one primary value, that of gold. He was a financier by instinct and all the knowledge that pertained to that great art was as natural to him as the emotions and subtleties of life are to a poet.  

(TF 11)

The naturalistic image of the lobster — eat — squid fails to satisfy the question about life in the mind of Cowperwood. To see Cowperwood satisfied as the strong-willed individual is to see Cowperwood controlling completely the social relations. The question whether Cowperwood is socially determined is not important. Even in the prison where his identity is stripped off, he does not lose his consciousness of his greatness. He knows that he is still a public man and knows that he can still be an individual. What is grand about Cowperwood is that he has learnt to realize the difference between outward signs of an individual and the inner man. Herein he remains distinguishable from the other prisoners. He is a number— convict number 3633. His fashionable clothing replaced with the prison garb. He was nobody, no one at all. It was like living in a tomb. The account given in *The Financier* is vivid: “This was horrible—something like a living tomb .... His soul was cold.”  

(TF 395)
Cowperwood’s individuality rests now in his awareness and realization, the power of the mind, the unreality of reality transmuted into the reality of unreality. Cowperwood’s vast wealth could not give him distinction. The question “how is life organized?” is answered through the consciousness about life’s meaninglessness and individual’s powerlessness to affect the cosmic forces. In his essay “A Counsel to Perfection” Dreiser rejects determinism and counsels his readers to live wilfully. This theme recurs throughout Dreiser’s fiction. In The Financier and The Titan man is shown raised above the non-cerebrating and automatic sensory responsiveness of the beast.

In going to portray the character of Cowperwood as the titanic captain of finance, Dreiser has achieved a largeness of utterance. In The Financier and The Titan Dreiser has hammered a sort of raw epic out of Cowperwood’s life. This largeness of utterance has the Emersonian spirit which gradually extends towards a new realization of the whole of spiritual reality later dealt in The Bulwark and The Stoic. Dreiser rejected cosmic determinism for an ordered cosmos under a benevolent creator. His novels unambiguously brought out a faith in the fundamental unity that reveals his proximity to God. Helen Dreiser was justified in her bitterness against those who wanted to point him as someone who was panting and thirsting after God. She confidently asserted:

Why, he was always close to God .... He was a good man.6

Dreiser has succeeded in clearing the trail from both Howellesian timidity and Zolaesque determinism. He has absorbed the beauty of life and transcended the discordant notes through his
abiding love and zest for the mystery and wonder which we call life. He knew the primeval and elemental chaoticism and delved deep into the dark abyss of unformulated, unfathomed, unchartered regions of life only in quest of truth and beauty. Like Clyde, Cowperwood or Eugene or Witla, Dreiser sought to extricate himself from the motivating desires. He did not convert himself into a Hindu Yogi or a Quaker but he took lively interest in the mystical philosophy of the Eastern world and transcendentalism both of which inspired him to sever the ties with the deterministic naturalists. In his introduction to *The Living Thoughts of Thoreau* he compared Thoreau's use of intuition to the mysticism of Buddha and Lao-Tze. He also connected the Oriental mysticism with the mystical philosophy of transcendentalism and Quakerism and succeeded in going beyond naturalism.

Both *The Financier* and *The Titan* have a large panorama and the characters are individuals with strong will-power. Robert Penn Warren reads *An American Tragedy* as a search for the self and the quest continues through *The Financier* and *The Titan* to *The Bulwark*. Dreiser offers the critique of the money-mystique in going to unfold his vision of life that is beautiful, mystical and beyond comprehension. The knowledge of reality is employed to give a knowledge of 'a greater Reality'. What seemed to be a mere questioning or suggestiveness in the earlier novels became by degrees an assertion and confirmation.