



**Epitome : International Journal  
of Multidisciplinary Research**

**ISSN : 2395-6968**

---

**Towards Moralising Capitalism: A Study of Theodore Dreiser's**

*The Financier, The Titan and The Stoic*



**Dr. Nyaa Hans Ndah**

The University of Bamenda  
Higher Teachers' Training College  
Department of English Modern Letters

E-mail: [nyaahans@yahoo.co.uk](mailto:nyaahans@yahoo.co.uk)

**ABSTRACT**

Theodore Dreiser is a prominent 20<sup>th</sup> century American novelist who has elaborately articulated the intricacies of capitalism and the need for reforms in his Cowperwood trilogy. To this effect, this study examines the predicament of the masses in the American capitalist space. The study also investigates the arrogance and affluence that the bourgeois live in, against the backdrop of the misery of the proletariat. Using Alfred Adler's individual psychology and the Marxist theoretical approach, the study is based on the premise that in the Cowperwood trilogy, Dreiser castigates the excesses of modern capitalism and in the process, suggests means of moralising this ideology. The study also revealed that capitalism could be reformed through spiritual revivalism, the strengthening of family ties, and a rethinking of the American Dream.

**KEYWORDS**

Capitalism, moralisation, proletariat, spiritual revivalism, American Dream

## RESEARCH PAPER

### Introduction

This article is based on the premise that in the Cowperwood trilogy, Theodore Dreiser is devoted to the cause of castigating the excesses of modern capitalism on the one hand, and on the other hand, making an effort to attempt a solution towards moralising capitalism. **The** researcher considers Alfred Adler's Individual Psychology and the Marxist literary theory as suitable critical theories that can be applied in this study with the aim of analysing how both authors portray in their novels the dehumanising effects of capitalism and what can be done to moralise modern capitalism, or better still, revive the original concept of capitalism as conceived by the Planting Fathers of the United States of America. .

### The dehumanising effects of capitalism in the Cowperwood trilogy

The enviable type of capitalism conceived and practised by the Planting Fathers of the United States of America has rather witnessed a corruption especially in the era of the Industrial Revolution. This is the period in which Dreiser published his major works including his Cowperwood trilogy. From being an economic system that influenced hard work, fairness and solidarity; American capitalism had transformed to a system that triggered greed, intrigues, unfair competition and a deeply stratified society. It is as a result of such a departure from the ideals that constituted the American dream that Dreiser sets out in his Cowperwood trilogy to castigate such a corruption and equally spell out possible ways for a return to the ideals that the planting fathers of the New World stood for. In this segment of this work, we will analyse the aspect of class stratification, bourgeoisie extravagance and the plight of the proletariat as some of the ills prevalent in the American capitalist space as delineated in Dreiser's *The Financier*, *The Titan* and *The Stoic*.

To begin with, class stratification is a peculiar feature of a capitalist society like the United States of America. It is a form of social stratification in which a society tends to divide into separate classes whose members have different kinds of access to resources and power. An economic and cultural rift usually exists between different classes. People are usually born into their respective classes though social mobility allows for some individuals to be promoted to a higher level class or demoted to a lower level one.

In most cases, class stratification begins with people who are on the same economic and cultural level, with only a few being much wealthier or poorer than others. As time goes on, wealth and status begin to concentrate around a small section of the population. As people spread out more from one another economically, classes are created. When a physical gap is

added, a cultural rift between the classes comes into existence. From the standpoint of Alfred Adler's individual psychology, one observes that the feelings of superiority and inferiority complex are most prevalent in stratified communities. While the rich develop an unhealthy superiority complex, the poor relapse into a shattering inferiority complex due to exploitation and helplessness. Theodore Dreiser portrays in his Cowperwood trilogy a deeply stratified American society wherein money stands distinctly as a magical object which can catapult one from a lower to a higher class and vice versa.

Theodore Dreiser portrays in his works how money stands out as one of those factors that influence economic, social and cultural stratification. He presents an American society in his fiction wherein the race to get to the top is sometimes fierce as those who are at the top or those who aspire to be members of the upper class must prove it by the power or the content of their wallets. Most of Dreiser's protagonists like Caroline Meeber, Jennie Gehardt and Frank Algernon Cowperwood are characters who are born poor and come from the lower class but by means of hard work, they are able to make much money for themselves and are thus regarded as members of the upper class.

A bright picture of a stratified society is painted in Dreiser's *The Financier*. The title of the novel itself is very symbolic as far as the subject of capitalism is concerned. "The Financier" as the title denotes is suggestive of the activities of the business class which indeed constitutes the principal actors in a capitalist society. Dreiser's protagonist in the story, Frank Algernon Cowperwood, is presented as a little boy from a humble background. He grows up with the dream to be rich and like his early mentor Uncle Seneca, he believes that for one to will power in any given society, money must be a leading contributing factor. At the time Frank stops going to school and at the moment he picks up his first job, he already nurses the desire to make much money so as to accomplish his life motto which is "I enjoy myself," and be rated amongst those in the upper class in his stratified society.

From the time Frank Cowperwood picks up his first job to the time he marries Lillian, one senses a significant increase in his financial power. As a result of his growing wealth, his status in the society changes considerably. From a little known individual, he moves to a respectable financier in Philadelphia. His name even appears in the papers as a rising and hardworking financier. The peak of his fame in Philadelphia is when he attracts the attention of the state treasurer who in turn tells the Governor and some of his associates about him. Not only is Frank seen as a financier but these personalities see him as someone who can make them rich through the multi-million-dollar contracts that will be awarded to him. Because of

his good financial standing and competence in executing projects given to him, he soon finds himself amongst great lawyers, administrators and financiers. Not only is he regarded as a member of the upper class in society, he himself decides to move from the quarter he lives to a superior quarter.

It should be noted that not only Frank is uplifted as a result of his overwhelming progress in business, but his entire family receives a better image and treatment in the society. The director of Frank's father's bank suddenly becomes friendlier to the old man. The president of Henry Cowperwood's bank is to go on retirement the following year. Due to Frank Cowperwood's significant progress in business, his father Henry Cowperwood is to be made president. Cowperwood Sr. stands to earn twenty thousand a year as president, and he owes much of it to his son.

It is because of Frank Cowperwood's enviable financial standing that his family's status in the society is raised to a higher level. The Cowperwoods are however considered as one of the prominent families in Philadelphia. This upliftment shows that apart from being born in an upper class family, one can as well distinguish oneself as a member of the upper class if one works hard and makes much money like the case of Frank Algernon Cowperwood in *The Financier*. However, like the case of Caroline Meeber, Cowperwood's rise from obscurity to affluence and his reputation as the leading stock broker in Philadelphia is very telling of the crisis of ethics and morality in the stratified American society reflected in the Cowperwood trilogy.

His way to the upper class in the city of Philadelphia is paved by corruption. Frank Cowperwood is involved in a shady business deal with the city treasurer of Philadelphia, George Stener. A large amount of the city's money has been permitted to pass through the hands of Frank Cowperwood who does business on Third Street. Consequently, other brokers or bankers in the city have met with financial difficulties because loans are limited. It is this unscrupulous accumulation of the city's money in complicity with the city treasurer that has made Cowperwood extremely rich, thereby catapulting him to the upper class. His actions like those of other capitalists in his society are rather egoistic. In such a system, the attainment of ego integrity will always remain a far-fetched dream.

Class stratification is equally highlighted in Dreiser's 1914 publication *The Titan*. After Cowperwood's prison term in Philadelphia comes to an end and after his business debacle in Philadelphia, he leaves Philadelphia for Chicago. Chicago is a more sophisticated city than Philadelphia. This means that in order to emerge as a titan or as a member of the upper class

in such a city, one must show ample proof of wealth or bear the name of a respectable family. Frank Cowperwood and his newly-wedded wife Aileen are quite conscious of this when they settle in Chicago. This explains why they immediately organise a party and invite prominent personalities in Chicago like the Addisons and the Rambands. Frank Algernon Cowperwood intentionally organises a costly if not splendid party with the primary aim to display his wealth. The quality and quantity of food and drinks served, the articles displayed during the party and the exquisite attire of his young and charming wife Aileen Butler, are all indicators to prove to his invitees that he is not any kind of man but a man of a higher class.

In fact, the question of the old and newly rich crops up in Cowperwood's early months in Chicago as it is the case with Jay Gatsby in F. Scott Fitzgerald's *The Great Gatsby*. In Chicago, Frank Cowperwood realises that although wealth makes a person, he equally senses that there is a difference between those who have suddenly grown rich from poverty and those who have inherited wealth or have migrated from the east where wealth is said to be old. In a stratified society like the Chicago that is reflected in *The Titan*, what makes some people to be regarded as being members of the upper class is not only money but also the way that such people behave. Frank Cowperwood and her charming wife Aileen may have the money and the physical beauty but they (especially Aileen Butler) are still very wanting as far as the way of life of the upper or business class is concerned. The upper class women who show up at the party organised by the Cowperwoods do not seem to regard or accept them as people of substance. According to these highly classed women, Aileen is not well-schooled in the mannerisms of the upper class. Her gestures and talks at the party are not the best. Even Frank Cowperwood's colleagues think that she is not the best kind of a woman for a financier like him. The women consider her too young and pretty for their liking.

During his early days in Chicago, Frank Cowperwood does not realise that he is not fully accommodated by members of the upper class in Chicago because of other factors apart from money. This is why after the party, he still thinks and tells Aileen that they must show more evidence of wealth in order to have a place in the circle of the rich and the famous in Chicago. This is how he puts it to his wife, Aileen:

“There's just one thing about this; either they accept us or they don't, well and good, we can't help it. We'll go on and finish the house, and give them a chance to be decent. If they won't be, there are other cities. ...“Never fear. I'll make millions here whether they want me to or not, and after that – well, after that, we'll see what we'll

see. Don't worry; I haven't seen many troubles in this world that money wouldn't cure" (58).

In the excerpt above, Frank Cowperwood sounds very confident about the power of money. He declares, "Never fear. I'll make millions here whether they want me to or not, and after that – well, after that, we'll see what we'll see." The anaphorical usage of the words 'after that' and 'we'll see' is suggestive of his firm belief that with his money, he can do anything. His last declaration to Aileen in the excerpt above – "I haven't seen many troubles in this world that money wouldn't cure," can be seen as a hyperbole. It shows the exaggerated belief in money in the capitalist space. However, this belief is false because even in Chicago, his enormous amount of money does not secure him a place in the ranks of the aristocrats of Chicago as he wished.

Aileen is equally worried because she senses that she and her husband are still to find a respectable place in the upper class of Chicago. It is also difficult for them to have the high-class friends that they would have loved to have. It is becoming more and more evident that money may work out things perfectly for them in Washington or in Philadelphia but Chicago is presented as a city wherein money alone cannot do everything as Frank Algernon Cowperwood thinks. Mrs. Aileen Cowperwood laments thus when she senses that Chicago is not a comfortable place for them: "Oh, if only Frank's money could buy them position and friendship in this interesting world!" She did not quite realise how much on her own personality, or the lack of it, this struggle depended (58).

Consequently, in the long run things get really difficult for the Cowperwoods in Chicago despite their comfortable financial standing. When the upper class represented by Schryhart and Mr Simms uncover Cowperwood's dubious transactions and what led to his imprisonment in Philadelphia, they make it to appear in the newspapers. It is when Cowperwood's questionable past in Philadelphia and his flirtatious habits appear in the papers that he is discredited by both the administrative and business class of Chicago. Despite his good financial standing, he is never accepted in Chicago and this is what propels him to move to London in order to invest there.

Class stratification in Chicago as portrayed in *The Titan* is based on character, birth and money. Dreiser creates such a society to sharply contrast it with what obtains in Philadelphia. Such a society equally contradicts Cowperwood's philosophy that money can do everything. The fact that Cowperwood fails to be accepted or accommodated by the Chicago elitist class because of his questionable moral disposition serves as a strong message to justify the fact

that money alone cannot do everything. The historical context in which *The Titan* was written and the attitude of Dreiser towards capitalism are reflected in the egoistic character of Frank Cowperwood and also in the way he and his wife are shabbily treated in Chicago.

The historical ramifications of American capitalism can be perceived through Dreiser's portrait of the ruthless capitalist, Frank Cowperwood. He is an embodiment of modern American capitalism and the fact that he is not readily accepted in the upper class of Chicago can as well be argued to be Dreiser's disapproval of the callous and unscrupulous means modern capitalists use to get to the top. Karl Marx in his *Communist Manifesto* argues that the history of all existing societies is the history of class struggle. He maintains that mankind would boast of having overcome many problems of life if capitalism that influences class struggle is effaced and replaced by a classless society. However, this researcher rather affirms that class stratification has come to stay so long as capitalism remains the order of the day. Schryhart and Mr Simms in *The Titan* who vehemently oppose Cowperwood's integration into the elitist class of Chicago due to his questionable moral disposition are suggestive of a return to the original concept of capitalism which advocates not only material improvement, but also moral and spiritual rearmament amongst Americans.

Bourgeoisie extravagance is also a peculiar feature in Dreiser's the Cowperwood trilogy. Apart from the excessive spending of money to impress the public by leading entrepreneurs in *The Financier*, *The Titan* and *The Stoic*, one equally spots out Cowperwood's extravagance in his numerous love relationships and his many trips abroad. The most outstanding show of wealth in the Cowperwood's trilogy is on the occasion of the opening of Cowperwood's new mansion in Chicago. What is amazing about this occasion is that Cowperwood uses it to show how wealthy he is so that he can be accepted in the aristocratic class of Chicago. The costly nature of the house, the thousands of dollars he spends for the reception, the many servants and musicians he invites for the occasion can be aptly described as an extravagant use of resources which at the end of the day does not still help him to achieve what he wants. He sends out three hundred invitations to the leading entrepreneurs and administrators of Chicago for his reception. Two hundred and fifty invitees respect his invitation, making the occasion a very grand one.

Through such an extravagant display of wealth by Frank Cowperwood, Dreiser seeks to caricature bourgeoisie extravagance in the modern American capitalist society. This is because despite all what Frank Cowperwood spends and does at this reception, he and his wife are disappointed. The upper class families invited for the occasion still do not



accommodate the Cowperwoods in their circle because of his questionable moral disposition, especially in relation to his unscrupulous activities in Philadelphia.

Cowperwood's extravagance can still be seen in the many sexual relationships that he has. Apart from Lillian, Aileen and Berenice who live with him as his wives before their respective separations, one senses that he also commits adultery with many ladies such as Mrs. Sohlberg and Stephanie Platow. His extravagance can still be seen in his many trips across the world. Apart from going for leisure trips abroad (sometimes with his wives and mistresses), he also travels for business. His voracious collection of artifacts around the world for his arts gallery can also be interpreted as another dimension of his extravagant attitude. His extravagant sexual life can be attributed to his motto, that is, "I enjoy myself." This motto is informed by modern capitalism which encourages the satisfaction of an individual's desire, no matter whether moral or ethical values are respected or not. This is an ill of capitalism that Dreiser seeks to address in his novels under study.

The plight of the proletariat is another disturbing reality in the capitalist space as depicted in the Cowperwood trilogy. In the *Dictionary of Revolutionary Marxism*, the word proletariat refers to "the working class; that is, the class of people in a capitalist society who, deprived of any ownership of the means of production, must sell their labour power to the capitalists in order to survive. Hence, the exploited class is the seller of labour power." The plight of the proletariat is evoked in Dreiser's 1912 novel entitled *The Financier*. The story opens with a description of the Cowperwoods who are a struggling people in Philadelphia. Henry Cowperwood's humble family is presented alongside his illustrious brother-in-law uncle Seneca. Young Frank Cowperwood like Clyde Griffiths in *An American Tragedy* is not comfortable with the poor living conditions of his family. Frank, at a very tender age, already starts thinking that to be a member of the working class is not the best option for anyone who wants to make a name as a great financier. He therefore starts aspiring and working hard to ensure that he employs labour rather than be employed to work for others like the working class that he is born in. It is the misery, the poverty and the exploitation that this class is subjected to, in the American capitalist society that he strives at all cost to flee from.

In effect, one observes that when Frank Cowperwood becomes very rich and is involved in some business transactions with the city treasurer, he himself starts exploiting the masses. He starts employing many people to work for him and is also involved in many shady financial dealings that are detrimental to the city council and also to the masses of Philadelphia. He is said to have connived with the city treasurer George Sterner to borrow city loans at an



extremely low interest rate only to resell them to other stockholders at a high interest rate. The world of *The Financier* is that in which the minority capitalist entrepreneurs control the life and wealth that the majority (the working class) make. One acknowledges that Cowperwood is indicted for this crime committed not because the upper class represented by Mollenhaeuer, Senator Simpson and Butler want to see justice done but simply because they are jealous and want to take over Cowperwood's lucrative contracts. It should be noted that this funds that are mismanaged by the leading politicians and business titans of Philadelphia are tax payers' money. These tax payers are made up mostly of the workers of Philadelphia whose voices are not heard because of the overbearing influence of the upper class.

The predicament of the proletariat is again highlighted in *The Financier* when council elections are organised. Since the politicians are conscious of the fact that they need the votes of the workers to maintain their positions, they do everything to please them with the aim of getting their votes. It is clear that the exposure of the shady business transaction of Cowperwood during the period of the election is a political strategy used by the bigwigs of the Republican Party to make the masses believe that they are bent on ejecting any corrupt supporter of their party. It is worth noting that, Mr. Skelton Wheat, the president of the Citizens' Municipal Reform Association, knows about their hidden agenda and encourages the masses to vote against the Republican Party in the council election. Unfortunately for the helpless masses that sympathise with the opposition party (that is) the Citizens' Municipal Reform Association headed by Skelton, the bigwigs of the ruling party use their power and influence to rig the election.

One avers that the masses of Philadelphia are supporters of Skelton's party. They constitute a comfortable majority that can guarantee victory in any election organised in the city. Conversely, they lose in the fall election due to massive electoral fraud perpetuated by the Republican Party that uses the city police to stir violence in polling stations and thus seize the opportunity to stuff ballot-boxes with Republican Party ballots. The fact that the election results are forged and the masses remain helpless in such a situation is very telling of the plight of the proletariat under the yoke of capitalist politicians and entrepreneurs. Their numerical strength is powerless in the capitalist society because power in such a society is in the hands of those who have much money and occupy prominent positions in the society. This is what Marx castigates in his *Das Capital*. He rather advocates a classless society – a society where social justice reigns and power is in the hands of the masses. According him

such an ideal society can hardly be attained in a capitalist set-up like the American society reflected in Dreiser's *The Financier*.

In the last book of the Cowperwood trilogy entitled *The Stoic*, the plight of the proletariat is again depicted through the experiences of Berenice and her mother in India. While in India for a religious retreat she is stunned by the poverty and misery that millions of Indians live in. She is puzzled as to how a country could have evolved such a noble and profoundly religious philosophy of life about Brahma and Hindi and yet, at the same time, have evoked and maintained such a low, cruel, and oppressive social system, whereby a few manage to live a princely existence while millions struggle for even less than bread. The stark disillusion of such a sharp contrast is too much for Berenice to comprehend. On leaving England for India, she has the impression that the whole western materialistic viewpoint which makes money and luxury its only god is different in the East (India).

After a period of religious grooming in India, she and her mother quickly return to the United States of America. The suffering and the alarming death toll of the masses in India is shocking and she considers returning to America with the main aim of seeing how she can better the lot of such people not only in the East but also in the West where capitalism has reduced the proletariat to the level of second class citizens. One observes that the maltreatment of the masses in India is worse than what obtains in America. What impresses her about India is the high level of spirituality amongst the people and thus resolves that if Americans can embrace spirituality and morality, the country would be a better place to live in.

Therefore, Theodore Dreiser presents a situation that gives a hint as to how American capitalism can be moralised. While Indians need material progress to blend with their spiritual maturity in order to pave the way for a balanced society, Americans badly need spiritual and moral empowerment so as to balance it with the excessive materiality that modern capitalism has instilled in them. If this is done by the modern American generation, they would boast of having revived the original concept of capitalism as conceived by the Planting Fathers of the United States of America. This argument further validates this researcher's view that it is not an overthrow of capitalism that is necessary for the world to be a conducive place to live in as Karl Marx propagates, but it is rather a moralisation of American capitalism that is not only better but feasible.

### **Dreiser's attempt to moralise American capitalism**

Dreiser, by recreating the shockwaves of early 20th century American capitalism, imaginatively sought to moralise it through spiritual revivalism, rethinking the American Dream and American political culture. To begin with, spiritual revivalism is portrayed in the Cowperwood trilogy as a strategy to curtail the excesses of modern capitalism. Religious freedom in the 19th century American society did not only destroy the spiritual foundation that the Planting Fathers laid for the New World, it also led to social and political chaos that resulted in the American Civil War. After the war which brought untold suffering, and human and material destruction, Americans started reconsidering the place of religion in personal and national life. This was the period of the Great Awakening. However, this did not last because although the age of enlightenment and the Second Industrial Revolution brought great mechanical and technological advancement, they drifted Americans far away from religion. Capitalism which ought to have been embraced as a system that paves the way for spiritual and material advancement as thought of by John Winthrop, was instead stripped off its spiritual essence. What was left of capitalism from the 19th century was just its materialistic component void of morality and spirituality.

Dreiser was disturbed by the unholy turn that American capitalism had taken, especially in the early 20th century. His works under study suggest that for the moralisation of capitalism to be attained, a spiritual revival is badly needed. Alfred Adler in his theory on Individual Psychology, opines that the main aim of religion is to ameliorate the rate of social interest. According to him, God symbolises the goal of self-perfection to which we all aspire. Godliness therefore becomes a prerequisite for social coercion and community development. This view is proven right as seen in the actions of Berenice Fleming as portrayed in *The Stoic*.

Before the death of her lover Frank Cowperwood, she does not care whether she violates moral principles or not. However, we start sensing a change in her attitude when she becomes rich and highly connected in Britain. The change in her mentality becomes more glaring if not dramatic when Cowperwood dies. She is extremely devastated when Cowperwood dies. Due to despair and derogatory comments made by the press about her relationship with Frank Cowperwood, she comes to the realisation that she needs something more than money to enable her to have a fulfilled life. In one of the New York Sunday papers which deals entirely with Berenice and her previous relationship with Cowperwood, she is referred to in *The Stoic*

“as an opportunist who had used her beauty to further her personal comfort and social pleasures in general” (205).

At the climax of her consternation and isolation she devotes most of her time reading several books in her library. In the course of her daily readings, she accidentally or coincidentally stumbles on a little volume known as the Bhagavad-Gita. This volume as described in the novel “seemed to condense and epitomize thousands of years of Asiatic religious thought (213).” The teachings on Hindu philosophy and the divine songs of praise she finds in Bhagavad-Gita completely transform her mindset and inspire her to quickly travel to India for spiritual empowerment.

Due to the fact that Cowperwood’s lifelong struggle and investments amounted to nothing at his death, and the fact that the massive wealth that she inherits from Cowperwood does not still give her the satisfaction she aspires for, she immediately starts rethinking the whole essence of western materialism. Her state of mind is described in *The Stoic* after Frank Cowperwood’s and Aileen’s death as follows:

During the period in which the estate of Cowperwood had disintegrated and the death of Aileen had occurred, Berenice had slowly but surely embarked on a course that she felt would adjust her to society and life in any form, provided, as she reasoned from time to time, she could equip herself with the mental and spiritual data that would brush completely out of her consideration the whole Western materialistic viewpoint which made money and luxury its only god. (213)

Dreiser’s use of metaphor in the extract above reveals the excessive attention that is paid to money in the western world. The expression “...the whole Western materialistic viewpoint which made money and luxury its only god” from the excerpt above, is metaphorical and thus portrays how money is raised to the level of a god in the capitalist system. What is fascinating in the character of Berenice is the unexpected twist in her moral and spiritual consciousness. Having achieved all the pleasure that material wealth can provide, she is determined to chart her own way in life contrary to the materialistic philosophy that she has been immersed in from birth by her mother and later on by Frank Cowperwood. The most significant factor that gives more impetus to her spiritual consciousness and empowerment are the humanitarian oriented teachings of Brahman.

Dreiser believes that spiritual empowerment can go a long way to moderate the excessive and destructive belief in materialism in the American capitalist society. It is worth noting that it is in India that Berenice experiences “the dawn of spiritual awakening” (231) in her life. The

fact that Berenice is satisfied, if not fulfilled only when she returns from her religious initiation in India is very telling of the place of religion in the American capitalist society. The vision of the Planting Fathers of America was to raise a society of hard working and God-fearing citizens who considered their business enterprises as a veritable ground of Christian endeavour. Unfortunately, the 20<sup>th</sup> century American society depicted in Dreiser's *trilogy of desire* was that in which the spiritual ramifications of capitalism had been obliterated. Berenice's new found joy and hope in religion coupled with her material wealth project her as a genuine capitalist. She serves as a sharp contrast to her fallen lover, Frank Cowperwood who is spiritually blind and thus embodies the corruption of American capitalism. In a nutshell, through Berenice's spiritual awakening, Dreiser is putting through the message that meaningful and healthy communities can be rebuilt if spiritual and moral values are held in high esteem. In the same light, the moralisation of capitalism can be attained if Americans make a conscious effort like Berenice Fleming to be morally and spiritually alert in their pursuit of success.

In effect, for a moralisation of American capitalism to be attained, Dreiser suggests a rethinking of the American Dream. The American Dream has been perceived and described by many people in different ways. One of the most important aspects of the American Dream is its religious ramification which has been grossly violated by the modern generation. The America which was thought of to be the "beautiful city on a hill" or the "New Jerusalem" by the Puritans was transformed into an entirely secular country after the American War of Independence in 1783. The pursuit of happiness became the driver of the entrepreneurial spirit that defines the American free market economy. This pursuit of happiness by acquiring material wealth became the spirit behind the dream and this gave way to a situation wherein moral and ethical values were violated in the process of achieving happiness.

Worth mentioning is the fact that the American Dream has not been static. It has witnessed an evolution to adapt to the realities of the American society at any given period. Kimberly Amadeo in his essay titled "What is the American Dream Today?" maintains that the ideals upheld in the American Dream, namely equality, liberty, democracy, and the respect of human rights were not applied to all Americans at the same time. At the beginning it was applied only to white property owners. Kimberly further explicates that:

Over time it was extended to slaves, women and non-property owners. President Lincoln first extended the Dream to Negro slaves. President Wilson extended it to women by supporting the 19th Amendment, giving women the right to vote ...

President Obama extended the right to the pursuit of happiness through marriage regardless of sexual orientation, which was supported by the Supreme Court in 2015. (<http://useconomy.about.com/od/grossdomesticproduct/fl/What-Is-the-American-Dream-Today.htm>)

As seen above, it is evident that the dream has witnessed so many changes, depending on the aspirations of Americans at a given time and their notion of the pursuit of happiness. This researcher is very concerned about this evolution of the dream and thus avers that a rethinking of the American Dream is necessary because the rate of its corruption is alarming. American capitalism which informs the politico-economic aspect of the American Dream has taken a different twist due to the excessive spirit of greed and materialism of the modern American generation. What ought to have been a dream of America being a 'new Jerusalem' has been transformed into a nightmare. From the above analysis on the evolution of the American Dream, this researcher concludes that, the American Dream remains that dream that is geared towards raising an American society of spiritually, morally and materially well-to-do citizens.

Given that the American Dream is a fluid term that involves almost all aspects of American life, focus will be on how Dreiser portrays in his novels possible ways of how a moralisation of the American political culture can be attained, especially in the 20<sup>th</sup> century when American politics was adversely affected by modern capitalism. A closer look at the works of Theodore Dreiser portrays their contribution towards the improvement of the American political culture in particular and the American Dream in general. Due to the fact that capitalism is not only an economic system, its political ramifications will be examined in this part of the paper to ascertain how Dreiser portrays role models whom if emulated, will go a long way to moralise American capitalism.

Theodore Dreiser who was himself a political activist was very disappointed with the capitalist driven American politics of the 20<sup>th</sup> century. Although he generally presents a negative image of the politics of the era, he however creates a few characters who incarnate cherished American values that guarantee a healthy society, namely hard work, honesty, godliness and patriotism. In *The Financier*, the protagonist Frank Cowperwood talks very passionately about the statesmanship of Abraham Lincoln. Lincoln is presented in *The Financier* not just as the 'great war President' but also as a reservoir of human values. Even Frank Cowperwood who is callous, ruthless and concerned only about making money admires Lincoln and his encounter with him leaves an indelible mark in his life. When he

sees him from a distance surrounded by “chiefs of staff, local dignitaries, detectives and curious sympathetic faces of the public,” Cowperwood describes him as a “real man” (65).

Abraham Lincoln’s upbringing and his life as a lawyer is also very telling about the American Dream. He incarnates the principles of equality and freedom in the sense that despite his poor upbringing, he steadily rose and occupied the highest office in the United States of America. From the account recorded about him in *The Financier*, it is evident that he has an extraordinary sense of community feeling. Despite his shift from the lower to the aristocratic class in his society, he remains a genuine capitalist who strongly upholds the ideals of American capitalism as perceived by the Planting Fathers of the United States of America. The fact that as a political leader, he valiantly toils to ensure that Slave Trade and other forms of prejudices are abolished in the United States of America is suggestive of his endowment with human and godly virtues which are expected of a good leader. A moralisation of capitalism can be easily and quickly attained, if decision makers become more conscious of their spiritual, moral and civic obligations like Abraham Lincoln.

Another political figure in *The Financier* who can be regarded as a model capitalist leader is Mr. Skelton C. Wheat, President of the Citizens’ Municipal Reform Association of Philadelphia. Skelton is a veritable activist who is staunchly opposed to the corruption, dictatorship and fraud perpetuated by capitalist entrepreneurs and politicians in Philadelphia. Worth noting about Skelton is the fact that he is materially well-to-do and uses genuine means to earn his living. When he uncovers the corrupt practice of the City Treasurer George Stener and Frank Cowperwood who swindle the City’s funds by selling city bonds to Frank at an extremely low interest rate, he is determined to ensure that justice takes its course. Skelton feels for the masses of Philadelphia and thus risks his life to fight for their rights that are violated by the entrepreneurs and politicians of the ruling Republican Party. It is due to the determination and courage of Mr. Skelton that Frank is finally judged and imprisoned for crimes of embezzlement and larceny.

Still about Mr. Skelton, President of the Citizens’ Municipal Reform Association, his activism is also felt in partisan politics. Mr. Skelton is not satisfied with the way the Republican Party is running the Municipality of Philadelphia. He is a true mouthpiece of the suppressed masses of Philadelphia. Being the President of the Citizens’ Municipal Reform Association, he has a large following that far outweighs that of the Republican Party. He has been able to raise the awareness of the masses of Philadelphia about the excesses of the administration and promises to do much better if his party wins the forthcoming fall



elections. Unfortunately for Skelton, his party loses in the polls due to massive electoral fraud perpetuated by firebrands of the Republican Party notably Mollenhauer and Simpson. Despite this defeat, Skelton does not relent his effort in castigating the corruption of the ruling class of Philadelphia.

The role played by Mr. Skelton C. Wheat is very symbolic as far as the political evolution of America is concerned. He is representative of the politically conscious citizens who have in no way been adversely influenced by the corruptive influence of modern capitalism. Like Abraham Lincoln who believes in positive political change, Skelton also believes in the equitable distribution of resources by the ruling class. The activism of Skelton reveals that he is politically conscious and thus has the courage and charisma to alert the unconscious masses to fight and secure what belongs to them. By creating such a character, Theodore Dreiser's intention is to raise awareness amongst 20<sup>th</sup> century Americans about the need for them to stand their grounds against the corrupt and exploitative actions of capitalist entrepreneurs and politicians. Through such activism, there is hope that the moralisation of American capitalism can eventually be achieved. There has however, been a significant evolution in American politics since the 20<sup>th</sup> century. This argument is justified when one considers that the United States of America occupies a frontline position in the spread of democracy across the world, and the point that electoral processes are more transparent in the 21<sup>st</sup> century American society. One can therefore not undermine the contribution of Dreiser's works in the evolution of American politics.

Furthermore, Dreiser presents in *The Titan*, another political decision taken by a people with the view to stamp out the greed and exploitation perpetuated by capitalist entrepreneurs and politicians. Dreiser can be seen as a 20<sup>th</sup> century American novelist whose unflinching attitude in castigating the ills of American capitalism prepares the ground for the moralisation of such a politico-economic system. The city of Chicago is presented as a model city in which there seems to be no safe haven for corrupt entrepreneurs and politicians like Frank Cowperwood who strongly believe in the power of money. The city of Chicago is presented as an ideal city wherein people of questionable moral standards are not tolerated. Both the upper and lower class of Chicago are morally, economically and politically alert. They are ever ready to work as a team to ensure that no single individual takes advantage of his or her financial strength to unscrupulously enrich himself/ herself to the detriment of the majority.

Chicago is presented as a city of political freedom and maturity when Frank Cowperwood decides to obtain a fifty-year franchise to control the street transport system in Chicago. The

moral integrity and political maturity of the people of Chicago is revealed when Frank Cowperwood concerts with some city administrators and convinces some of them about his intention to get a fifty-year franchise to control the Chicago road transport network. He also promises fabulous sums of money to any alderman who votes in support of his bid. Due to the ruthless attitude of Frank Cowperwood, both the ruling and working class of Chicago hate him and are determined to put an end to his excesses. The mayor of Chicago, aldermen, the press and the masses of Chicago all turn out at the city hall to mount pressure on the aldermen to vote against Cowperwood not out of envy but simply because of his greed and ruthlessness. With pressure mounted from all quarters of the Chicago community to frustrate the intentions of Cowperwood, the aldermen unanimously vote against Cowperwood. This marks the fall of Frank in Chicago. After the elections, Frank who is the embodiment of corruption and the most destructive form of capitalism resolves to quit the United States with the hope to do business elsewhere.

Theodore Dreiser's portrait of Chicago is very telling as far as the moralisation of capitalism is concerned. While Cowperwood's attitude is suggestive of the corrupted principle of individualism, the people of Chicago represent a buffer force against the corruptive influence of modern capitalism. To this effect, one maintains that the spirit of capitalism that animates the early 20<sup>th</sup> century American society as depicted in *The Titan* is not the same capitalist spirit that animated the era of the Planting Fathers. The principle of individualism as enshrined in the American political culture is meant to empower the individual to be self-reliant so as to fend for his needs and those of others. This principle of individualism has nothing to do with greed and exploitation as is the case with Frank Cowperwood.

In a politically charged sense, becoming "politically conscious" is often meant to connote that people have awakened to their true political role, their actual identity. The masses of Chicago can be seen as being politically conscious and thus strive as much as possible to ensure that not the will of the minority but that of the majority should prevail. Unlike the masses of Philadelphia in *The Financier* who are helpless when the fall elections are rigged by the few but powerful Republican bigwigs of the city, those of Chicago are conscious of their rights and are ready to fiercely stand against anyone who tampers with their rights.

From the observations made above, one can assert that by presenting Chicago as a city of politically and morally conscious citizens, one is of the opinion that the corruptive influence of modern capitalism can be reduced to the barest minimum if democratic principles are respected. Democracy upholds cherished American values like equality, freedom, the rule of

law and respect of human rights. These are core values that are contained in the American Dream. Chicago as reflected in *The Titan* is representative of American democracy. One can therefore argue that, for Cowperwood who incarnates the nightmare of capitalism to be shown the door to get out of Chicago reveals that, the evils of capitalism can be easily dealt with if democratic principles are effectively implemented. If this is done, capitalism would not be demonised; instead it shall remain a cherished politico-economic system as envisaged by the Puritans.

### **Conclusion**

In a nutshell, Dreiser suggests in his trilogy a rethinking of the American Dream and the American political culture due to the alarming corruption of the dream and American politics in the 20<sup>th</sup> century American society. He creates with the power of his imagination role models who are ideal capitalist politicians to portray that a revival of the American Dream is possible if the attitude of the role models he presents in his novels are emulated by the decadent American generation of the 20<sup>th</sup> century. He equally suggests a spiritual revival, and a reconstruction of the family unit as possible ways to moralise capitalism.

## WORKS CITED

### Primary Sources

**DREISER, Theodore.** *The Financier*. New York & London: Harper & Brothers Publishers, 1912.

---. *The Titan*. New York: John Lane Company, 1914.

---. *The Stoic*. Garden City, New York: Doubleday & Company, Inc, 1947.

### Secondary Sources

#### Books

**ADAMS, James Truslow.** *The Epic of America*. Boston: Little Brown and Co., 1931.

**ALBEE, Edward.** *The American Dream*. Chicago: Signet, 1960.

**BENNETT, W. Lance.** *Public Opinion in American Politics*. Harcourt: Harcourt College Pub, 1980.

**CONNOLLY, William E.** *Capitalism and Christianity, American Style*. np: Duke University Press Books , 2008.

**EAGLETON, Terry.** *Marxism and Literary Criticism*. California: University of California Press , 1976.

**EWEN, Robert B.** *An Introduction to Theories of Personality*. 6<sup>th</sup> edition. New Jersey, London: Lawrence Erlbaum Associates, 2003.

**FRIEDMAN, Milton.** *Capitalism and Freedom*. Chicago: University of Chicago Press, 2012.

**FUKUYAMA, Yoshihiro Francis.** *The End of History and the Last Man*. New York: Free Press, 1992.

**GUERIN Wilfred, Earle Labour, Lee Morgan, Jeanne C. Riesman, John R.**

**Willingham.** *A Handbook of Critical Approaches to Literature*. 3<sup>rd</sup> Edition. New York and Oxford: Oxford University Press, 1992.

**HORTON, W. Rod and Herbert W. Edward.** *Background of American Literary Thoughts*. New Jersey: Prentice Hall, 1974.

**INTERNATIONAL BIBLE SOCIETY.** *The Holy Bible*. (NIV) Great Britain: International Bible Society, 1984.

**KULIKOFF, Allan.** *The Agrarian Origins of American Capitalism*. Virginia: University of Virginia Press, 1996.

**LAMBERT, Frank.** *The Founding Fathers and the Place of Religion in America*. New Jersey: Princeton University Press, 2010.

**LUKACS, Georg.** *History and Class Consciousness*. Cambridge, Massachusetts:

MIT Press, 1971, pp.10, 14.

**MANDEL, Ernest.** *Late Capitalism*. Brooklyn NY: Verso Classics, 1999.

**PIZER, Donald.** ed. *Critical Essays on Theodore Dreiser*. Boston, Massachusetts: G.K. Hall & Co, 1981.

### **Journals**

**LEHAN, Richard D.** “The Romantic Dilemma.” *Critical Essays on Theodore Dreiser*.

(Donald Pizer ed.) Boston, Massachusetts: G.K. Hall & Co. 1981. pp 136-143.

**PHILIPS, L. Williams.** “The Imagery of Dreiser’s Novels” *Critical Essays on Theodore*

*Dreiser*. (Donald Pizer ed.) Boston, Massachusetts: G.K. Hall & Co. 1981. pp 104 –12

**WILSON, Richard W.** “American Political Culture in Comparative Perspective,” *Political Psychology*, Rutgers: John Wiley & Sons, 2002.

### **Internet Source**

**KARAT, Prakash.** “Marxism in the 21<sup>st</sup> Century: Alternative to Neoliberal Capitalism and Imperialism.” . <<http://cpim.org/content/marxism> 21st-century-alternative-neoliberal-capitalism-and-imperialism/> retrieved on 14 Sept. 2015.