The Titan



Theodore Dreiser

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Cover Image: Henry Fuseli (1741-1825)
('Macbeth', consulting the Vision of the Armed Head, 1793**)**

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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 ear-lobes 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 penetrat-

ed 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 cheek-bones, 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.

As it happened, old Peter Laughlin had arrived at that psychological moment when he was wishing that some such opportunity as this might appear and be available. He was a lonely man, never having been able to bring himself to trust his peculiar temperament in the hands of any woman. As a matter of fact, he had never understood women at all, his relations being confined to those sad immoralities of the cheapest character which only money—grudgingly given, at that—could buy. He lived in three small rooms in West Harrison Street, near Throup, where he cooked his own meals at times. His one companion was a small spaniel, simple and affectionate, a she dog, Jennie by name, with whom he slept. Jennie was a docile, loving companion, waiting for him patiently by day in his office until he was ready to go home at night. He talked to this spaniel quite as he would to a human being (even more intimately, perhaps), taking the dog's glances, tail-waggings, and general movements for answer. In the morning when he arose, which was often as early as half past four, or even four—he was a brief sleeper—he would begin by pulling on his trousers (he seldom bathed any more except at a down-town barber shop) and talking to Jennie.

"Git up, now, Jinnie," he would say. "It's time to git up. We've got to make our coffee now and git some breakfast. I can see yuh, lyin' there, pertendin' to be asleep. Come on, now! You've had sleep enough. You've been sleepin' as long as I have."

Jennie would be watching him out of the corner of one loving eye, her tail tap-tapping on the bed, her free ear going up and down.

When he was fully dressed, his face and hands washed, his old string tie pulled around into a loose and convenient knot, his hair

brushed upward, Jennie would get up and jump demonstratively about, as much as to say, "You see how prompt I am."

"That's the way," old Laughlin would comment. "Allers last. Yuh never git up first, do yuh, Jinnie? Allers let yer old man do that, don't you?"

On bitter days, when the car-wheels squeaked and one's ears and fingers seemed to be in danger of freezing, old Laughlin, arrayed in a heavy, dusty greatcoat of ancient vintage and a square hat, would carry Jennie down-town in a greenish-black bag along with some of his beloved "sheers" which he was meditating on. Only then could he take Jennie in the cars. On other days they would walk, for he liked exercise. He would get to his office as early as seven-thirty or eight, though business did not usually begin until after nine, and remain until four-thirty or five, reading the papers or calculating during the hours when there were no customers. Then he would take Jennie and go for a walk or to call on some business acquaintance. His home room, the newspapers, the floor of the exchange, his offices, and the streets were his only resources. He cared nothing for plays, books, pictures, music—and for women only in his one-angled, mentally impoverished way. His limitations were so marked that to a lover of character like Cowperwood he was fascinating—but Cowperwood only used character. He never idled over it long artistically.

As Cowperwood suspected, what old Laughlin did not know about Chicago financial conditions, deals, opportunities, and individuals was scarcely worth knowing. Being only a trader by instinct, neither an organizer nor an executive, he had never been able to make any great constructive use of his knowledge. His gains and his losses he took with reasonable equanimity, exclaiming over and over, when he lost: "Shucks! I hadn't orter have done that," and snapping his fingers. When he won heavily or was winning he munched tobacco with a seraphic smile and occasionally in the

midst of trading would exclaim: "You fellers better come in. It's a-gonta rain some more." He was not easy to trap in any small gambling game, and only lost or won when there was a free, open struggle in the market, or when he was engineering some little scheme of his own.

The matter of this partnership was not arranged at once, although it did not take long. Old Peter Laughlin wanted to think it over, although he had immediately developed a personal fancy for Cowperwood. In a way he was the latter's victim and servant from the start. They met day after day to discuss various details and terms; finally, true to his instincts, old Peter demanded a full half interest.

"Now, you don't want that much, Laughlin," Cowperwood suggested, quite blandly. They were sitting in Laughlin's private office between four and five in the afternoon, and Laughlin was chewing tobacco with the sense of having a fine, interesting problem before him. "I have a seat on the New York Stock Exchange," he went on, "and that's worth forty thousand dollars. My seat on the Philadelphia exchange is worth more than yours here. They will naturally figure as the principal assets of the firm. It's to be in your name. I'll be liberal with you, though. Instead of a third, which would be fair, I'll make it forty-nine per cent., and we'll call the firm Peter Laughlin & Co. I like you, and I think you can be of a lot of use to me. I know you will make more money through me than you have alone. I could go in with a lot of these silk-stocking fellows around here, but I don't want to. You'd better decide right now, and let's get to work."

Old Laughlin was pleased beyond measure that young Cowperwood should want to go in with him. He had become aware of late that all of the young, smug newcomers on 'change considered him an old fogy. Here was a strong, brave young Easterner, twenty years his junior, evidently as shrewd as himself—more so, he

feared—who actually proposed a business alliance. Besides, Cowperwood, in his young, healthy, aggressive way, was like a breath of spring.

"I ain't keerin' so much about the name," rejoined Laughlin. "You can fix it that-a-way if you want to. Givin' you fifty-one per cent. gives you charge of this here shebang. All right, though; I ain't a-kickin'. I guess I can manage allus to git what's a-comin' to me.

"It's a bargain, then," said Cowperwood. "We'll want new offices,
Laughlin, don't you think? This one's a little dark."

"Fix it up any way you like, Mr. Cowperwood. It's all the same to me.
I'll be glad to see how yer do it."

In a week the details were completed, and two weeks later the sign of
Peter Laughlin & Co., grain and commission merchants, appeared over the
door of a handsome suite of rooms on the ground floor of a corner at La
Salle and Madison, in the heart of the Chicago financial district.

"Get onto old Laughlin, will you?" one broker observed to another, as they passed the new, pretentious commission-house with its splendid plate-glass windows, and observed the heavy, ornate bronze sign placed on either side of the door, which was located exactly on the corner. "What's struck him? I thought he was almost all through. Who's the Company?"

"I don't know. Some fellow from the East, I think."

"Well, he's certainly moving up. Look at the plate glass, will you?"

It was thus that Frank Algernon Cowperwood's Chicago financial career was definitely launched.

Chapter V

Concerning A Wife And Family

If any one fancies for a moment that this commercial move on the part of Cowperwood was either hasty or ill-considered they but little appreciate the incisive, apprehensive psychology of the man. His thoughts as to life and control (tempered and hardened by thirteen months of reflection in the Eastern District Penitentiary) had given him a fixed policy. He could, should, and would rule alone. No man must ever again have the least claim on him save that of a suppliant. He wanted no more dangerous combinations such as he had had with Stener, the man through whom he had lost so much in Philadelphia, and others. By right of financial intellect and courage he was first, and would so prove it. Men must swing around him as planets around the sun.

Moreover, since his fall from grace in Philadelphia he had come to think that never again, perhaps, could he hope to become socially acceptable in the sense in which the so-called best society of a city interprets the phrase; and pondering over this at odd moments, he realized that his future allies in all probability would not be among the rich and socially important—the clannish, snobbish elements of society—but among the beginners and financially strong men who had come or were coming up from the bottom, and who had no social hopes whatsoever. There were many such. If through luck and effort he became sufficiently powerful financially he might then hope to dictate to society. Individualistic and even anarchistic in character, and without a shred of true democracy, yet temperamentally he was in sympathy with the mass more than he was with the class, and he understood the mass better. Perhaps this, in a way, will explain his desire to connect himself with a per-

sonality so naive and strange as Peter Laughlin. He had annexed him as a surgeon selects a special knife or instrument for an operation, and, shrewd as old Laughlin was, he was destined to be no more than a tool in Cowperwood's strong hands, a mere hustling messenger, content to take orders from this swiftest of moving brains. For the present Cowperwood was satisfied to do business under the firm name of Peter Laughlin & Co.—as a matter of fact, he preferred it; for he could thus keep himself sufficiently inconspicuous to avoid undue attention, and gradually work out one or two coups by which he hoped to firmly fix himself in the financial future of Chicago.

As the most essential preliminary to the social as well as the financial establishment of himself and Aileen in Chicago, Harper Steger, Cowperwood's lawyer, was doing his best all this while to ingratiate himself in the confidence of Mrs. Cowperwood, who had no faith in lawyers any more than she had in her recalcitrant husband. She was now a tall, severe, and rather plain woman, but still bearing the marks of the former passive charm that had once interested Cowperwood. Notable crows'-feet had come about the corners of her nose, mouth, and eyes. She had a remote, censorious, subdued, self-righteous, and even injured air.

The cat-like Steger, who had all the graceful contemplative air of a prowling Tom, was just the person to deal with her. A more suavely cunning and opportunistic soul never was. His motto might well have been, speak softly and step lightly.

"My dear Mrs. Cowperwood," he argued, seated in her modest West Philadelphia parlor one spring afternoon, "I need not tell you what a remarkable man your husband is, nor how useless it is to combat him. Admitting all his faults—and we can agree, if you please, that they are many"—Mrs. Cowperwood stirred with irritation—"still it is not worth while to attempt to hold him to a strict account. You know"—and Mr. Steger opened his thin, artistic hands

in a deprecatory way—"what sort of a man Mr. Cowperwood is, and whether he can be coerced or not. He is not an ordinary man, Mrs. Cowperwood. No man could have gone through what he has and be where he is to-day, and be an average man. If you take my advice you will let him go his way. Grant him a divorce. He is willing, even anxious to make a definite provision for you and your children. He will, I am sure, look liberally after their future. But he is becoming very irritable over your unwillingness to give him a legal separation, and unless you do I am very much afraid that the whole matter will be thrown into the courts. If, before it comes to that, I could effect an arrangement agreeable to you, I would be much pleased. As you know, I have been greatly grieved by the whole course of your recent affairs. I am intensely sorry that things are as they are."

Mr. Steger lifted his eyes in a very pained, deprecatory way. He regretted deeply the shifty currents of this troubled world.

Mrs. Cowperwood for perhaps the fifteenth or twentieth time heard him to the end in patience. Cowperwood would not return. Steger was as much her friend as any other lawyer would be. Besides, he was socially agreeable to her. Despite his Machiavellian profession, she half believed him. He went over, tactfully, a score of additional points. Finally, on the twenty-first visit, and with seemingly great distress, he told her that her husband had decided to break with her financially, to pay no more bills, and do nothing until his responsibility had been fixed by the courts, and that he, Steger, was about to retire from the case. Mrs. Cowperwood felt that she must yield; she named her ultimatum. If he would fix two hundred thousand dollars on her and the children (this was Cowperwood's own suggestion) and later on do something commercially for their only son, Frank, junior, she would let him go. She disliked to do it. She knew that it meant the triumph of Aileen Butler, such as it was. But, after all, that wretched creature had been

properly disgraced in Philadelphia. It was not likely she could ever raise her head socially anywhere any more. She agreed to file a plea which Steger would draw up for her, and by that oily gentleman's machinations it was finally wormed through the local court in the most secret manner imaginable. The merest item in three of the Philadelphia papers some six weeks later reported that a divorce had been granted. When Mrs. Cowperwood read it she wondered greatly that so little attention had been attracted by it. She had feared a much more extended comment. She little knew the cat-like prowlings, legal and journalistic, of her husband's interesting counsel. When Cowperwood read it on one of his visits to Chicago he heaved a sigh of relief. At last it was really true. Now he could make Aileen his wife. He telegraphed her an enigmatic message of congratulation. When Aileen read it she thrilled from head to foot. Now, shortly, she would become the legal bride of Frank Algernon Cowperwood, the newly enfranchised Chicago financier, and then—

"Oh," she said, in her Philadelphia home, when she read it, "isn't that splendid! Now I'll be Mrs. Cowperwood. Oh, dear!"

Mrs. Frank Algernon Cowperwood number one, thinking over her husband's liaison, failure, imprisonment, pyrotechnic operations at the time of the Jay Cooke failure, and his present financial ascendancy, wondered at the mystery of life. There must be a God. The Bible said so. Her husband, evil though he was, could not be utterly bad, for he had made ample provision for her, and the children liked him. Certainly, at the time of the criminal prosecution he was no worse than some others who had gone free. Yet he had been convicted, and she was sorry for that and had always been. He was an able and ruthless man. She hardly knew what to think. The one person she really did blame was the wretched, vain, empty-headed, ungodly Aileen Butler, who had been his seductress and was probably now to be his wife. God would punish her, no doubt. He must.

So she went to church on Sundays and tried to believe, come what might, that all was for the best.

Chapter VI

The New Queen of the Home

The day Cowperwood and Aileen were married—it was in an obscure village called Dalston, near Pittsburg, in western Pennsylvania, where they had stopped off to manage this matter—he had said to her: "I want to tell you, dear, that you and I are really beginning life all over. Now it depends on how well we play this game as to how well we succeed. If you will listen to me we won't try to do anything much socially in Chicago for the present. Of course we'll have to meet a few people. That can't be avoided. Mr. and Mrs. Addison are anxious to meet you, and I've delayed too long in that matter as it is. But what I mean is that I don't believe it's advisable to push this social exchange too far. People are sure to begin to make inquiries if we do. My plan is to wait a little while and then build a really fine house so that we won't need to rebuild. We're going to go to Europe next spring, if things go right, and we may get some ideas over there. I'm going to put in a good big gallery," he concluded. "While we're traveling we might as well see what we can find in the way of pictures and so on."

Aileen was thrilling with anticipation. "Oh, Frank," she said to him, quite ecstatically, "you're so wonderful! You do everything you want, don't you?"

"Not quite," he said, deprecatingly; "but it isn't for not wanting to.
Chance has a little to say about some of these chings, Aileen."

She stood in front of him, as she often did, her plump, ringed hands on his shoulders, and looked into those steady, lucid pools—his eyes. Another man, less leonine, and with all his shifting thoughts, might have had to contend with the handicap of a shifty gaze; he fronted the queries and suspicions of the world with a seeming candor that was as disarming as that of a child. The truth was he believed in himself, and himself only, and thence sprang his courage to think as he pleased. Aileen wondered, but could get no answer.

"Oh, you big tiger!" she said. "You great, big lion! Boo!"

He pinched her cheek and smiled. "Poor Aileen!" he thought. She little knew the unsolvable mystery that he was even to himself—to himself most of all.

Immediately after their marriage Cowperwood and Aileen journeyed to Chicago direct, and took the best rooms that the Tremont provided, for the time being. A little later they heard of a comparatively small furnished house at Twenty-third and Michigan Avenue, which, with horses and carriages thrown in, was to be had for a season or two on lease. They contracted for it at once, installing a butler, servants, and the general service of a well-appointed home. Here, because he thought it was only courteous, and not because he thought it was essential or wise at this time to attempt a social onslaught, he invited the Addisons and one or two others whom he felt sure would come—Alexander Rambaud, president of the Chicago & Northwestern, and his wife, and Taylor Lord, an architect whom he had recently called into consultation and whom he found socially acceptable. Lord, like the Addisons, was in society, but only as a minor figure.

Trust Cowperwood to do the thing as it should be done. The place they had leased was a charming little gray-stone house, with a neat flight of granite, balustraded steps leading up to its wide-arched door, and a judicious use of stained glass to give its interior

an artistically subdued atmosphere. Fortunately, it was furnished in good taste. Cowperwood turned over the matter of the dinner to a caterer and decorator. Aileen had nothing to do but dress, and wait, and look her best.

"I needn't tell you," he said, in the morning, on leaving, "that I want you to look nice to-night, pet. I want the Addisons and Mr. Rambaud to like you."

A hint was more than sufficient for Aileen, though really it was not needed. On arriving at Chicago she had sought and discovered a French maid. Although she had brought plenty of dresses from Philadelphia, she had been having additional winter costumes prepared by the best and most expensive mistress of the art in Chicago—Theresa Donovan. Only the day before she had welcomed home a golden-yellow silk under heavy green lace, which, with her reddish-gold hair and her white arms and neck, seemed to constitute an unusual harmony. Her boudoir on the night of the dinner presented a veritable riot of silks, satins, laces, lingerie, hair ornaments, perfumes, jewels—anything and everything which might contribute to the feminine art of being beautiful. Once in the throes of a toilet composition, Aileen invariably became restless and energetic, almost fidgety, and her maid, Fadette, was compelled to move quickly. Fresh from her bath, a smooth, ivory Venus, she worked quickly through silken lingerie, stockings and shoes, to her hair. Fadette had an idea to suggest for the hair. Would Madame let her try a new swirl she had seen? Madame would—yes. So there were movings of her mass of rich glinting tresses this way and that. Somehow it would not do. A braided effect was then tried, and instantly discarded; finally a double looping, without braids, low over the forehead, caught back with two dark-green bands, crossing like an X above the center of her forehead and fastened with a diamond sunburst, served admirably. In her filmy, lacy boudoir cos-

tume of pink silk Aileen stood up and surveyed herself in the full-length mirror.

"Yes," she said, turning her head this way and that.

Then came the dress from Donovan's, rustling and crisping. She slipped into it wonderingly, critically, while Fadette worked at the back, the arms, about her knees, doing one little essential thing after another.

"Oh, Madame!" she exclaimed. "Oh, charmant! Ze hair, it go weeth it perfect. It ees so full, so beyutiful here"—she pointed to the hips, where the lace formed a clinging basque. "Oh, tees varee, varee nize."

Aileen glowed, but with scarcely a smile. She was concerned. It wasn't so much her toilet, which must be everything that it should be—but this Mr. Addison, who was so rich and in society, and Mr. Rambaud, who was very powerful, Frank said, must like her. It was the necessity to put her best foot forward now that was really troubling her. She must interest these men mentally, perhaps, as well as physically, and with social graces, and that was not so easy. For all her money and comfort in Philadelphia she had never been in society in its best aspects, had never done social entertaining of any real importance. Frank was the most important man who had ever crossed her path. No doubt Mr. Rambaud had a severe, old-fashioned wife. How would she talk to her? And Mrs. Addison! She would know and see everything. Aileen almost talked out loud to herself in a consoling way as she dressed, so strenuous were her thoughts; but she went on, adding the last touches to her physical graces.

When she finally went down-stairs to see how the dining and reception rooms looked, and Fadette began putting away the welter of discarded garments—she was a radiant vision—a splendid greenish-gold figure, with gorgeous hair, smooth, soft, shapely ivory

arms, a splendid neck and bust, and a swelling form. She felt beautiful, and yet she was a little nervous—truly. Frank himself would be critical. She went about looking into the dining-room, which, by the caterer's art, had been transformed into a kind of jewel-box glowing with flowers, silver, gold, tinted glass, and the snowy whiteness of linen. It reminded her of an opal flashing all its soft fires. She went into the general reception-room, where was a grand piano finished in pink and gold, upon which, with due thought to her one accomplishment—her playing—she had arranged the songs and instrumental pieces she did best. Aileen was really not a brilliant musician. For the first time in her life she felt matronly—as if now she were not a girl any more, but a woman grown, with some serious responsibilities, and yet she was not really suited to the role. As a matter of fact, her thoughts were always fixed on the artistic, social, and dramatic aspects of life, with unfortunately a kind of nebulosity of conception which permitted no condensation into anything definite or concrete. She could only be wildly and feverishly interested. Just then the door clicked to Frank's key—it was nearing six—and in he came, smiling, confident, a perfect atmosphere of assurance.

"Well!" he observed, surveying her in the soft glow of the reception-room lighted by wall candles judiciously arranged. "Who's the vision floating around here? I'm almost afraid to touch you. Much powder on those arms?"

He drew her into his arms, and she put up her mouth with a sense of relief. Obviously, he must think that she looked charming.

"I am chalky, I guess. You'll just have to stand it, though. You're going to dress, anyhow."

She put her smooth, plump arms about his neck, and he felt pleased. This was the kind of a woman to have—a beauty. Her neck was resplendent with a string of turquoise, her fingers too heavily jeweled, but still beautiful. She was faintly redolent of hya-

cinth or lavender. Her hair appealed to him, and, above all, the rich yellow silk of her dress, flashing fulgurously through the closely netted green.

"Charming, girlie. You've outdone yourself. I haven't seen this dress before. Where did you get it?"

"Here in Chicago."

He lifted her warm fingers, surveying her train, and turned her about.

"You don't need any advice. You ought to start a school."

"Am I all right?" she queried, smartly, but with a sense of self-distrust for the moment, and all because of him.

"You're perfect. Couldn't be nicer. Splendid!"

She took heart.

"I wish your friends would think so. You'd better hurry."

He went up-stairs, and she followed, looking first into the dining-room again. At least that was right. Surely Frank was a master.

At seven the plop of the feet of carriage-horses was heard, and a moment later Louis, the butler, was opening the door. Aileen went down, a little nervous, a little frigid, trying to think of many pleasant things, and wondering whether she would really succeed in being entertaining. Cowperwood accompanied her, a very different person in so far as mood and self-poise were concerned. To himself his own future was always secure, and that of Aileen's if he wished to make it so. The arduous, upward-ascending rungs of the social ladder that were troubling her had no such significance to him.

The dinner, as such simple things go, was a success from what might be called a managerial and pictorial point of view. Cowperwood, because of his varied tastes and interests, could discuss

railroading with Mr. Rambaud in a very definite and illuminating way; could talk architecture with Mr. Lord as a student, for instance, of rare promise would talk with a master; and with a woman like Mrs. Addison or Mrs. Rambaud he could suggest or follow appropriate leads. Aileen, unfortunately, was not so much at home, for her natural state and mood were remote not so much from a serious as from an accurate conception of life. So many things, except in a very nebulous and suggestive way, were sealed books to Aileen—merely faint, distant tinklings. She knew nothing of literature except certain authors who to the truly cultured might seem banal. As for art, it was merely a jingle of names gathered from Cowperwood's private comments. Her one redeeming feature was that she was truly beautiful herself—a radiant, vibrating objet d'art. A man like Rambaud, remote, conservative, constructive, saw the place of a woman like Aileen in the life of a man like Cowperwood on the instant. She was such a woman as he would have prized himself in a certain capacity.

Sex interest in all strong men usually endures unto the end, governed sometimes by a stoic resignation. The experiment of such attraction can, as they well know, be made over and over, but to what end? For many it becomes too troublesome. Yet the presence of so glittering a spectacle as Aileen on this night touched Mr. Rambaud with an ancient ambition. He looked at her almost sadly. Once he was much younger. But alas, he had never attracted the flaming interest of any such woman. As he studied her now he wished that he might have enjoyed such good fortune.

In contrast with Aileen's orchid glow and tinted richness Mrs. Rambaud's simple gray silk, the collar of which came almost to her ears, was disturbing—almost reproving—but Mrs. Rambaud's ladylike courtesy and generosity made everything all right. She came out of intellectual New England—the Emerson-Thoreau-Channing Phillips school of philosophy—and was broadly tolerant. As a matter

of fact, she liked Aileen and all the Orient richness she represented. "Such a sweet little house this is," she said, smilingly. "We've noticed it often. We're not so far removed from you but what we might be called neighbors."

Aileen's eyes spoke appreciation. Although she could not fully grasp Mrs. Rambaud, she understood her, in a way, and liked her. She was probably something like her own mother would have been if the latter had been highly educated. While they were moving into the reception-room Taylor Lord was announced. Cowperwood took his hand and brought him forward to the others.

"Mrs. Cowperwood," said Lord, admiringly—a tall, rugged, thoughtful person—"let me be one of many to welcome you to Chicago. After Philadelphia you will find some things to desire at first, but we all come to like it eventually."

"Oh, I'm sure I shall," smiled Aileen.

"I lived in Philadelphia years ago, but only for a little while," added

Lord. "I left there to come here."

The observation gave Aileen the least pause, but she passed it over lightly. This sort of accidental reference she must learn to expect; there might be much worse bridges to cross.

"I find Chicago all right," she replied, briskly. "There's nothing the matter with it. It has more snap than Philadelphia ever had."

"I'm glad to hear you say that. I like it so much. Perhaps it's because I find such interesting things to do here."

He was admiring the splendor of her arms and hair. What need had beautiful woman to be intellectual, anyhow, he was saying to

himself, sensing that Aileen might be deficient in ultimate refinement.

Once more an announcement from the butler, and now Mr. and Mrs. Addison entered. Addison was not at all concerned over coming here—liked the idea of it; his own position and that of his wife in Chicago was secure. "How are you, Cowperwood?" he beamed, laying one hand on the latter's shoulder. "This is fine of you to have us in to-night. Mrs. Cowperwood, I've been telling your husband for nearly a year now that he should bring you out here. Did he tell you?" (Addison had not as yet confided to his wife the true history of Cowperwood and Aileen.)

"Yes, indeed," replied Aileen, gaily, feeling that Addison was charmed by her beauty. "I've been wanting to come, too. It's his fault that I wasn't here sooner."

Addison, looking circumspectly at Aileen, said to himself that she was certainly a stunning-looking woman. So she was the cause of the first wife's suit. No wonder. What a splendid creature! He contrasted her with Mrs. Addison, and to his wife's disadvantage. She had never been as striking, as stand-upish as Aileen, though possibly she might have more sense. Jove! if he could find a woman like Aileen to-day. Life would take on a new luster. And yet he had women—very carefully, very subterraneously. But he had them.

"It's such a pleasure to meet you," Mrs. Addison, a corpulent, bejeweled lady, was saying to Aileen. "My husband and yours have become the best of friends, apparently. We must see more of each other."

She babbled on in a puffy social way, and Aileen felt as though she were getting along swiftly. The butler brought in a great tray of appetizers and cordials, and put them softly on a remote table. Dinner was served, and the talk flowed on; they discussed the growth of the city, a new church that Lord was building ten blocks

farther out; Rambaud told about some humorous land swindles. It was quite gay. Meanwhile Aileen did her best to become interested in Mrs. Rambaud and Mrs. Addison. She liked the latter somewhat better, solely because it was a little easier to talk to her. Mrs. Rambaud Aileen knew to be the wiser and more charitable woman, but she frightened her a little; presently she had to fall back on Mr. Lord's help. He came to her rescue gallantly, talking of everything that came into his mind. All the men outside of Cowperwood were thinking how splendid Aileen was physically, how white were her arms, how rounded her neck and shoulders, how rich her hair.

Chapter VII

Chicago Gas

Old Peter Laughlin, rejuvenated by Cowperwood's electric ideas, was making money for the house. He brought many bits of interesting gossip from the floor, and such shrewd guesses as to what certain groups and individuals were up to, that Cowperwood was able to make some very brilliant deductions.

"By Gosh! Frank, I think I know exactly what them fellers are trying to do," Laughlin would frequently remark of a morning, after he had lain in his lonely Harrison Street bed meditating the major portion of the night. "That there Stock Yards gang" (and by gang he meant most of the great manipulators, like Arneel, Hand, Schryhart and others) "are after corn again. We want to git long o' that now, or I miss my guess. What do you think, huh?"

Cowperwood, schooled by now in many Western subtleties which he had not previously known, and daily becoming wiser, would as a rule give an instantaneous decision.

"You're right. Risk a hundred thousand bushels. I think New York Central is going to drop a point or two in a few days. We'd better go short a point."

Laughlin could never figure out quite how it was that Cowperwood always seemed to know and was ready to act quite as quickly in local matters as he was himself. He understood his wisdom concerning Eastern shares and things dealt in on the Eastern exchange, but these Chicago matters?

"Whut makes you think that?" he asked Cowperwood, one day, quite curiously.

"Why, Peter," Cowperwood replied, quite simply, "Anton Videra" (one of the directors of the Wheat and Corn Bank) "was in here yesterday while you were on 'change, and he was telling me." He described a situation which Videra had outlined.

Laughlin knew Videra as a strong, wealthy Pole who had come up in the last few years. It was strange how Cowperwood naturally got in with these wealthy men and won their confidence so quickly. Videra would never have become so confidential with him.

"Huh!" he exclaimed. "Well, if he says it it's more'n likely so."

So Laughlin bought, and Peter Laughlin & Co. won.

But this grain and commission business, while it was yielding a profit which would average about twenty thousand a year to each partner, was nothing more to Cowperwood than a source of information.

He wanted to "get in" on something that was sure to bring very great returns within a reasonable time and that would not leave him in any such desperate situation as he was at the time of the Chicago fire—spread out very thin, as he put it. He had interested in his ventures a small group of Chicago men who were watching him—Judah Addison, Alexander Rambaud, Millard Bailey, Anton Videra—men who, although not supreme figures by any means, had free capital. He knew that he could go to them with any truly sound proposition. The one thing that most attracted his attention was the Chicago gas situation, because there was a chance to step in almost unheralded in an as yet unoccupied territory; with franchises once secured—the reader can quite imagine how—he could present himself, like a Hamilcar Barca in the heart of Spain or a Hannibal at the gates of Rome, with a demand for surrender and a division of spoils.

There were at this time three gas companies operating in the three different divisions of the city—the three sections, or "sides,"

as they were called—South, West, and North, and of these the Chicago Gas, Light, and Coke Company, organized in 1848 to do business on the South Side, was the most flourishing and important. The People's Gas, Light, and Coke Company, doing business on the West Side, was a few years younger than the South Chicago company, and had been allowed to spring into existence through the foolish self-confidence of the organizer and directors of the South Side company, who had fancied that neither the West Side nor the North Side was going to develop very rapidly for a number of years to come, and had counted on the city council's allowing them to extend their mains at any time to these other portions of the city. A third company, the North Chicago Gas Illuminating Company, had been organized almost simultaneously with the West Side company by the same process through which the other companies had been brought into life—their avowed intention, like that of the West Side company, being to confine their activities to the sections from which the organizers presumably came.

Cowperwood's first project was to buy out and combine the three old city companies. With this in view he looked up the holders in all three corporations—their financial and social status. It was his idea that by offering them three for one, or even four for one, for every dollar represented by the market value of their stock he might buy in and capitalize the three companies as one. Then, by issuing sufficient stock to cover all his obligations, he would reap a rich harvest and at the same time leave himself in charge. He approached Judah Addison first as the most available man to help float a scheme of this kind. He did not want him as a partner so much as he wanted him as an investor.

"Well, I'll tell you how I feel about this," said Addison, finally. "You've hit on a great idea here. It's a wonder it hasn't occurred to some one else before. And you'll want to keep rather quiet about it, or some one else will rush in and do it. We have a lot of venture-

some men out here. But I like you, and I'm with you. Now it wouldn't be advisable for me to go in on this personally—not openly, anyhow—but I'll promise to see that you get some of the money you want. I like your idea of a central holding company, or pool, with you in charge as trustee, and I'm perfectly willing that you should manage it, for I think you can do it. Anyhow, that leaves me out, apparently, except as an Investor. But you will have to get two or three others to help carry this guarantee with me. Have you any one in mind?"

"Oh yes," replied Cowperwood. "Certainly. I merely came to you first." He mentioned Rambaud, Videra, Bailey, and others.

"They're all right," said Addison, "if you can get them. But I'm not sure, even then, that you can induce these other fellows to sell out. They're not investors in the ordinary sense. They're people who look on this gas business as their private business. They started it. They like it. They built the gas-tanks and laid the mains. It won't be easy."

Cowperwood found, as Addison predicted, that it was not such an easy matter to induce the various stock-holders and directors in the old companies to come in on any such scheme of reorganization. A closer, more unresponsive set of men he was satisfied he had never met. His offer to buy outright at three or four for one they refused absolutely. The stock in each case was selling from one hundred and seventy to two hundred and ten, and intrinsically was worth more every year, as the city was growing larger and its need of gas greater. At the same time they were suspicious—one and all—of any combination scheme by an outsider. Who was he? Whom did he represent? He could make it clear that he had ample capital, but not who his backers were. The old officers and directors fancied that it was a scheme on the part of some of the officers and directors of one of the other companies to get control and oust them. Why should they sell? Why be tempted by greater prof-

its from their stock when they were doing very well as it was? Because of his newness to Chicago and his lack of connection as yet with large affairs Cowperwood was eventually compelled to turn to another scheme—that of organizing new companies in the suburbs as an entering-wedge of attack upon the city proper. Suburbs such as Lake View and Hyde Park, having town or village councils of their own, were permitted to grant franchises to water, gas, and street-railway companies duly incorporated under the laws of the state. Cowperwood calculated that if he could form separate and seemingly distinct companies for each of the villages and towns, and one general company for the city later, he would be in a position to dictate terms to the older organizations. It was simply a question of obtaining his charters and franchises before his rivals had awakened to the situation.

The one difficulty was that he knew absolutely nothing of the business of gas—its practical manufacture and distribution—and had never been particularly interested init. Street-railroading, his favorite form of municipal profit-seeking, and one upon which he had acquired an almost endless fund of specialized information, offered no present practical opportunity for him here in Chicago. He meditated on the situation, did some reading on the manufacture of gas, and then suddenly, as was his luck, found an implement ready to his hand.

It appeared that in the course of the life and growth of the South Side company there had once been a smaller organization founded by a man by the name of Sippens—Henry De Soto Sippens—who had entered and actually secured, by some hocus-pocus, a franchise to manufacture and sell gas in the down-town districts, but who had been annoyed by all sorts of legal processes until he had finally been driven out or persuaded to get out. He was now in the real-estate business in Lake View. Old Peter Laughlin knew him.

"He's a smart little cuss," Laughlin told Cowperwood. "I thort onct he'd make a go of it, but they ketched him where his hair was short, and he had to let go. There was an explosion in his tank over here near the river onct, an I think he thort them fellers blew him up. Anyhow, he got out. I ain't seen ner heard sight of him fer years."

Cowperwood sent old Peter to look up Mr. Sippens and find out what he was really doing, and whether he would be interested to get back in the gas business. Enter, then, a few days later into the office of Peter Laughlin & Co. Henry De Soto Sippens. He was a very little man, about fifty years of age; he wore a high, four-cornered, stiff felt hat, with a short brown business coat (which in summer became seersucker) and square-toed shoes; he looked for all the world like a country drug or book store owner, with perhaps the air of a country doctor or lawyer superadded. His cuffs protruded too far from his coat-sleeves, his necktie bulged too far out of his vest, and his high hat was set a little too far back on his forehead; otherwise he was acceptable, pleasant, and interesting. He had short side-burns—reddish brown—which stuck out quite defiantly, and his eyebrows were heavy.

"Mr. Sippens," said Cowperwood, blandly, "you were once in the gas manufacturing and distributing business here in Chicago, weren't you?"

"I think I know as much about the manufacture of gas as any one," replied Sippens, almost contentiously. "I worked at it for a number of years."

"Well, now, Mr. Sippens, I was thinking that it might be interesting to start a little gas company in one of these outlying villages that are growing so fast and see if we couldn't make some money out of it. I'm not a practical gas man myself, but I thought I might interest some one who was." He looked at Sippens in a friendly, estimating way. "I have heard of you as some one who has had

considerable experience in this field here in Chicago. If I should get up a company of this kind, with considerable backing, do you think you might be willing to take the management of it?"

"Oh, I know all about this gas field," Mr. Sippens was about to say.
"It can't be done." But he changed his mind before opening his lips.
"If I were paid enough," he said, cautiously. "I suppose you know what
you have to contend with?"

"Oh yes," Cowperwood replied, smiling. "What would you consider 'paid enough' to mean?"

"Oh, if I were given six thousand a year and a sufficient interest in the company—say, a half, or something like that—I might consider it," replied Sippens, determined, as he thought, to frighten Cowperwood off by his exorbitant demands. He was making almost six thousand dollars a year out of his present business.

"You wouldn't think that four thousand in several companies—say up to fifteen thousand dollars—and an interest of about a tenth in each would be better?"

Mr. Sippens meditated carefully on this. Plainly, the man before him was no trifling beginner. He looked at Cowperwood shrewdly and saw at once, without any additional explanation of any kind, that the latter was preparing a big fight of some sort. Ten years before Sippens had sensed the immense possibilities of the gas business. He had tried to "get in on it," but had been sued, waylaid, enjoined, financially blockaded, and finally blown up. He had always resented the treatment he had received, and he had bitterly regretted his inability to retaliate. He had thought his days of financial effort were over, but here was a man who was subtly suggest-

ing a stirring fight, and who was calling him, like a hunter with horn, to the chase.

"Well, Mr. Cowperwood," he replied, with less defiance and more camaraderie, "if you could show me that you have a legitimate proposition in hand I am a practical gas man. I know all about mains, franchise contracts, and gas-machinery. I organized and installed the plant at Dayton, Ohio, and Rochester, New York. I would have been rich if I had got here a little earlier." The echo of regret was in his voice.

"Well, now, here's your chance, Mr. Sippens," urged Cowperwood, subtly. "Between you and me there's going to be a big new gas company in the field. We'll make these old fellows step up and see us quickly. Doesn't that interest you? There'll be plenty of money. It isn't that that's wanting—it's an organizer, a fighter, a practical gas man to build the plant, lay the mains, and so on." Cowperwood rose suddenly, straight and determined—a trick with him when he wanted to really impress any one. He seemed to radiate force, conquest, victory. "Do you want to come in?"

"Yes, I do, Mr. Cowperwood!" exclaimed Sippens, jumping to his feet, putting on his hat and shoving it far back on his head. He looked like a chest-swollen bantam rooster.

Cowperwood took his extended hand.

"Get your real-estate affairs in order. I'll want you to get me a franchise in Lake View shortly and build me a plant. I'll give you all the help you need. I'll arrange everything to your satisfaction within a week or so. We will want a good lawyer or two."

Sippens smiled ecstatically as he left the office. Oh, the wonder of this, and after ten years! Now he would show those crooks. Now he had a real fighter behind him—a man like himself. Now, by George, the fur would begin to fly! Who was this man, anyhow?

What a wonder! He would look him up. He knew that from now on he would do almost anything Cowperwood wanted him to do.

Chapter VIII

Now This is Fighting

When Cowperwood, after failing in his overtures to the three city gas companies, confided to Addison his plan of organizing rival companies in the suburbs, the banker glared at him appreciatively. "You're a smart one!" he finally exclaimed. "You'll do! I back you to win!" He went on to advise Cowperwood that he would need the assistance of some of the strong men on the various village councils. "They're all as crooked as eels' teeth," he went on. "But there are one or two that are more crooked than others and safer—bell-wethers. Have you got your lawyer?"

"I haven't picked one yet, but I will. I'm looking around for the right man now.

"Well, of course, I needn't tell you how important that is. There is one man, old General Van Sickle, who has had considerable training in these matters. He's fairly reliable."

The entrance of Gen. Judson P. Van Sickle threw at the very outset a suggestive light on the whole situation. The old soldier, over fifty, had been a general of division during the Civil War, and had got his real start in life by filing false titles to property in southern Illinois, and then bringing suits to substantiate his fraudulent claims before friendly associates. He was now a prosperous go-between, requiring heavy retainers, and yet not over-prosperous. There was only one kind of business that came to the General—this kind; and one instinctively compared him to that decoy sheep at the stock-yards that had been trained to go forth into nervous, frightened flocks of its fellow-sheep, balking at being driven into the slaughtering-pens, and lead them peacefully into the

shambles, knowing enough always to make his own way quietly to the rear during the onward progress and thus escape. A dusty old lawyer, this, with Heaven knows what welter of altered wills, broken promises, suborned juries, influenced judges, bribed councilmen and legislators, double-intentioned agreements and contracts, and a whole world of shifty legal calculations and false pretenses floating around in his brain. Among the politicians, judges, and lawyers generally, by reason of past useful services, he was supposed to have some powerful connections. He liked to be called into any case largely because it meant something to do and kept him from being bored. When compelled to keep an appointment in winter, he would slip on an old greatcoat of gray twill that he had worn until it was shabby, then, taking down a soft felt hat, twisted and pulled out of shape by use, he would pull it low over his dull gray eyes and amble forth. In summer his clothes looked as crinkled as though he had slept in them for weeks. He smoked. In cast of countenance he was not wholly unlike General Grant, with a short gray beard and mustache which always seemed more or less unkempt and hair that hung down over his forehead in a gray mass. The poor General! He was neither very happy nor very unhappy—a doubting Thomas without faith or hope in humanity and without any particular affection for anybody.

"I'll tell you how it is with these small councils, Mr. Cowperwood," observed Van Sickle, sagely, after the preliminaries of the first interview had been dispensed with.

"They're worse than the city council almost, and that's about as bad as it can be. You can't do anything without money where these little fellows are concerned. I don't like to be too hard on men, but these fellows—" He shook his head.

"I understand," commented Cowperwood. "They're not very pleasing, even after you make all allowances."

"Most of them," went on the General, "won't stay put when you think you have them. They sell out. They're just as apt as not to run to this North Side Gas Company and tell them all about the whole thing before you get well under way. Then you have to pay them more money, rival bills will be introduced, and all that." The old General pulled a long face. "Still, there are one or two of them that are all right," he added, "if you can once get them interested—Mr. Duniway and Mr. Gerecht."

"I'm not so much concerned with how it has to be done, General," suggested Cowperwood, amiably, "but I want to be sure that it will be done quickly and quietly. I don't want to be bothered with details. Can it be done without too much publicity, and about what do you think it is going to cost?"

"Well, that's pretty hard to say until I look into the matter," said the General, thoughtfully. "It might cost only four and it might cost all of forty thousand dollars—even more. I can't tell. I'd like to take a little time and look into it." The old gentleman was wondering how much Cowperwood was prepared to spend.

"Well, we won't bother about that now. I'm willing to be as liberal as necessary. I've sent for Mr. Sippens, the president of the Lake View Gas and Fuel Company, and he'll be here in a little while. You will want to work with him as closely as you can." The energetic Sippens came after a few moments, and he and Van Sickle, after being instructed to be mutually helpful and to keep Cowperwood's name out of all matters relating to this work, departed together. They were an odd pair—the dusty old General phlegmatic, disillusioned, useful, but not inclined to feel so; and the smart, chipper Sippens, determined to wreak a kind of poetic vengeance on his old-time enemy, the South Side Gas Company, via this seemingly remote Northside conspiracy. In ten minutes they were hand in glove, the General describing to Sippens the penurious and unscru-

pulous brand of Councilman Duniway's politics and the friendly but expensive character of Jacob Gerecht. Such is life.

In the organization of the Hyde Park company Cowperwood, because he never cared to put all his eggs in one basket, decided to secure a second lawyer and a second dummy president, although he proposed to keep De Soto Sippens as general practical adviser for all three or four companies. He was thinking this matter over when there appeared on the scene a very much younger man than the old General, one Kent Barrows McKibben, the only son of ex-Judge Marshall Scammon McKibben, of the State Supreme Court. Kent McKibben was thirty-three years old, tall, athletic, and, after a fashion, handsome. He was not at all vague intellectually—that is, in the matter of the conduct of his business—but dandified and at times remote. He had an office in one of the best blocks in Dearborn Street, which he reached in a reserved, speculative mood every morning at nine, unless something important called him downtown earlier. It so happened that he had drawn up the deeds and agreements for the real-estate company that sold Cowperwood his lots at Thirty-seventh Street and Michigan Avenue, and when they were ready he journeyed to the latter's office to ask if there were any additional details which Cowperwood might want to have taken into consideration. When he was ushered in, Cowperwood turned to him his keen, analytical eyes and saw at once a personality he liked. McKibben was just remote and artistic enough to suit him. He liked his clothes, his agnostic unreadableness, his social air. McKibben, on his part, caught the significance of the superior financial atmosphere at once. He noted Cowperwood's light-brown suit picked out with strands of red, his maroon tie, and small cameo cuff-links. His desk, glass-covered, looked clean and official. The woodwork of the rooms was all cherry, hand-rubbed and oiled, the pictures interesting steel-engravings of American life, appropriately framed. The typewriter—at that time just introduced—was in evidence, and the stock-ticker—also new—was ticking volubly the

prices current. The secretary who waited on Cowperwood was a young Polish girl named Antoinette Nowak, reserved, seemingly astute, dark, and very attractive.

"What sort of business is it you handle, Mr. McKibben?" asked Cowperwood, quite casually, in the course of the conversation. And after listening to McKibben's explanation he added, idly: "You might come and see me some time next week. It is just possible that I may have something in your line."

In another man McKibben would have resented this remote suggestion of future aid. Now, instead, he was intensely pleased. The man before him gripped his imagination. His remote intellectuality relaxed. When he came again and Cowperwood indicated the nature of the work he might wish to have done McKibben rose to the bait like a fish to a fly.

"I wish you would let me undertake that, Mr. Cowperwood," he said, quite eagerly. "It's something I've never done, but I'm satisfied I can do it. I live out in Hyde Park and know most of the councilmen. I can bring considerable influence to bear for you."

Cowperwood smiled pleasantly.

So a second company, officered by dummies of McKibben's selection, was organized. De Soto Sippens, without old General Van Sickle's knowledge, was taken in as practical adviser. An application for a franchise was drawn up, and Kent Barrows McKibben began silent, polite work on the South Side, coming into the confidence, by degrees, of the various councilmen.

There was still a third lawyer, Burton Stimson, the youngest but assuredly not the least able of the three, a pale, dark-haired Romeoish youth with burning eyes, whom Cowperwood had encountered doing some little work for Laughlin, and who was engaged to work on the West Side with old Laughlin as ostensible organizer and the sprightly De Soto Sippens as practical adviser. Stimson was