



Available Online

# Journal of Education and Social Studies

ISSN: 2789-8075 (Online), 2789-8067 (Print)

<http://www.scienceimpactpub.com/jess>

## MARITAL QUALITY IN FINANCIAL ANXIETY: A CRITICAL VIEW OF THEODORE DREISER'S *THE FINANCIER*

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### ABSTRACT

This article is an attempt to explore the extreme love for money that disturbs the feelings and emotional attachments of the protagonist in Theodore Dreiser's *The Financier*. The desire of Frank Cowperwood for materialistic objects without aesthetic sense covers the whole events of the plot. The violation of religious values, social ethics and norms to become part of the upper class. He always remained busy in money making and business and several times changed houses to well-furnished and decorated houses to show his family a very prosperous and upper-class family. He shifted his family because he did not feel easy with those who were financially weak; they considered themselves as members of the upper class. Frank Cowperwood sacrificed relations; he married Lillian for money, but later on, he got interested in Aileen for money and sacrificed relations with Lillian for Aileen and Money. The whole novel is revolved around the concept of materialism. Values are ignored, Relationships are sacrificed, and the weak position of religion is only to gain financial success. Frank Cowperwood gained financial power, though he violated all social and religious values. The qualitative approach is applied in textual analysis with a Marxist lens for an oriented conclusion. This research is beneficial for literary people to explore the new dimensions of literary pieces.

*Keywords: Marital; Anxiety; Marxism; Business Ethics; Prosperity; Morality.*

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<https://doi.org/10.52223/jess.2023.4322>

Received: July 09, 2023; Revised: October 25, 2023; Accepted: November 02, 2023

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### INTRODUCTION

Genre is a broader term translated from French, which means type or kind; the three main genres are poetry, prose, and drama. The first genre of literature is prose. Prose is a form of literature that applies common grammatical structures and natural flow of speech rather than rhythmical structure. There are further sub-types of prose, such as Novels, short stories, essays, biography, and news. The second genre of literature is poetry. Poetry is the spontaneous overflow of powerful emotions and imaginations. Poetry has two types: Narrative poetry and lyrical poetry. The third genre of literature is drama; drama is based on dialogues that are performed on stage, and it consists of acts. There are different types of drama, such as Tragedy, Comedy, Melodrama, and Farce. The term novel is a truncation of the Italian word novella. A novel is a form of prose, and it is a broader term; the novel is a work of prose fiction, longer than a short story; in the novel, the events are in a connected sequence involving a group of persons in a specific setting, the novel is a genre of fiction and fiction is an art which with the help of words represents the human life. There are many types of novels, such as Picaresque novels, Gothic novels, romantic novels, realistic novels, and historical novels. Elements in a

novel are Plot, Characters, scene, or setting. *The Financier* (1912) was written by Theodor Dreiser; this novel was published in 1912; it was the first volume of the *Trilogy of Desire*. The main character of this novel is Frank Cowperwood; at the age of youth, he became interested in money making; he discovered finance with the help of his father, who was a banker in Philadelphia. The plot of the novel shows how Cowperwood became the financier of the city; he was focusing on the financial sites of all the events, and at teenage he made success in business.

The young Cowperwood did business of auction houses, which inspired him to delve into a small commercial venture that served him as a first step into real life and gave him grace in the eyes of city people and his father; these efforts widely opened the doors of his success, he found the opportunity to work for a thriving company, where he learns accounting, trading, arbitrage and other ideas that he makes better use in the future. Kent (1968) highlighted the same notion in the literary piece of Theodore Dreiser. Cowperwood indulged his life in the financial world as a member of the Philadelphian stock market. His ultimate fame in business gave him the opportunity to mix and get acquainted with important personalities of the city; in a short period, he was a young, successful financier in Philadelphia.

One day, he met Lillian Sample, the wife of a businessman; after a year, her husband died and Frank married that widow; by that time, he had a large good fortune; he also got acquainted with Butler, a famous businessman, because of his great fame and success. Frank and Lillian have several children, but the youngster does not particularly interest him. For his sole interest remains his business, when the father of Cowper Wood became the president of the bank in which he is employed, both Cowperwood built houses and furnished them (Dreiser, 1912). Frank's married life was not good and satisfactory because Lillian was older and more passive than he is, her beauty has disappeared; while contrast Edward's daughter Aileen is young and beautiful, so Frank falls in love with her, and she also got interested in him but later he was sent to jail because of some crime and she was prepossessing of him but later on marry with him.

Karl Marx (1818-1883) is the founding father of Marxism, an honor which he shared with his friend and collaborator, Friedrich Engels. Marx and Engels show a response to the right of middle-class people. Marxism is a way of socioeconomic analysis that views class relations and social conflict using materialistic interpretations. The theory of Marxism was introduced in response to capitalism and it is communist manifestoes., Marxism is totally economically based on achieving rights for lower and middle-class people and to establish such type of institutions which support middle-class people, their idea was to treat equally the working and not working class. The aim of Marxist manifestoes was to destroy Brogues. Marxism is an intellectual tradition that emerged from the writings of Karal Marx and Friedrich Ingres. It covers all ideas, including an approach to history, an analysis of capitalism, and a new vision of the future. Marxism is not a dogmatic system, but "nothing is built forever; Nothing is absolute or sacred. Marxism is not a road map to the future; This is based on an analysis of the current society, a vision of the future that prepares us. Marxism is not a form of government and does not believe in dominating every aspect of our lives. Berryman (1965) identified various elements in Theodore Dreiser's *The Titan*.

### **Research Questions**

1. How did Frank Cowperwood struggle for financial satisfaction?
2. What rules are violated for economic prosperity?

### **Research Objectives**

1. To know the process of struggle for financial satisfaction in the novel.
2. To know the rules violated for economic prosperity in the novel

## **Research Statement**

Theodore Dreiser's *The Financier* (1912) shows how a middle-class person becomes a banker and reaches the stage of prestige; marries a wealthy widow for prosperity and financial satisfaction, and later commits certain wrong deeds due to which he was sent to prison (Dreiser, 1912). The research is carried on to identify how Cowperwood, in the novel, struggles for financial satisfaction and to describe what are the rules that are violated by Cowperwood for economic prosperity. This research work shows the degeneration of ethics for financial purposes which Cooper Wood had done, the analysis has attempted to discover all the aspects on which the novel *The Financier* is based and whether Cowperwood provides an accurate description of a person who works hard for the stage of banker ship.

## **Significance of the Research**

This research article is helpful and informative for the literature students in the faculty of literary criticism. This research will be helpful for the teachers of English literature in the faculty of novel and literary criticism (Marxist criticism). This would be beneficial for researchers to work in this area and explore Marxism in the best way. The Scholar also hopes that the result of this study will be useful for all the readers of literature, sociology, and political science who read it and enlarge their knowledge in the field of English Literature as well as in sociology.

## **REVIEW OF LITERATURE**

Literature reviews are secondary sources and don't report new or original experimental work; literature is the knowledge or material relevant to the topic of research.

It is also elaborated in *Dreiser's Introduction to Freudianism* that Dreiser's influence from Sigmund Freud's concept and how he was influenced by the theory of psychology. It is a kind of discussion that Fredrick collects from Dreiser's introduction to Freudianism in which Dreiser explains that he was influenced by Sigmund Freud and wrote a letter to Sigmund Freud on his 75 birthdays. "The Financier, the Hand of the Potter, the 1916 version of the Hand of the Potter, is a holograph manuscript that Dreiser completes in late November or early December. Dreiser wrote in 1916 before he met Edith, mores characterize this reference to Freud as a modish allusion" and attributes it to the interest in Freud's work among Dreiser. The textual history of the Hand of the Potter shows that Dreiser first used Freud's name almost two years later Moers, which shows the correspondence of Dreiser with Sigmund Freud. Edith was also responsible for Making Dreiser aware of Freud's three contributions to the theory of sex. the work of Fredrick shows Freud's influence on Dreiser, but unfortunately, he did not on the characterization of his work. It is also highlighted that Dreiser constructed a conversation with a former neighbor in Warsaw, Mrs Connell. Narrating his experiences during the late summer of the preceding year, after learning that Dreiser was an author, Mrs Connell, who seemed primarily impressed by the car he was a passenger in, had asked, "And so you're a writer? Well, what do you write? Novel is? well, some people condensed to call them that, I answered I'd hesitate to tell you what some others call them." The Dreiser's literary accomplishments are greater and destined to be more lasting than those of most Hoosier authors. But unfortunately, Dowell does not focus on motifs of Dreiser 's works. Furthermore, it is explored in *Norris's Attitude Toward Sister Carrie* that Norris has been considered a third villain, Jack Salzmann, having suggested that Norris trimmed his sails before Doubleday and Page and took a new track in July 1900. A newly recovered item concerning Carrie published in the San Francisco Weekly, the Wave, does not wholly illuminate the situation. It seems best to return the image of him suggested by Cosgrave's piece and to note that, well before Carrie was published in November, Dreiser was already being praised as the leader of a new school thanks to Norris. Gerber (1964) highlights that sister Carrie is a reflection of Theodore Dreiser's life; he thought of the image of his mother, Sarah Dräser. Dreiser's life was full of experiments and questions. Some of the

events in Carrie's life are merely recounts of events related to the Dreiser family. Sister Carrie aptly embodies Dreiser's life of struggle to achieve the unattainable American dream. Mirza discusses the parallels of Theodore's life, but unfortunately, he does not focus on the theme of Theodore Dreiser.

Riggo (1978) highlights in "*Dawn Hills, A Chapter in Dreiser's story about himself*, the ideas about the physical illness and loss of self-confidence, which leads to the inability to write and write about Dreiser's works publications, etc. Dreiser started his work of writing in 1900 and gave a proper form to his writing in 20 years. He arranged the main events of the story to fit into his cohesive work. It is also explored in *Memories of Dreiser's* the memories of the character Clara who was born in a Quaker background in Philadelphia after World War First. Her story is very attractive in that she rebels against the social restrictions and the noisy age permissiveness. She described the personal interactions in 1914s with the Oxford Group and later moral understandings that brought her a mature and aimful life. Philip L. Gerber's (1972) *A Star is Born; Celebrity in sister Carrie* explores the character Carrie and how she become a star in the novel *sister Carrie*. The character Carrie belongs to a low class and was a low-paid girl, later she became a high-paid girl. She traveled to Chicago, her sister Mini Hansom and her brother-in-law were there, Minnie arrived at four forty in the morning to see Sven off to a laborious dawn-to-dusk job cleaning refrigerators, and cars at the union stockyards. Once they decide that they will marry tomorrow and Drought gets information about their relationship and also wife of Hurt Wood gets information about her husband's affair with Carrie, at that time she was a star, and Hurts Wood loses his property because a lot of things was on his wife's name and take divorce from him. For her career, she ruins two persons, but Philip does not work on the Marxist view to elaborate on it.

Stenerson (1990) explores the concept of real and fictional cities in the United States, there has always been a confusion between reality and ideals. Dreiser concludes the novel with a warning: The American dream isn't what the real American city shows: Well, know that for you, it's neither excessive nor satisfying. Radu (2008) explored the characteristics of the American Dream in the works of Theodor Dreiser. *Theodor Dreiser's Sister Carrier: A Study of Transformation and Change in the Artistic Famanistic Psyche* highlights the study, which combines Jung and archetypal concepts and examines Carrie Meeber's character against the new version. Carrie's personal experience has made her a medium of artistic expression in the world. Unfortunately, the author does not pay attention to the characters in Dreiser's novels. Furthermore, Otilia (2016) explored the historiographical elements in the literary work of Theodore Dreiser. Lundquist (2008) explored the rise and fall of character in *Trilogy of Desire*. Baaj (1989) highlights *Thomas Hardy and Theodore Dreiser: A Comparative Study*. The study is divided into six chapters. The first chapter focuses on the broad philosophy of pessimism and determinism that runs through the novel. In fact, it is only when Carrie restrains her desire for material things and becomes disillusioned with the vanity that success brings, that she further realizes that happiness comes from nowhere, but from her own heart, from her willingness to make it her duty, to achieve something serious, something that reveals the true brilliance of human compassion. However, the author does not focus on the setting of Dreiser's novel.

Mirza (2014) explores the personal life of Theodore Dreiser in his literary pieces. In *Sexualizing Power in Naturalism: Theodore Dreiser and Frederick Philip Grove*, Irene Gammel (1994) emphasizes that naturalistic "female galleries" include actresses who passively submit to "la chair molle" of women, as well as sexually active women, whose bodies become a source of infectious diseases. Female sexuality is always already problematic and dangerous. Sexualized stock figures also mark a subtle ideological, aesthetic, and cultural shift in naturalism across time and national borders. In this study, I examine some of the continuities and shifts in naturalism's journey from Europe to Canada and the United States from the nineteenth to the twentieth century. As a predominantly male genre, naturalism continues to focus on women's "problematic" sexuality. Unfortunately, the writer did not pay attention to the symbols used by Theodore Dreiser in his work. Pizer (1976) emphasized in *The Novel*

of *Theodore Dreiser: A Critical Study* that the exact source of Mother Carrie had been known for several years. But to express a quintessentially American dilemma, unfortunately, the writer did not focus on the subject of Dreiser's work. Ndah (2017) in *Towards Moralising Capitalism: A Study of Theodore Dreiser's The Financier 1912, The Titan and The Stoic* highlights the intricacies of capitalism and the need for reforms in his Cowperwood trilogy. This study examines the predicament of the masses in the American capitalist space. The study also investigates the arrogance and affluence that the bourgeois live in against the backdrop of the misery of the proletariat.

Barbara (1983), in her discussion of Dreiser's last work, comes to a similar conclusion as Takeda. Her approach to the works of Theodore Dreiser in a title *Dreiser's Last Work: The Bulwark and The Stoic Conversion or Continuity?* explores the same ideas as discussed by Miyoko Takeda. Like the previous Scholar, she too focuses on Dreiser's last work. In *The Stoic* (1947), the spiritual explorations of Berenice Fleming, the protagonist of the last novel in *Trilogy of Desire* (1972) and most influential mistress, are seen as part of Dreiser's life-long interest in all possible modes of seeking and striving for material goods, spiritual satisfaction, love, money, and pleasure. Runtic (2004) highlights that Theodore Dreiser's naturalism is tempered by his sympathy and compassion for Characters at odds with society. Dreiser implies that both Jannie and Brander are trapped by Gender Identity and the sexiest conventions that govern their behavior, the assumptions that each character necessarily makes about the other, based on cultural status quo. The writer focuses on gender identity but, unfortunately, does not focus on the symbols used in Dreiser's works. Feder (1983) explored the elements of madness in literature pieces, including the works of Theodore Dreiser.

This part of the article is based on different comments of different writers. This chapter is a secondary source for applying the theory of Marxism on Theodore Dreiser's novel *The Financier* (1912). Norris's attitude towards Sister Carrie, while Dan Fyfe highlighted the importance of *real and imaginary cities* in Dreiser's work, Philip L Gerber highlighted the character of sister Carrie in *A Star is Born in; Celebrity in sister Carrie* very effectively, Neda, M Westlake work on the character of Clara in *Memories of Dreiser*, Irene Gammel explores the sexualizing power in *Naturalism: Theodore Dreiser's works*. Walter (1914) explored the various themes based on the American Dream in the works of Theodore Dreiser. Donald Pizer's work on the critical study of Dreiser's novels, Yyaa Hans Ndah highlights the *moralising Capitalism in Theodore Dreiser's The Financier (1912)*. This chapter is based on the comments of different writers who work on different aspects of Dreiser's work, but they do not work on the Themes, symbols, and motifs of *The Financier (1912)*. The reviews show various aspects that have been discussed, but not highlighted the Marxist view in *The Financier (1912)* which is a gap for this research, so the scholar attempts to identify and highlight the selected items that support Marxism.

## **THEORETICAL FRAMEWORK**

Marxism is a socio-economic analysis method that analyzes class relations and social conflicts using a dialectical view of materialist interpretations of historical development and social change. It originated in the writings of the German philosophers Karl Marx and Friedrich Engels in the mid-to-late 19th century. Marxist views were to rectify the injustice, for this a system was established socialism in which the wealth is owned and equally distributed by the state among people. One basic component of Marxism was the good of life, good of life in a sense to be strong economically. One has to struggle for economic goodness whether any wrong occurs to you in your family or its members or in your work. Cowperwood, in childhood, left school and did not study on the advice of his uncle and started working to get money, and later on Cowperwood married a widow to get financial satisfaction while once he did corruption to become wealthier.

## **METHODOLOGY**

The researcher qualitatively presents the data. In this research, the Scholar follows the qualitative research nature analysis, describes different Articles, and takes help from Google for analyzing and collecting data.

The Primary source for this research is novel. The novel of Dreiser's *The Financier (1912)*, The Scholar has Applied the issue of Marxism on this novel.

The scholar has reread the relevant points in secondary sources to highlight the relevant points to the topic of research. The researcher has reread the articles on other works of Dreiser, which help in providing the relevant material to the research topic.

## **RESULTS AND DISCUSSION**

Cowperwood told his wife to shift from this place; such a house was well furnished and was up to the mark of upper-class people, and there were good facilities for his children. He was ambitious to become financially strong. He thinks that if one has money, he can make good fortune and make a good name in wealthy people. His focus was only on the money of the United States Bank; he wanted to borrow some money and to do some business in order to increase the money.

Dreiser shows the materialistic nature of the character. Frank spent his childhood in a place that was very good; his house existed on Buttonwood Street. It was a two-story house made of red bricks, and on the floor, marbles were used. There were trees on the road leading to his home, and the street was shady because of plenty of trees. Frank Cowperwood, from his childhood, was very much interested in money and money making. At an early age, he asked different questions from his father, Henry Cowperwood about Bank, Brokers, money exchange, and money calculation. Frank's father became happy with his son's passion and interest in money, he got a lot of information from his father about finance. "He wondered, he seemed to think, and yet it was, too" (Dreiser, 1912, 45).

Frank Cowperwood heard about this when Henry Cowperwood was telling about these certificates and was astonished as to why his father was not interested in money making and buying these certificates, which helped increase hundreds of thousands of dollars. "Don't go too fast, self-sufficient, sterling youth who was an integral part of it" (Dreiser, 1912).

Once Uncle Seneca visited Cowperwood's home and met Frank, he got interested in Frank and talked to him. He came to know that Frank was interested in finance and becoming a broker or a financier, so he advised him to leave school at an early age and get some training in business and told him that he would help him become a financier and hand over him ten-dollar gold piece.

Frank Cowperwood, in his teenage, started a business. Once, walking in the street, heard an auctioneer's voice about wholesale groceries; Frank intended to buy java coffee, which was selling twenty-two in the market for seven Dollars and thirty-two cents. That time, he wished to bid, but he was out of money. Cowperwood was rapidly calculating as the auctioneer said the coffee was worth seven Dollars and thirty-two cents a bag in the market. "I want you to loan me, He was so keen, so alert for a boy of thirteen" (Dreiser, 1912).

When Frank Cowperwood started an interest in auction things, the first thing was Castile soap; in the auction, it was auctioned for thirty-two Dollars; he did not have money, so he went to his father to loan him thirty-two Dollars. Frank sold to Mr. Dalrymple for sixty-two Dollars; if Frank bought soap in the auction, it would be profitable for him. Frank Cowperwood worked with Waltherman & Co. He worked as Clark, but later on the advice of George, Walter kept him as assistant Bookkeeper. Sampson said to another Clark that Cowperwood was too brisk. In a short period, Cowperwood understood the

financial situation of the agent. He knew how to distribute poor goods and to do its business at various prices. He knew more about money making.

Cowperwood worked hard with Walterman & Co., so they offered five hundred Dollars; they were inspired by his work so they decided to give him thirty Dollars monthly. They praised his work and were in favor of keeping him at work. In the past six months, he did good work with them. Frank Cowperwood became happy from this and told to his father about the monthly salary. "The Cowperwood family, stood twenty-five feet on the street front, without a yard" (Dreiser, 1912).

Henry Cowperwood got the rank of cashier. He wanted to migrate to a good place where he felt like an upper-class person, so they migrated to a four-story house that was well-furnished. The house was established on North Front Street, facing the river. During the first year in the new house, Henry Cowperwood met Mrs. Samples. She discussed about her husband's shoe store on Chestnut Street and was planning to open a second one. Once, Samples called Cowperwood in the Evening, and he wished to talk about a new transportation Feature, which will once again be the name of the street - cars.

Cowperwood entered into a place which was very beautiful, it was a room in Third Street, at Dock, it was reaching from the third floor to the roof of the fourth floor, one could enter the room through stairs, there were windows and clock also in this room. This was the room in which hundreds of agents and brokers used to gather for trade issues. There were floor marks where certain stocks were traded. A wicket-like fence in the center of the room surrounded the desk and chair of the official recorder. While working with Walter and Company, he cunningly observed these men; he observed that some were weak, foolish, and clever, but their most trivial were agents, tools, and gamblers, and he observed that a wise man could never be an agent or gambler. A financier can never be a tool. He just creates tools and applies those tools. "Cowperwood bought his shoes; he liked Mrs. Semple, though he did not see her very often" (Dreiser, 1912).

After acquaintance with Mr. Semple, they visited each other places. Frank Cowperwood met Mr. Semple in Chestnut Street; they talked about Fifth and Sixth Street line business issues and also about the shoe business. There are conversations based on business deals. Cowperwood became financially strong; this time, he was the owner of street cars and one hundred and one hundred and fifty Shares in new lines; he started his share from five dollars and gradually increased his share. Now, his salary is fifty Dollars a week, and he is known as a successful person in the Financial District. He is profitable in his every business deal and shares. His Uncle Seneca died; he knew exactly what to do with it (Dreiser, 1912).

Uncle Seneca was his uncle; on his advice, he started a business, and when he passed away, he left him fifteen *thousand* Dollars. Such an amount increases his profit in his share. With this money, he was worth nearly twenty-five thousand dollars. This was the time when Frank Cowperwood was receiving money from all sources of his business.

Mr. Sempel dies, Frank falls in love with Lillian, and he has a lot of money, so Cowperwood has implicit confidence. The Fifth and Sixth Street lines were only recently opened and cost \$600 a day. The started street car stocks, the value of these stocks increased to seventy percent in the market, and he also put Mortgage on his lots if he needed money urgently. "Cowperwood had implicit faith, as paying six hundred dollars a day" (Dreiser, 1912). Gerber (1972) explored the various elements in the *Trilogy of Desire*.

There were street cars before the street railway; there were many omnibuses in Philadelphia. Frank Cowperwood got interested in the Fifth and Sixth Street railway lines; he was sure that this railway line would be profitable in the future. This was a difficult task for him as he was very young, and the omnibus owners and cars were against him and the railway. Frank Cowperwood arranged six hundred Dollars a day.

Cowperwood married Lillian after the death of her husband; before going on honeymoon, they decided to revise the house. Cowperwood was financially strong now, and he wanted to have a house which is well furnished and well decorated. Cowperwood discussed home decoration with Wilton Ellsworth. He was an artist, and he estimated for the revision of the home three thousand Dollars in Furniture; he decorated the home with a very nice bedroom, parlor, and dining room, all of which were gorgeous.

Edward Butler was another businessman who was interested in the street car system. At that time, many brokers and businessmen were interested in this street car process. Butler wants to have a young Broker on hand on whom he spends his money on this system, which gives the best result. For this purpose, he met many Brokers. "Butler's house was not new- against the cold and snow outside" (Dreiser, 1912).

Edward Butler was a businessman; he was a materialistic person; his house was not new; it was of old fashion, though it was well furnished. It was four stories and fifty feet wide. Gray stones and white stones were used in the whole house. Beautiful curtains and nice window arches. Butler was searching for a young Broker who would run his organization for street cars. Finally, he met Frank Cowperwood. Butler asked him about the Market and what he knew about the streetcar and street railway system. After getting full information about his knowledge, he disclosed his plan to buy the fifth, sixth and ninth tenth street railways that he is willing to buy.

Butler called Frank Cowperwood to discuss the investment of money in different business deals. Butler said to Frank if you knew the right parties to approach, so this would be easy enough. Butler asked Cowperwood how much loan he wanted. Cowperwood replied Five million.

Cowperwood thought if he did well and made money, he would have built a home; if he got twenty thousand Dollars on all transactions, he would buy a Girard Avenue beyond the Butler House, or he would buy a plot and build a home on that. Apart from this deal, he was getting forty thousand Dollars from his investments and from other bonds. Cowperwood worked very well with Butler; he made some good for him for which he has the right to be awarded twenty thousand Dollars. From his work, the state treasurer was also happy. "Mr. Ellsworth promised and occupy a building of his own" (Dreiser, 1912).

Cowperwood was earning a lot of money; now, he wanted to completely show himself as a person of the upper class; for that purpose, he was building a new, well-furnished house and a private Office. Now, he can afford seventy-five thousand Dollars to spend on his buildings. Cowperwood was the owner of his own business company. To clear the debt, the city will issue loans and interest. These loans will be interest-bearing certificates for every hundred dollars' worth of dollars. These certificates can be sold on the market. Outstanding debts are not really cleared. Conspirators make financial politicians possible. Cowperwood and Co. was famous for Good Business deals; he was well known to Allpoliticians who were interested in him carrying certain lines of stocks for them. He was curious to satisfy all of the broker's financiers, yet they had little money, but all had tactics to run the best business deals. This time, he had the trust of all businessmen, brokers, financiers and most of politicians, all had invested a lot of sums through Frank Cowperwood and were expecting that Frank Cowperwood would make the best profit for them in return. Van No Strand invested two Hundred Dollars; Edward Butler invested one hundred thousand Dollars with him.

Mr. Stener came to Mr. Mollenhauer about the loan that was with Frank Cowperwood. They knew that Frank Cowperwood was now going to be in business deals; they were worried about the circulation of this mournful news. Now, he was thinking about how to clear such an amount. He had no idea how to do it; finally, he got a way that he would deliver the stocks of brokers and get the case.



## CONCLUSIONS

The main character, Cowperwood, has a materialistic approach to life. In his teenage, he quits his school to make money on the advice of his uncle Seneca. He gave him some Dollars to start his business deals. The Character Cowperwood also has a weak religious position. He has not focused on religion while his full focus was on money making; because of his weak position in religion, Aillian father always used to say to his daughter that he quit relation with Cowperwood. Another thing in which Cowperwood sacrificed is relation with his wife. Once he knew about a man, Francis J. Grund was a famous newspaper correspondent and possessed secrets of everything; he used to purchase various kinds of Taxdebt certificates and bonds, the certificates amounting to ten or fifteen million Dollars. Frank Cowperwood heard about this when Henry Cowperwood was telling about these certificates and was astonished as to why his father was not interested in money making and buying these certificates, which is helpful in increasing a hundred thousand dollars. He did not look back to his relationship with his first wife and gave divorce to her. Cowperwood shifts to another house when he gains financial power because he wants to show himself as a person of the upper class. He did not stay anymore in the streets of middle-class people. He was a successful broker and financier, all other financiers and businessmen had trusted in him, and they invested money with him to get good profit, but later on, he ignored the values, and for financial satisfaction, he did corruption, he took a loan from different banks, but still he failed in business. Seneca was his uncle; on his advice, he started a business. When he passed away, he left him fifteen *thousand* Dollars, and such an amount increased his profit in his share. With this money, he was worth nearly twenty-five thousand dollars. This was the time when Frank Cowperwood was receiving money from all sources of his business.

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