



ЎЗБЕКИСТОН RESPUBLIKASI  
OLIY VA O'RTA MAXSUS  
TA'LIM VAZIRLIGI



ЎЗБЕКИСТОН RESPUBLIKASI  
INNOVATSION  
RIVOJLANISH VAZIRLIGI

# БУХОРО ДАВЛАТ УНИВЕРСИТЕТИ МАГИСТРАНТЛАР ВА ИҚТИДОРЛИ ТАЛАБАЛАРНИНГ “ТАФАККУР ВА ТАЛҚИН”

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MAXSUS TA‘LIM VAZIRLIGI**

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**DESCRIPTION OF HISTORICAL BACKGROUND AND SOCIO-ECONOMIC LIFE IN THEODORE DREISER’S “THE FINANCIER”**

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*Annotation. Theodore Dreiser is a prominent 20th century American novelist who has elaborately articulated the significant characteristics of American nation’s historical economy, social life and morality in his “The Financier”. He believed that in the late 19th century these characteristics were closely connected with the uncontrolled expansionism of the period and that American society was therefore at vast hypocrisy in which most commercial and public officials professed both a private morality and a devotion to the public welfare while plotting illegal affairs behind it. To this effect, this study examines the predicament of the social and economic life of the American capitalism.*

**Key words.** *Expansionism, capitalism, proletariat, financier, American dream, to finance, corruption.*

**Аннотация.** *Теодор Драйзер - выдающийся американский писатель 20-го века, который детально сформулировал важные характеристики исторической экономики, социальной жизни и нравственности*

американского народа в своем романе «Финансист». Он полагал, что в конце 19-го века эти характеристики были тесно связаны с неконтролируемым экспансионизмом того периода, и поэтому американское общество находилось в состоянии глубокого лицемерия, в котором большинство коммерческих и государственных чиновников исповедовали как преданность общественному благосостоянию так и личную выгоду, в то время замышляя за всем этим неправомерные дела. В связи с этим в данном исследовании рассматривается положение социально-экономической жизни американского капитализма.

**Ключевые слова.** Экспансионизм, капитализм, пролетариат, финансист, американская мечта, финансировать, коррупция.

**Annotatsiya.** Teodor Dreiser XXasrning tanikli amerikalik yozuvchisi bo'lib u o'zining "Moliyachi" asarida Amerika xalqining tarixiy iqtisodiyoti, ijtimoiy hayoti va axloqiy xususiyatlarini batafsil bayon etgan. Dreiserning fikricha, 19-asrning oxirida bu xususiyatlar o'sha davrning nazoratsiz ekspansionizmi bilan chambarchas bog'liq bo'lgan va shuning uchun Amerika jamiyati chuqur ikkiyuzlamachilik holatida bo'lgan, bunda tijorat va hukumat amaldorlarining aksariyati o'zini jamiyat farovonligiga sodiqdeb ko'rsatib bularning ortidan shaxsiy manfaatlarni ko'zlab noqonuniy ishlar uyushtirishgan. Shu munosabat bilan ushbu maqolamizda Teodor Dreiserning "Moliyachi" asarida Amerika kapitalizmining ijtimoiy- iqtisodiy hayoti o'rganiladi.

**Kalit so'zlar.** Ekspansionizm, kapitalizm, proletariat, moliyachi Amerika orzusi, moliyalashtirish, korruptsiya.

Theodore Dreiser's "The Financier" was one of many reactions against the increasing concentration of wealth and the growth of power in late nineteenth-century America. Dreiser has grasped and projected American urban society by "telling the truth" about it more explicitly than any other writer. He has done this in a memorable way by presenting the reactions of society to some of his sensitive, rebellious and unconventional fictional characters. Robert Penn Warren underscores this point when he observes, "He (Dreiser) did indeed relate social causation to the individual set against the great machine of secularized society".<sup>59</sup> In his "The Financier" Dreiser portrays Cowperwood as a superman who is a prototype of Charles T. Yerkes, the unscrupulous manipulator of the economy of the entire nation, denying opportunities to millions of men to eke out a satisfying livelihood in spite of America's vast resources. Speaking of the contemporary American scene Dreiser says: «The general condition of the industrial life of our great cities and towns is enough to destroy the nerves as well as the comfort of many sensitive persons, in sane instances driving them to suicide.. How persistent and increasing is the number of those who decide to die and get away from it all!»<sup>60</sup>.

<sup>59</sup>Robert Penn Warren, *Homage to Theodore Dreiser*, New York: Random House, 1971, p. 130.

<sup>60</sup>Theodore Dreiser, *Tragic America*, New York: Horace Liveright, 1931, p.1.



Dreiser emerges as an artist with an avowed purpose of exposing the evils of his day with a view to reforming the society. Cowperwood is more real than fictional figure caught in the misdirected American dream. Dreiser maintained innumerable paper-clippings was in the habit of Visiting the Scenes of crimes, prisons, coal mines and slums.

Dreiser describes the Supreme Court as the breeding place of corruption. He cites several examples of how judges and judicial machinery joined hands with aristocrats and corporations in order to make them more and more powerful. According to him, through the whole of its history until his own time, the American Supreme Court had consistently held to the doctrines that facilitated the march of a small favoured class to the control of the great industries and needs of his country. The Professor of Christopher Newport University Roark Mulligan says in his recent critical edition: «The Financier stands at the intersection of the literary tradition of the business novel, with the early twentieth-century political tendency known as Progressivism, which sought to reform and regulate American business»<sup>61</sup>. This novel captured a major political controversy at the American financial system. Bankers' manipulation of the money supply had caused financial panics in 1893 and 1907, which resulted in deep and lengthy economic depressions, and caused widespread discontent. However, when reform was finally achieved in December 1913, a year after *The Financier* was published, it was the work of Progressives intent not on social justice but efficient regulation.

Although “*The Financier*” clearly belongs to the literary tradition of the business novel, and Dreiser related the nature of the novel to the orientation of financial system of the country. The one reformer figure in the novel Skelton P. Chief of the Citizens' Municipal Reform Association, is portrayed fairly negatively, his moralistic reform program easily manipulated by the Philadelphia financial and political elites. More striking is the combination of admiration and condemnation in the novel's depiction of central protagonist Frank Cowperwood, whose character and career Dreiser traces as exemplifying the “American Dream.” Cowperwood's most salient characteristics are his immense personal power and charm, and his skepticism towards conventional morality. Following the motto “I satisfy myself,” he views society in terms of a struggle between individuals, with personal strength trumping all other considerations.

At the beginning of the novel Dreiser places an incident whereby the young Frank witnesses the life and death struggle of a lobster and a squid, which have been deposited in a tank and displayed to the public. Since the squid has no weapon with which to defend itself, and has no means of escape from the tank, the lobster's triumph is inevitable. The incident makes a great impression on Frank. Cowperwood's subsequent conduct in business affairs reflects this lesson, contrasting significantly with that of his father Henry, a conservative bastion of the Third National Bank of Philadelphia, whose watchwords are honesty and personal integrity. For Frank, these terms have only a limited market value, and he takes

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<sup>61</sup>The Critical Edition. Ed. Roark Mulligan. Urbana: 2010, p. 567



advantage of the corrupt system whereby favoured bankers were allowed to invest money from Philadelphia's treasury without paying interest, so long as the funds were returned by the end of each month. As Roark Mulligan notes: "Dreiser portrays Cowperwood dialectically, as both a challenge to the robber barons through exposing their hypocritical morality, and the epitome of their excesses"<sup>62</sup>. Beyond these moral and political criticisms, the novel reflects a more widespread Progressive society concern with the immateriality of money that speculated under financial capitalism. Almost the first thing that Cowperwood learns about the financial system is its unpredictability and the arbitrariness of valuations. His first employer as a broker explains that anything can make or break a market. The strong implication is that in posing Cowperwood against the false moralism, Dreiser undercuts the principles of underlying Progressive reform. In a novel of repetitions and variations, Dreiser parallels Cowperwood's career with that of Jay Cooke, the Philadelphia financier who made his name during the Civil War and whose bankruptcy precipitated the crash of 1873. Through these parallels, *The Financier* intertwines both men's financial manipulations with particularly intense periods of American national feeling, and the effects of such emotions on the financial markets.

Cowperwood's "first great financial"<sup>63</sup> opportunity arises out of the need to generate capital to finance the Union, the State of Pennsylvania – during the Civil War. The lesson intensifies the already businesslike turn of Cowperwood's mind. Cowperwood has sought to maintain as much as possible the autonomy of financial and business considerations from all other contexts. Cowperwood now sees an opportunity in putting a price on patriotism. What he learns from Cooke is the project of making a rational assessment of the market's irrationality, in this case the irrationality of feeling for the nation.

The novel suggests two ways of financial speculation: rapacious, which usually brings a success which is unsatisfying; and intentionally productive, which brings hubristic over-reach and failure. Pushed to its logical conclusion, this dualism explodes the distinctions through which Progressives sought to regulate the "abuses" of capitalism and ensure its productivity, efficiency, and moderation. Of course Progressivism is long spent as a political force, and in some respects "The Financier" foretells its swing to the political right and subsequent dissipation during World War I. But it also makes uncomfortable reading for those of us who are drawn to excoriate unethical banking practices, while depending upon global financial systems for credit, capital, investments and pensions.

A widespread sense of the inability of our political institutions to address the contemporary crisis suggests that in some way we are already familiar with the implications of the novel. "The financial system Dreiser depicts is a shadowy, even mystical presence that co-opts attempts to control or regulate it, whether on the part of individuals or in the name of the nation."<sup>64</sup> "Indeed, far from imposing a

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<sup>62</sup>The Critical Edition. Ed. Roark Mulligan. Urbana: 2010:560

<sup>63</sup>Dreiser, Theodore. *The Financier*. The Critical Edition. Ed. Roark Mulligan. Urbana: University of Illinois Press, 2010

<sup>64</sup>Pizer, Donald. *The Novels of Theodore Dreiser: A Critical Study*. Minneapolis: University of Minnesota Press, 1976.

stabilizing framework upon speculation, Dreiser shows the nation as adding to the irrationality of the market, both directly in economic terms, in forms such as the land grants made to encourage railroad construction, and in giving rise to the less tangible but equally powerful vision of empire that turns out to be “only a vision of empire”<sup>65</sup>.

“The Financier” was not Dreiser’s final word on the topic. Having continued Cowperwood’s story in “The Titan” (1914), Dreiser returned to the projected trilogy at intervals and was still working on the final volume, entitled “The Stoic”, when he died in December 1945. Shifting geographical focus, “The Stoic” depicts Cowperwood’s involvement in the financing of London’s underground railway. It rehearses the inevitable decline and ultimate failure to realize his visions, his death, and the subsequent dissipation of his fortune, his art gallery and other possessions, all of which had been foretold in an appendix to “The Financier”.

In conclusion, I would like to state that in his novel “The Financier” Theodore Dreiser shows a deep knowledge of contemporary social life. Exactly the writer’s impression of the society he lived served as the main impulse for creating such a masterpiece. In other words, it is a fragment of the history of mankind that is reflected in literature.

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