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Financial Frictions: Money and Materiality in American Literary Naturalism, 1890-1925

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A thesis submitted in partial fulfillment of the requirements for the Doctor of Philosophy degree in English

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Abstract

My dissertation argues that American literary naturalists employ money—particularly the tension between its materiality and immateriality—as a metaphor for hidden ontological instability in the following nineteenth-century cultural cornerstones: financial speculation, criminal justice, race law, and social-Darwinian individualism. My first chapter investigates the tension between material accounting and Gothic ethereality in Theodore Dreiser’s *The Financier* (1912). This chapter argues that, since the Gothic genre involves a compulsive need to account for the incredible and incorporeal, *The Financier*’s irresolvable tensions between gambling and speculation, home and market, are Gothically inflected. I conclude that, just as speculation haunts the ontological coherence of the home, so does it haunt the supposedly settled account of the judicial verdict in the novel. The second chapter, on Charles Chesnut’s *The House Behind the Cedars* (1900), surveys the essentialist nineteenth-century rhetoric that elided African American citizenship with intangible fiat money. Locating resonances in the novel between passing and the history of specie Resumption, counterfeit detection, and Confederate currency, the chapter posits that Chesnut mobilizes immaterial fiscal confidence to undercut the validity of legal metrics for detecting racial essentialism. The third chapter recruits the more abstract financial concept of insurance to argue that determinism stems from a density of chance that disrupts neat narratives of causation in Stephen Crane’s “The Open Boat” (1897) and “The Blue Hotel” (1898). I suggest that, like insurance, naturalism employs a deterministic inevitability of chance to loosen social Darwinism’s mooring of responsibility to the individual in order to disperse it more equitably. The final chapter, on Jack London’s *The Sea-Wolf* (1904), suggests that the monetary metaphors in the novel appear to bolster deterministic materialism by aligning the

materiality of hard money with a Malthusianism of finite resources and Darwin's struggle for existence. However, I argue that London embeds reminders of money's immaterial sociality in these metaphors in order to reassert morality and to undercut social Darwinian individualism. My dissertation demonstrates that, far from being bound to a "pessimistic materialistic determinism," American literary naturalism marshaled the immaterial belief that makes money function in order to question the perceived inevitabilities that governed turn-of-the-century ideology.

Keywords

American Literary Naturalism, 1890-1925; Money; Materiality; Currency; Gothic; Financial Panic; Race Law; Counterfeiting; Insurance; Individualism; Materialism; Social Darwinism; Theodore Dreiser; Charles Chesnutt; Stephen Crane; Jack London.

Summary for Lay Audience

My dissertation analyzes the theme of money in turn-of-the-century American literary naturalism. The best-known naturalist works include those by Theodore Dreiser, such as *The Red Badge of Courage* and *Sister Carrie*, and works by Jack London, such as *The Call of the Wild* and *White Fang*. My dissertation argues that American literary naturalists promoted the idea that money requires social cooperation, rather than intrinsic material value, to question the distinctions between gambling and financial speculation, crime and accident, legal and illegal citizenship, and, finally, to question the scientific basis for social Darwinism. My first chapter investigates the Gothic tension between material accounting and the immateriality of money in Theodore Dreiser's *The Financier* (1912). I suggest that the novel questions the discreteness of categories such as gambling and speculation, home and market. I conclude that, just as speculation haunts the home, so does it hauntingly unsettle the judicial verdict in the novel. The second chapter, on Charles Chesnutt's *The House Behind the Cedars* (1900), surveys nineteenth-century rhetoric that equated African American citizenship with supposedly inflated paper money. I suggest that Chesnutt creates resonances in the novel between racial passing and the history of specie Resumption, counterfeit detection, and Confederate currency to show that legal definitions of race are far from intrinsic and instead are just as intangible as paper money is. The third chapter argues that, like insurance culture, which promoted the concept of chance, Stephen Crane's "The Open Boat" (1897) and "The Blue Hotel" (1898) use chance to resist ideas about individual morality and control on which social Darwinism insisted. The stories do so to suggest that responsibility is more communal in nature. The final chapter, on Jack London's *The Sea-Wolf* (1904), suggests that the novel's monetary metaphors align the materiality of money with the limited resources in Charles Darwin's struggle for existence. However, I argue that, in these metaphors, London includes

reminders that money requires social agreement in order to undercut social Darwinism that used natural selection to excuse selfishness. I conclude that the naturalists questioned the fixed value of money in order to question fixed nineteenth-century natural laws.

Acknowledgments

For my loving mother, Barbara Luedecke, without whose unfailing support I could not have made it here. For my siblings, Chris and Andrea Luedecke, for their faith in me. And for Kate Stanley, who patiently encouraged me to find my voice.

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Chapter 1 Introduction: Naturalism and the Nineteenth Century

Introduction

American literary naturalist writers lived in a scientific age obsessed with measurement, categorization, and definition. Their late-nineteenth century environment was characterized by what historian Robert Wiebe called “the search for order.” They sought something to fill the chaotic void left by the implied, or inferred, atheism of Charles Darwin’s *On the Origin of Species* (1859). Natural selection’s impact on naturalism is evident from a glance at the genre’s Darwin-inflected titles such as Jack London’s “The Law of Life” (1901), Edith Wharton’s *The Descent of Man* (1904), and Frank Norris’s “A Reversion to Type” (1909). The naturalist writers tried to use biological determinism to reconcile turn-of-the-century contradictions: the marvels of industrialization juxtaposed with urban poverty; the nationalistic but brutal wars in Cuba, South Africa, and Korea; and a rigid Victorian morality that did as much harm as good. Most famously, the naturalists absorbed deterministic theories of social Darwinian discourse. But that discourse itself was rife with contradictions. Some theories held that evolution would end in utopia, while others highlighted humans’ baser animal instincts. The dominant strain of social Darwinism insisted on the survival of the fittest individual as a justification for a laissez-faire politics of individualism—a politics that denied that it *was* political and instead paraded as natural law. Other theories, however, held that social cooperation was the mechanism for evolution. Ironically, the search for order led to a host of opposing experiences and ideas.

Knowing that naturalist writers at the turn of the century had to contend with such ideological contradictions explains why their own works are rife with conflicting, and sometimes confusing, inconsistencies. At their best, naturalist writers could be unprecedentedly honest and unflinching in their assessments of what was going wrong in the Gilded Age. The naturalists adopted both journalistic and scientific investigative strategies, asking a lot of questions in their novels. One of the most famous questions in a naturalist work is asked by young Cowperwood in Theodore Dreiser's *The Financier* (1912). He wonders, "How is life organized" (*Financier* 9)?¹ By observing a lobster devouring a squid, he finds a quintessentially naturalist answer: predation is how life is organized. However, it is ambiguous whether the text more strongly celebrates or censures predation's primacy in organizing life. Furthermore, such a pat conclusion, reached by a child no less, is troubled by the variety of answers to this ontological question provided throughout the text, as though the question is never satisfactorily answered. On a broader textual level, naturalist novels were often interrogatory projects in themselves: *The Octopus* (1901) asks, could the Mussel Slough tragedy have been avoided? Crane's *Maggie: A Girl of the Streets* (1893) queries, how could Maggie have been kept off the streets? Or, rather, is it Maggie or the deterministic environment of the streets that decides her fate? Blunt though they may be aesthetically, naturalist works posed pointed questions as part of a polemic of inquiry into the injustices of late-nineteenth century American life.

¹ All citations for *The Financier* are for the 1912 edition, found in *The Financier: The Critical Edition* (2010), unless otherwise marked as the 1927 edition, found in the Penguin Classics.

But the downside to naturalism's empirical aesthetic, to the contemporary reader at least, is its attempt to answer its own questions with sweeping generalizations about race, about biological determinism's annihilation of free will, and about the futility of attempting to alter inevitable economic forces. At their most appalling, naturalist works made gross racist claims. For example, Stephen Crane's *The Monster* (1898) contains some of the most heinous tropes of social Darwinian racism when the narrator describes the African American inhabitants of "Watermelon Alley": "They bowed and smiled and ignored and imitated until a late hour, and if they had been the occupants of the most gorgeous salon in the world they could not have been more like three monkeys" (*Monster* 42, 16). At odds with their analytical aesthetic and polemics, the naturalists were not above mechanically repeating the most facile formulations of racist social Darwinian discourse. However, the function of such racist discourse in naturalist texts could be opaque. Confoundingly, despite the racism of *The Monster's* language, Crane wrote the novella in response to the 1892 lynching of an African American—Robert Lewis, who was falsely charged with raping a white woman (McMurray 52, Schweik 218-19). Although Crane didn't witness the lynching—which occurred in front of his brother's home in Port Jervis, a town where he spent many of his childhood years—he heard about the lynching from his brother, who had tried to intervene, and he wrote *The Monster* to scrutinize the cruelty of small-town prejudice (Schweik 218-19, Sorrentino 92). While naturalist works tend to have a polemical flavor, they deny any crisp satisfaction about what those polemics are exactly.

The difficulty in deciphering whose side naturalist texts are on—the predator's or the prey's, the powerful or the oppressed—has, unsurprisingly, provoked animosity

against naturalist writers and their works in every era and from nearly every quarter. In their day, naturalist works were abhorred and censored for their sympathetic portrayals of criminals and women of loose morals; today, they are rightly deemed dubious for adhering to racially inflected deterministic discourses stemming from Herbert Spencer's coinage: the survival of the fittest. Although by no means an excuse for the racism in their works, it is nevertheless worth remembering that the naturalists were writers, not financiers and tycoons bent on ruthlessly stamping out competition in pursuit of success. Especially given that they were newspaper men and magazine writers in the age of muckraking, naturalist writers' sympathy with the supposed dregs of society and exposure of corrupt politics and business practices, for the most part, *resisted* rigid rhetoric about the survival of the fittest. For all their faults, the naturalists were progressively unorthodox in suggesting that some of the cruelest nineteenth-century determinisms—including poverty, vice, corruption, and violence—were man-made rather than natural. By implying as much, the naturalists proposed that change was possible.

It is not a novel idea to suggest that the naturalists are less dedicated to determinism than they appear at first blush. Naturalist scholars such as Donald Pizer, Eric Carl Link, Amy Kaplan and Jeanne Campbell Reesman have thoroughly controverted George Becker's long-prevailing, but over-simplistic, presumption that naturalism is tantamount to "pessimistic materialistic determinism" (qtd. in Pizer, "An Essay" 1). This dissertation is based on the work of these scholars who reject Becker's formula. The project proposes that naturalist writers engaged with deterministic discourses, including social Darwinian racism, but wavered in their commitments to, and even, at times, denounced, such determinisms. As Link has put it, "for American literary naturalists in

the late nineteenth century[,] determinism was not a *statement*, but a *question*” (*Vast* 104). While these scholars have aimed to delimit the role of determinism in naturalism through sweeping surveys of the genre’s work, my project aims, through close reading, to contribute to criticism in this vein by locating moments in which naturalist texts buck expectations that they were staunchly deterministic. In short, this project suggests that the naturalists diagnosed nineteenth-century determinisms, but that the diagnosis wasn’t a terminal one. Rather, they identified some destructive determinisms with the aim of understanding their social causes and with the hope of mitigating their harmful effects. As such, this project aims to contribute to recent criticism that decouples naturalism from Becker’s facile formula of “pessimistic materialistic determinism.”

A constant challenge to students of naturalism is the confusion generated both by the nineteenth century’s competing social Darwinian determinisms and by subsequent critical reassessments of naturalism’s investment in such determinism—which has, whether fairly or not, been naturalism’s most readily available identifier. Indeed, defining naturalism is apt to result in entanglement in a thorny briar with escape routes leading only to realism, on one side, or to modernism, on the other. In order to simplify matters, Marc Egnal has recently traced the popularity of the phrase “survival of the fittest” and provided a delineation of naturalism that “emphasizes the distinct nature of the period from 1893 to 1913, when authors and social scientists believed that immutable ‘laws’ of heredity and environment determined human behavior” (171). As Egnal suggests, “This approach broadens the naturalist canon during the classic era, 1893–1913, dethroning those four white males, [but] excludes most later works” (171). Egnal refers to Stephen Crane, Theodore Dreiser, Jack London and Frank Norris as the four tyrants of naturalism.

I find Egnal's definition has many advantages, such as providing students of naturalism a chance to research the work of Paul Laurence Dunbar, Charles Chesnutt, Kate Chopin, and Willa Cather. Also, by limiting the genre of naturalism to works written between 1893 and 1913, Egnal's definition has an attractive chronological cleanness. As he points out, "[v]ery few works written after 1913 depict environment and heredity as determinants of behaviour. Authors no longer believed such concerns operated as an aspect of immutable laws" (184). However, a couple of thorns remain: What about authors whose body of work extends beyond 1913, such as Dreiser and London? And, more importantly, did the naturalists *really* believe unequivocally in the immutable laws of nature up until 1913? Despite these questions, Egnal's delimiting of naturalism to a time when authors were concerned with—and I believe about—the survival of the fittest remains a useful one for explaining why naturalist works share that thematic anchor.

I also find useful Link's hallmark definition of naturalism. According to Link, "It is *theme*, rather than genre, methodology, convention, tone, or philosophy, that qualifies a text for inclusion in the 'school' of American *literary* naturalism" (*Vast* 18). Link argues that to count as a text of American literary naturalism all a work need do is to explore "*thematically*, elements of philosophical and scientific naturalism" (*Vast* 19). Link defines the "naturalist theory" that catalyzed the theme of American literary naturalism as a loose "coalition" of scientific and philosophical theories that "saw the world operating under the aegis of natural laws—laws of evolution, of cause and effect, of heredity, of atavism—and they increasingly saw man not as a special creation, but simply as one element of a mechanistic universe" (*Vast* 19). It is important to understand that Link's repeated emphases on naturalist theory functioning thematically in naturalism, rather than

as a philosophy that directs plot, is an attempt to controvert early naturalist criticism that faulted naturalist texts for not being deterministic *enough*—that is, not consistent enough with philosophical determinism. Pizer was the first to reject the initial critical assessment that naturalism was “fatally flawed in the achievement of its underlying beliefs”; moreover, he took issue with criticism that viewed “naturalism principally as an unsuccessful expression of a simplistic and mechanistic view of human nature” (“Re-Introduction” 190). Similarly, Link’s insistence that determinism is restricted to a thematic function in naturalist texts relieves such texts from the burden of being faithful to prevailing deterministic discourse, for which the earlier critics that Pizer responds to had criticized them.

Most importantly, for my purposes, is the fact that Link’s limiting of determinism’s role in naturalism to a thematic one also reactivates the polemical potential often overlooked in naturalist texts. Determinism in naturalist texts is commonly misinterpreted as either being celebrated by naturalist authors, or, at best, as constituting an inevitability that such authors are resigned to since that’s just the way things are. This project builds on Link’s thesis about naturalism’s thematic work *with* determinism (rather than promotion *of* determinism). Link’s work allows me to suggest that although, as a theme, determinism can help give contours to naturalism as a genre, determinism’s sheer thematic presence in naturalist texts doesn’t preclude polemics.

Both Egnal’s and Link’s definitions of naturalism are capacious enough to include a variety of authors outside of the four dominant figures of naturalism, but also give the genre a strong enough gravitational pull to make the term “naturalism” a useful one for describing turn-of-the-century texts. This approach has many benefits, for example,

although Charles Chesnutt has not historically been counted among the four most-studied naturalists, a growing number of scholars argue that, based on theme and chronology, studying his works yields rich rewards for naturalism scholarship. Andrea N. Williams, for example, suggests that, despite the racist social Darwinism of the late nineteenth-century, “[l]ike naturalism . . . African American literature during this era does pursue scientific inquiry, especially with regard to human and social evolution” (195). Williams points out that, “Chesnutt addressed the latest theories of genetics and ‘survival of the fittest,’ sometimes manipulating racist scientific claims into the service of counter-racist narratives” (195). As Ryan Simmons suggests, Chesnutt also employed scientific discourses about environment to achieve similar aims: “Chesnutt . . . show[ed] how individual behavior is environmentally driven” (16). Combining Egnal’s and Link’s definitions of naturalism, I’ve included Chesnutt in this project for his thematic interests but also focused on texts that continued to deal with naturalist themes beyond 1913. With both heredity and environment constituting key concerns of the fiction of Dreiser, Chesnutt, Crane, and London, I’ve selected these authors for the way their interest in determinism dovetails with the monetary motifs in their texts.

Money and the Moment of the 1890s

In the 1890s, currency regulation stirred the blood of Americans. Debates about monetary standards distilled contentious issues such as regional disparity, class inequality, and racial divides. William Jennings Bryan’s famous “Cross of Gold” speech didn’t win him the election in 1896, but the amplitude of his rhetoric about the hardships that farmers endured due to currency contraction indicates how closely currency (i.e. money minted and printed) was impacting Americans’ lives. Questions about currency

and its regulation were at the forefront of political thought. Free silver Populists, who typically were debtors and Western farmers, suggested that, to reduce currency contraction and disparity, silver should be allowed to back the currency at a ratio of 16:1 with gold. The “goldbug” position, typically supported by Eastern financiers and creditors, claimed that only gold had “real,” or intrinsic, value and that only the gold standard would allow America to trade equitably with Europe. The tone of the rhetoric was high on the goldbug side as well. As historian Gretchen Ritter documents, goldbugs lauded gold as “the honest money of contracts”—in contrast, silver, for them, symbolized socialism and “the red rag of the Commune” (163, qtd. in 170). As Richard Hofstadter wryly suggests: “It had been possible for their enemies to brand the Populists as wild anarchists, especially since there were millions of Americans who had never laid eyes on either a Populist or an anarchist” (*Reform* 131). As a measure of value and an expression of political ideology, money and the frictions it generated came under naturalist scrutiny.

Of all the naturalists, Dreiser takes the most overt stand on the currency debates in *The Titan* (1914). The second novel in his Trilogy of Desire, *The Titan* is based on the life of the Gilded Age tycoon Charles Yerkes, whom Dreiser renamed Cowperwood. In an editorial aside, Dreiser’s narrator diligently details free silver’s Populist polemics:

[I]n the nation at large there was growing up a feeling that at the top there were a set of giants—Titans—who, without heart or soul, and without any understanding of or sympathy with the condition of the rank and file, were setting forth to enchain and enslave them. The vast mass, writhing in ignorance and poverty, finally turned with pathetic fury to the cure-all of a political leader in the West. This latter prophet, seeing gold becoming scarcer and scarcer and the cash and

credits of the land falling into the hands of a few who were manipulating them for their own benefit, had decided that what was needed was a greater volume of currency, so that credits would be easier and money cheaper to come by in the matter of interest. Silver, of which there was a superabundance in the mines, was to be coined at the ratio of sixteen dollars of silver for every one of gold in circulation, and the parity of the two metals maintained by fiat of the government. (*Titan* 399-400)

Normally at least partially sympathetic with Cowperwood, Dreiser's narrator here diverges from Cowperwood's politics as an Eastern financier. The narrator's indictment of gold Titans as malevolently plotting to "enchain and enslave" the rank and file exemplifies what Mary Nyquist calls "[t]he trope of political slavery" (21). While the concept of political slavery strikes us as offensive today, its "polemical joining of tyranny and slavery" indicates just how intense the feeling about currency contraction really was; and it shows how deeply contraction cut to the heart of the American social contract (57). The passage arraigns not only Cowperwood but the monetary system which concentrated money in the hands of financiers, like himself, at severe cost to producers, such as farmers. Dreiser's narrator continues to commend the concept of free silver as a means of returning power to the hands of the people: "Never again should the few be able to make a weapon of the people's medium of exchange in order to bring about their undoing. There was to be ample money, far beyond the control of central banks and the men in power over them" (*Titan* 400). Almost twenty years after Bryan's defeat, Dreiser still saw currency regulation and free silver Populism as relevant symbols for criticizing economic oppression.

Dreiser's direct discussion of monetary politics, however, was rare in that, while the naturalists engaged images of money to symbolize both determinism and uncertainty, none cited currency politics quite so conspicuously. Furthermore, not all naturalists had the same views on free silver Populism. As a socialist, London lamented that, in forming a coalition with the Democrats over the issue of free silver, the Populists gave up on their more powerful reform platforms. London's biographer, Earle Labor, cites a letter that London wrote to the *Oakland Times* in which London "criticized the Populists for their 'sell-out' to the Democrats on the issue of free silver" (89). London proclaimed that, "The Populists have fallen—in as much, that their fundamental reform principles have been forgotten, and silver, a minor consideration, a side issue, has been made the main issue of their campaign" (qtd. in Labor 89). Nevertheless, London *was* interested in how money measures value, or fails to measure it accurately. For example, when London's semi-autobiographical character, Martin Eden, after many failures, becomes a sought-after writer overnight, he theorizes that the recognition and money he receives are useless metrics for worth because they are extrinsic to himself: "That recognition is not I. It resides in the minds of others. Then again for the money I have earned and am earning. But that money is not I. It resides in banks and in the pockets of Tom, Dick, and Harry. And is it for that, for the recognition and the money, that you now want me?" (*Eden* 913). Eden refuses to let his *perceived* personality eclipse what he considers to be his stable interior character. And he devalues that which he is *not*, i.e. money and reputation, as faulty metrics for his subjectivity. Eden's articulation of the triteness and fickleness of society's instant attraction to him as the flavor of the month points to the divergence between personality and character, between value and being valued. But it also

importantly highlights the social nature of valuation and its distance from empiricism and determinism.

Like London, other naturalists were interested in the tension between the materiality and immateriality of money, between its intrinsic qualities and its social ones. In Dreiser's *Jennie Gerhardt* (1911), Jennie gives her mother money and Mrs. Gerhardt's relief at receiving it prompts her to contemplate its manifesting powers: "Here was the *solvent* of all her woes, apparently—food, clothes, rent, coal, all the ills that poverty is heir to and all done up in one small package of green and yellow bills" (my emphasis *Gerhardt* 162). Dreiser employs Jennie's mother as a mouthpiece for contemplating money's seemingly magical ability to manifest material goods. Dreiser's conspicuous choice of the word *solvent* draws the reader's ear to the affinity between *solvency*, or being financially sound, and *solution*, as in the solution to a problem. Jennie's mother is given pause by the contrast between the little package in her hand and its great power to solve all of her biggest problems. The naturalists were interested in the tension between money's immateriality and its viscerally material effects. In a sensuous scene in Frank Norris's *Vandover and the Brute* (1914), Norris underscores gold as particularly indexical of intrinsic value:

[Vandover] drew out the familiar little canvas sack. In it were twenty-dollar gold pieces, . . . he ran his hand into the mouth of the canvas sack, [and] furtively, slyly, snatched one of *the heavy round coins*, and thrust it into his vest pocket, . . . he could not help feeling a joy in the possession of this money as if of some treasure-trove dug up on an abandoned shore. (my emphasis *Vandover* 119)

Norris's voluptuous vision of the materiality of gold, however, vacates it of its monetary value, exemplifying what David Anthony calls a desire for a "premarket form of treasure" (99).

On the other hand, the materiality of money could also be alarming, as Wharton represents in *The House of Mirth* (1905). Lily Bart refuses to be aware of the materiality of Trenor's loan to her because it would be unfeminine to do so: "She had no more notion than most of her sex of the exact nature of the transaction, and its *vagueness* seemed to diminish its indelicacy" (my emphasis Wharton, 65). As Arne De Boever suggests, "If money, for the currency trader, is an immaterial tool for the generation of value," then "break[ing] it out of that logic . . . turns it into a fetish of the material and the real: 'intimacy,' 'touch,' 'stain,' 'dirt,' 'rubbing'" (2). All of which attributes are indelicate material associations that Lily hopes to avoid by being only vaguely aware them. Money for Lily is *too* material and by deferring a frightening accounting of that materiality, as we all do from time to time, she avoids confronting both the filth of lucre and just how in debt she is. While the naturalists employed money as a motif for the harsh material facts of life, they also investigated how the elusive materiality of money could be both frightening and promising.

Biology and Money

Today we think of money and biology as radically opposed ideas: money being social as opposed to natural or biological. However, the distinction wasn't quite so crisp in the late nineteenth century. In their study of the panic of 1893, Douglas Steeples and David O. Whitten ventriloquize Americans' "widely shared belief" about the boom-and-bust cycle in naturalistic imagery:

Business fluctuations were “natural events” that recurred from time to time, much as ocean tides flowed and ebbed. For the most part the sins that brought on hard times did so by destroying confidence. The way to restore prosperity was to . . . practice rigid personal and business economy, and permit deflation and liquidation to progress without interference [which] eliminated “rottenness,” unsound firms, and inflated speculative values. Once placed on a basis of new, sound values, business was poised to expand, restoring prosperity. There was security in these simple ideas that promised automatic, if gradual, recovery and stirred additional hope during the 1890s. (108)

Two dominant metaphors are important here: the oceanic metaphor of ebbs and flows and the organic metaphor of rot and gradualism. Prominent in Norris’s description of the economic power of the wheat in *The Pit* (1903), a discourse of financial ebbs and flows indicted human hubris in attempting to manipulate nature. In an era before the stabilizing influence of the Federal Reserve in 1913, conservatives also used such metaphors as irrefutable evidence that finance was affixed to the forces of biology. The dominant discourse held that nature sanctioned the suffering brought on by economic ebbs and flows and that only the individual had the power to act prudently to prevent penury.

The discourse of laissez-faire individualism also employed metaphors of organic economic growth, relying on biological authority. Hofstadter shows how conservatives used Darwin’s theory of natural selection as a basis for economic organicism:

[T]he idea of development over aeons brought new force to another familiar idea in conservative political theory, the conception that all sound development must be slow and unhurried. Society could be envisaged as an *organism* . . . which

could change only at the glacial pace at which new species are produced in nature.

(my emphasis *Darwinism* 7)

Such organicism implied individualism since it theorized that no government activism or legislation could possibly alter the natural ebbs and flows of the economy or speed up its natural rate of growth. In reading Wharton's *The Fruit of the Tree* (1907), Emily Coit connects industrialist Andrew Carnegie, economic theorist Alfred Marshal, and Wharton, showing that they all use the organic image of the fruit tree as a metaphor for their laissez-faire individualism (195). At the core of the nineteenth century's apology for laissez-faire capitalism was a kind of "don't-touch-it" teleology in which natural financial growth, fertilized by individual ingenuity, would inevitably ripen into greater prosperity. On the other hand, the ideology suggested, any attempt to offset economic hardship was unnatural, ineffective, and a retrogression of evolution.

While naturalist writers reflected this entanglement of money and biology, their works also critiqued it. Norris's image of the Southern Pacific Railroad monopoly as an octopus, engorged from strangling the lifeblood out of California ranchers, comes to mind. While Carnegie had his image of the fruit tree, many naturalist writers created organic images that were unflattering and polemical. Although their novels, except for *The Titan*, didn't demonstrate clear political stands on monetary policy, their metaphors for economics reflected and popularized political discourse, including that of the currency debates. Discussing his faith in the Populist platform of free silver in the election of 1896, labour leader Eugene Debs created a prototypical naturalist metaphor of red-in-tooth-and-claw predation. He said, "I believed that the triumph of Mr. Bryan and free silver would blunt the fangs of the money power" (qtd. in Sanders 139). Naturalism's images of

wolfish individualists and animalistic capitalists borrowed from, and lent themselves to, a reform discourse that underscored, not the natural inevitability of economic forces, but the horrors of unleashed individualism.

One reason that I find naturalist literature so compelling and complex is that the naturalists wrote just on the cusp of the transition from the Gilded Age—characterized by robber barons getting rich on the spoils of monopoly—and the Progressive Era—which was commencing to challenge the biological determinisms of the nineteenth century, including economic organicism. Such challenges only appear to have come as a response to the hardships of the 1890s. According to Walter Nugent, “The depression of the 1890s was the worst the United States had ever experienced, or would suffer until the Great Depression of 1929–1941” (26). But Steeples and Whitten credit the severity of the depression of the 1890s following the panic of 1893 as the catalyst for a reaction *against* laissez-faire: “Crushing unemployment, most devastating in the winter of 1893-94 and serious throughout the decade, brought unprecedented relief measures” (116). By the time the naturalists were writing, in the second half of the 1890s, appealing to nature as a justification for not lifting a finger to alleviate poverty was no longer quite as legitimate as it had been in earlier decades. Steeples and Whitten suggest that, “Hard times discredited the distinction between the worthy and the vicious poor”—which was a trope of individualist rhetoric that held powerful sway in the latter half of the nineteenth century (117). Writing on the heels of the currency debates and during the ideological clash between laissez-faire and reform politics, the naturalists engaged monetary images to ask questions about the validity of empiricism itself. Those questions worked to destabilize rhetorical determinisms and essentialisms, such as the viciousness of the poor,

rather than to affirm them. Naturalist writing's interest in biology and economics reflected, and even promoted, the ideological shift between the Gilded Age's and the Progressive Era's attitude toward poverty.

Money and Materialism in Naturalism

The naturalists are typically thought of as shackled to hard biological determinisms and attendant formulations of the inexorability of financial forces—*The Octopus* (1901) and *The Pit* (1903) understandably appear to justify such an impression. However, the naturalists' interest in money as an *immaterial* idea and as a social contract—such as the fiat that Dreiser references in *The Titan*—demonstrates that they are less fettered by the deterministic discourse of their day than readers typically discern. This study argues that American literary naturalists employ money—particularly the tension between its materiality and immateriality—as a metaphor for hidden ontological instability in the following nineteenth-century cultural cornerstones: financial speculation, criminal justice, race law, and social-Darwinian individualism. By investigating how the materiality and immateriality of money reflect biological and social determinisms in naturalism, my thesis dispels the idea that naturalist writers' generic investment in natural laws affirmed greed as a mechanistic force to explain behavior. Instead, I suggest that they employed the invisible workings and connections of biology to point to the limits of that rhetoric. Like Michael Hardt, who “establish[es] the symmetrical relation . . . between finance . . . and biopolitical production,” I argue that biology for the naturalists didn't limit money to its materiality (368). According to Hardt, “The symmetry resides primarily in the fact that like biopolitical production, finance operates in a field of immeasurable values” (368). The keystones of nineteenth-century

life depended on determinisms that claimed to be material and measurable and founded in biological percepts. By questioning the materiality of measures for monetary value, the naturalists unsettled and *denaturalized* the bases for judicial verdicts, racial identity, and laissez-faire capitalism.

My first chapter, “Gothic Gambling: Housing Crisis and Legal Chance in Dreiser’s *The Financier*,” investigates the tension between material accounting and Gothic ethereality. This chapter argues that, since the Gothic genre involves a compulsive need to account for the incredible and incorporeal, *The Financier*’s irresolvable tensions between gambling and speculation, home and market, are Gothically inflected. I link concepts of financial *ruin* with Gothic *ruins* showing how a threatening lack of adhesion, like that of the crumbling Gothic ruin, lurks just around the corner of the market-haunted home. Arguing that money is haunted by its immateriality, the chapter locates Gothic elements in the novel, illustrating that the naturalist Gothic is marked by eviction, exposure, and a lack of material coherence, rather than the standard Gothic’s hallmarks of claustrophobia and imprisonment. The chapter also alleges that Dreiser employs the speculative language of probability, accident, and chance in order to interrupt assessments and judgements about the criminality of Cowperwood’s use of the city treasury funds. I conclude that, just as speculation and gambling haunt the ontological coherence of the home, so do they haunt the supposedly settled account of the judicial verdict in the novel.

The second chapter, “Legal Tender: Confidence, Counterfeit, and Race Law in Chesnutt’s *The House Behind the Cedars*,” examines the relationship between materiality and monetary metaphors for race. The chapter surveys essentialist nineteenth-century

rhetoric that proclaimed that gold and white citizenship were genuine and materially manifest. The same rhetoric also maliciously elided African American citizenship with intangible fiat money to disparage it as fundamentally counterfeit. I identify symbols for specie Resumption in the novel and argue that Chesnut employs the history of Americans preferring greenbacks to gold as a means of calling into question racist rhetoric about the superiority of both hard money and white citizenship. The chapter also argues that Chesnut *deepens* metaphorical associations between counterfeiting and passing in order to turn the act of counterfeit detection not on African Americans, but rather on the validity of metrics for detecting racial essentialism. I end the chapter by arguing that the presence of Confederate currency in the novel indicates how Chesnut harnesses the Confederacy's history of sanctioning counterfeits to critique the material foundations of race law. The chapter concludes that Chesnut mobilizes the concept of immaterial fiscal confidence to undercut the validity of legal metrics for detecting racial identity under US law.

In the third chapter, "Collective Culpability: Insurance Ethics, Social Darwinism, and Chance-Based Determinism in Crane's 'The Open Boat' and 'The Blue Hotel,'" I recruit a more abstract financial concept, that of insurance, to explore the tension between chance and determinism in naturalism. The chapter looks at nineteenth-century discourses about determinism. I suggest that the laissez-faire strains of social Darwinism constitute a moralistic determinism. Moralistic determinism, I argue, contorts the inevitability of the struggle for existence into trite teleologies about the moral superiority of the affluent and burdens the individual with responsibility through rhetoric that denies chance and insists on control. The chapter posits that, in contrast, the amoral chance-

based determinism found in naturalism achieves the *moral* outcome of un-harnessing responsibility for unpredictable outcomes from the individual. I analyze Stephen Crane's "The Open Boat" (1897) and "The Blue Hotel" (1898) to argue that determinism in naturalism stems from a density of chance that disrupts neat narratives of causation. The chapter concludes that, like insurance's cultivation of the inevitability of chance, naturalism demonstrates that culpability results as much from chance it does from individual choice, thereby loosening social Darwinism's mooring of responsibility to the individual and dispersing it more equitably.

The final chapter, "Spendthrift Nature: Money and Materialism in *The Sea-Wolf*," suggests that the monetary metaphors in the novel appear to bolster deterministic materialism by aligning the materiality of hard money with a Malthusianism of finite resources and Darwin's struggle for existence. However, I argue that London embeds reminders of money's immaterial sociality in these metaphors in order to reassert morality and to undercut social Darwinian individualism. The chapter concludes with an analysis of the divergence between social Darwinism's theorization of evolution as progressive and Darwin's depiction of natural selection as based on chance. I suggest that the novel creates an image that entwines money and appetitive hereditary drives as a means of satirizing social Darwinism's misapplication of Darwin's ideas to contemporary social behavior. The chapter concludes that London's socialist polemics suggest that the novel draws the following critical comparison: just as money's sociality makes it a poor basis for materialism, so does the cooperative aspect of natural selection invalidate social Darwinism's justifications for laissez-faire individualism.

An awareness of currency debates, as part of the environment in which the naturalists were writing, helps explain why their novels are interested in the frictions between money as a natural object and money as a social artefact. The naturalists used metaphor and narrative to investigate the ways in which money is metaphorical and narrative in nature. Similar to Marc Shell—who proclaims that his “argument is not that money is talked about in particular works of literature and philosophy (which is certainly the case), but that money talks in and through discourse in general”—I see the naturalists as contributing, even if only indirectly, to the monetary debates by which they were surrounded (180). The currency debates exposed the discursive nature of money and the aesthetics of such a discourse. In *McTeague* (1899), Norris lampoons ideas of material value through McTeague’s lust for an enormous gilded tooth that he hopes to hang over the street to advertise his “Dental Parlors.” The comedy of McTeague’s desire speaks to the way that money, like narrative, is an aesthetic rather than a material entity: McTeague covets the gilded tooth because it represents his *taste*, as laughable as it is, rather than because the gilded tooth has any intrinsic value or would lead to more income as a more efficient means of advertising his business. Executing one’s aesthetic taste is an attempt to increase social standing, not material well-being. Yet the few critics who investigate the function of money in naturalism tend to overlook this important distinction.

For example, in the 1980s, Walter Benn Michaels argued that naturalism’s logic upheld, more than critiqued, capitalist values (Campbell 506-507). Michaels suggests that “Carrie’s economy of desire involves an unequivocal endorsement” of “the unrestrained capitalism of the late nineteenth and early twentieth centuries” (35). For Michaels, naturalism was committed to doing away with superfluous signification, attempting to cut

to the quick of reality. He holds that the “characteristic concerns of naturalism” are “appropriation, legitimation, [and] the need to end representation” (26). Michaels suggests that naturalist characters, such as Trina in *McTeague*, embody “the purest of commitments to laissez-faire” (19). In his famous formulation, “the logic of naturalism served the interests not of any individual or any group of individuals but of the money economy itself” (178). Taking a similar stance, also in the 1980s, Jean-Joseph Goux argued for “the strict correspondence between realistic literature and the circulation of gold” as a recoil against “the ‘dematerialization’ of value, specifically money” (Goux 20, 17). Both Michaels and Goux pioneered scholarship on the relationship between money’s materiality and realist representation, but, surprisingly, since then there has been a dearth of critical attention to monetary themes in naturalism. Only very recently has Alison Shonkwiler picked up the thread of Michaels and Goux and unequivocally declared her thesis that “the growing abstraction of contemporary capitalism demands new imaginative conceptions of the real”; she examines “the ways that today’s fiction is fully engaged in articulating economic abstraction as a problem of narrative realism” (ix).

While my project builds on such scholarship, it also diverges from these previous studies because they largely conclude that the generic and aesthetic gestures of naturalism are a reactionary attempt to recover intrinsicity and to provide fixity for an elusive natural value. In contrast, my main point in uncovering the naturalists’ curiosity about the immateriality of money is not, as such scholars argue, that the naturalists merely *unmask* money’s immateriality as part of their commitment to a realism that they equate with solid and natural value. Rather, I believe that the naturalists’ aim in probing monetary materiality is to show the power of rhetoric, metaphor, and narrative in making both the

immaterial appear material and in making social constructions of value look and feel natural. The naturalists investigate the frictions between money's immateriality and materiality—not to expose the hollowness of a value that “in reality” is a social fabrication, as opposed to a natural resource—but rather to expose the hollowness of social rhetoric *about* natural value.

Chapter 2 Gothic Gambling: Housing Crisis and Legal Chance in Dreiser's *The Financier*²

Introduction

Recent scholarship on the cultural politics of personal finance investigates the uncanny nature of home dispossession at the hands of foreclosing banks. Andrew Lawson audits the politics and aesthetics of displacement in Gothic language that aligns eviction and hauntings, ruins and ruination: “the opacity which disabled the working of the subprime market and the financial system also haunts these discursive and visual representations of the subprime borrower” (56-7). And again, “‘Financial engineering’ was magical thinking. The only way it could be sustained was through a willful blindness, or at least a studied indifference, to neoliberal suffering. The *repressed returned*, as it always does, from the outside, in the specter of the subprime borrower” (my emphasis 67). Following David Zimmerman’s argument, made in his essay “*The Financier* and the Ends of Accounting” (2004), that *The Financier* seeks to account for the unaccountable, I argue that the Gilded Age Gothic ruptures the novel’s explanatory responses to young Cowperwood’s query: “How is life organized” (*Financier* 9)? Like the Gothic, which foregrounds the enigmatic and attempts to read rational resolutions on to it, Dreiser’s novel posits psychology as being a controlling, and controllable, interest in human makeup: “The professional traders were, of course, keen students of psychology” (53). Despite Dreiser’s depiction of psychology as an empirical tool for pecuniary success, a rational method of organizing emotions and mitigating risk in the market, the

² See Appendix A

novel traces the *disorganization* of Cowperwood's life through his failure, foreclosure, and the subsequent sale of his art collection. His home, in effect, becomes a modern Gothic ruin, reclaimed by the entropic forces of market volatility, his art collection scattered by the stampeding panic.

Dreiser's approach to tabulating the unaccountable, his attempt to make legible the inscrutability of chance, is a fundamental facet of the American Gothic stemming from *Wieland* (1798). Cowperwood wonders why he is "always favored financially, personally?" He hypothesizes that it could be "[a]ccident, perhaps; but somehow the thought that he would always be protected—these intuitions, the 'hunches' to act which he frequently had—could not be so easily explained. Life was a dark, insoluble mystery" (314). I want to argue that Dreiser's naturalist enquiry into the relationship between chance and determinism—what Shawn St. Jean calls naturalism's "variable determinism"—is similar to Gothic denouements predicated on divulging improbable, but explainable, coincidence to account for mysteries (212). Gambling, which involves both chance and determinism, is a literary theme of the Gothic that stretches back to Ann Radcliffe's *The Mysteries of Udolpho* (1794), in which, during the typical Gothic moment of illumination, gambling explains, if only in a limited way, Valancourt's erratic behavior. Gambling, when considered as "the chaos of untamed chance" (Reith 175), "weakened the will and rendered the gambler dangerously incalculable" and, significantly, dangerous to the home (Daston qtd. in Marshall 16).³ Dreiser's argument in *The Financier* (1912) is, indeed, that the distinction between legitimate speculation and

³ Marshall cites Lorraine Daston, *Classical Probability in the Enlightenment* (2003).

criminal gambling is arbitrary, and therefore cannot be rendered logical despite the Gothic reflex to account. This chapter investigates how *The Financier's* double plots of financial gambling and criminal judgment are haunted by incalculable chance and accident.

The Gothic genre figures the home as a presumed place of reason, where the material claims ultimate epistemological authority, which stands in opposition to the immeasurable murkiness of the preternatural ruin. This opposition is reflected in the narrator's claim in *The Financier* that, "We think we are individual, separate, above houses and material objects generally", but "[c]ut the thread, separate a man from that which is rightfully his own, characteristic of him, and you have a peculiar figure, half success, half failure, much as a spider without its web. Such a figure will never be its whole self again" (*Financier* 119-20). Both the home and its objects work to make Cowperwood "feel of more weight in the world" (123). In his enthusiasm for his home life, Cowperwood "appeared to be an ideal home man. . . . Leaving the crowded downtown section where traffic clamored and men hurried" (74). In the beginning of his marriage, Cowperwood thinks that, "There was a good deal to this home idea, after all. That was the way life was organized, and properly so—on the theory or cornerstone of the home" (75). But cornerstones can crumble and fall into Gothic decay and Cowperwood's hypothesis about the home is hardly the concluding word on how "this life . . . was organized" since it is haunted by his initial supposition that the organizing principle of life is that "men lived on men" (7, 9), and eerily echoed after his failure, that "Life was war" (388). The problem with the home's role in epistemologically stabilizing the subject is that the home itself is on gambling ground. Zimmerman documents that

nineteenth-century “sentimental writers lamented how speculation ruined families and destabilized middle-class homes, the putative sign and site of middle-class identity” (*Panic!* 119). Our reliance on houses as a subject-forming environment makes us always haunted by this threat of spliced spider-like subjectivity of half-success, half-failure.

Cowperwood’s home and his loss of it stands in for all homes threatened by uncontrollable and irrational market forces. It is precisely because Cowperwood “had been *counting* on getting all of his loans extended” that his failure and eviction dematerializes his home, since the market refuses any counting (my emphasis *Financier* 230). Zimmerman argues that *The Financier* creates an “apotheosized abstraction—Accounting, or Accountability—as it manifests itself through the social activity of men, most obviously under crisis conditions” (“Accounting” 5). Zimmerman’s reading of the proliferation of accounts in the novel as the gerund “accounting” straddles the division between nouns and verbs and eradicates the possibility of materially discrete, and therefore countable, objects or narratives. By turning accounts from nouns to the apotheosized action of *accounting*, (i.e. “more balancing acts”), Zimmerman’s argument opens the possibility of my reading *The Financier* as performing a Gothic attempt at “accounting” for the home’s oscillation between materiality and immateriality (“Accounting” 21-22). The thesis I explore in this section is that as gambling tracks Gothic unaccountability into the house it turns the home into a ruin by shedding light on the unwelcome reality that it was always already materially dispersed. Dreiser depicts housing displacement as a Gothic breaching of the reasoned self since gambling renders the subject subhuman and his home environment, shorn of material certitude, incalculable.

Unaccountable Animality

One of the Gothic markers in the novel is that the home starts turning into a ruin as wild things take it over. “True, there are some jungle metaphors” Donald Pizer admits of *The Financier* (Dreiser 179). Perhaps he confesses so reluctantly since such metaphors typically do the dirty polemical stall-mucking work that readers often find so droningly didactic; however, it remains worth attending to the domestic animals husbanded by metaphors in *The Financier*. The jungle world of cutthroat capitalism has crept into the home, perhaps through the kitty door, as small creatures as well as beasts make themselves comfortable between the covers of the novel. This metaphorical menagerie harbors technical financial tropes of bears and bulls along with naturalist standbys such as a hound, a wolf, and hawks (*Financier* 54, 21, 436, 53). It also boasts a pair of matched leopards, spirited horses, and a mesmeric serpent with his fascinated bird (185, 140, 1927 201). Like live-animal menageries, such a “*trope-ical*” collection simultaneously exoticizes and domesticates the market. However, the domestication is threatening since it brings home wild things that don’t belong there. As Andrew Smith and William Hughes note, “The point of the domestic Gothic is that it represents a particular manifestation of the uncanny” (4). In addition to the wildcat banks, the novel also quarters house pets, and pests, such as the “fiery-eyed public cat” who can’t scare “the older and wiser [political] rats” from pinching from the public kitchen (*Financier* 308). More than just a staging of “wary cooperation and cutthroat competition among economic animals”, the wild and domestic animal metaphors in *The Financier* reflect the dichotomy between the uncontrollable and that which *should be* controllable and yet

remains wild in the wrong place, the home—a dichotomy that is an exemplar of the domestic Gothic (Zimmerman, *Panic!* 35).

Houses at the mercy of the market are vessels for both the natural drive to settle, to account and accrete commodities, and the gnawing away of that possibility by the feral frenzy of modernity. Gambling in the market is Gothically other-than-human. T. Austin Graham has articulated the suspense that Dreiser creates by contrasting animal automatism and irrationality: “Cowperwood is at once a social actor, an animal, and the subject of some higher power” (1242). Cowperwood is confronted with a bestiality that denudes him on the trading floor during the panic of 1873: “When the time for closing came, his coat torn, his collar twisted loose, his necktie ripped, his hat lost, he emerged” from the tumult (*Financier* 550). Cowperwood’s clawed clothes suggest an animal avarice that renders gambling Gothically animalistic. Gerda Reith argues that gamblers find themselves submersed in an “experiential chaos in which players cease to perceive their surroundings in the ordered, logical manner of ‘rational’ consciousness” (125). The financial panic that ruins Cowperwood and his home isn’t an external brutish force that buffets the stable domestic interior. Rather, houses in the novel are *a priori* invested in, and infested by, market fluctuations, and, more importantly, manipulations. As Gail Turley Houston argues, “Victorian capitalism normalized economic panic” (10), “[b]anking on panic had paid off with interest—crisis was now at home” (19). And yet such a normalization, while it accounts for the constantly-recurring and ever-impending nineteenth-century financial panics and stampedes, fails to abrogate the horror of the market stalking the floors of the home.

The pest that won't go away in the novel—Cowperwood's mock-Homeric epithet and emblem—is the spider. Recall Dreiser's initial image of the spider without its web as a ghost-like liminal half figure. It is no coincidence that Dreiser likens Cowperwood in his capacity as a gambler to a spider as well: "He had surrounded and entangled himself in a splendid, glittering network of connections, like a spider in a spangled net, every thread of which he knew, had laid, had tested; and he was watching all the details" (*Financier* 177); he is "the horrific spider spinning his trap for the unthinking fly" (554). The spider is a peculiarly delicate image for a financial titan—or a protagonist in a naturalist novel for that matter, especially when compared with London's sea wolf and Norris's "old bear"; however, the spider is a Gothic creepy crawly that doesn't belong in the home and yet is frequently found to *make itself at home* there. Lurking in the shadows, spiders are examples of what Martin Willis calls "Gothic objects": "[R]ealist fiction introduces the Gothic mode through a variety of Gothic objects—which may be characters, but are also physical sites and immaterial spectres" (Willis 18). Dreiser likens spiders to "subtleties" missing their usually attendant preposition, 'of', (as in, for example, the subtleties *of* a legal argument), opening up the possibility of their being both an entity in their own right and aspects of a noun or nouns unnamed: "Great lawyers were merely great unscrupulous *subtleties*, like himself, sitting back in dark, close-woven lairs like spiders and awaiting the approach of unwary human flies" (my emphasis *Financier* 372). The reader's compulsion to ask, "the subtleties *of* what?" makes the spider metaphor seem incomplete and turns the spider-like lawyers and financiers into Gothic objects that are both physically predatory and immaterially spectral.

Spiders, financiers, the market, and capital, are all threats that are hard to see, spinning them into Gothic objects that haunt the home. Similarly, Dreiser makes Cowperwood illegible and unaccountable because he is difficult to define: “Other people, men particularly, found it difficult to look into Cowperwood’s glazed stare persistently. It was as though there were another pair of eyes behind, watching through thin, impenetrable curtains” (158). Dreiser’s domestic metaphor for Cowperwood’s inscrutability as “impenetrable curtains” threatens the home’s supposed stability. The difficulty in classifying animals in *The Financier* as either rationally self-interested animalistic automata or crisis-causing critters makes the novel characteristic of what Christophe Den Tandt calls “naturalist [G]othic” (126). Den Tandt has argued of the novel that, “the economics of Cowperwood’s world are viewed from contrasted angles—through a scrupulous literary account of financial transactions and, on the other hand, through a romance depiction of grotesque predators of the depths” (132). Accounts and assessments of identity are always Gothically disturbed by an impending animalistic irrationality and predation.

Although young Cowperwood definitively decides that he would prefer to be a “financier,” and “never . . . an agent, a tool, or a gambler”, gambling later creeps up on him, suggesting that his reason decays into a self-dispossessing trance: “Cowperwood . . . had been *unconsciously* let in on this atmosphere of erratic and unsatisfactory speculation without really knowing it” (my emphasis *Financier* 55,106). Cowperwood’s unconsciousness about his identity as a gambler is a hallmark of the modern Gothic. As Smith and Hughes argue, “[t]he sense of identity as potentially protean, unstable and incoherent . . . capture[s] an essential aspect of the Gothic form of the period:

undecidability” (1). *Undecidability* is a key feature of the novel and aligns with its failure of accounting. Having sworn that he won’t deal in stock gambling, Cowperwood nevertheless slides into the undecidable and indefinite role of gambler: “He was not a speculator or a gambler on his own account. . . . [H]e had never gambled himself, but had always acted strictly for others instead. Now Mr. George W. Stener had another proposition to offer him, which was *not quite* the same thing as stock-gambling for himself, *and yet it was*” (my emphases *Financier* 106). Cowperwood’s “not quite” gambling on his own “account” and the reassessment that he *was*, in fact, gambling is Gothically inflected through his reduced agency and his undecidable identity as a gambler.

Animality in the novel is both a trope for human power drives (and resulting devastating disparities) and a rejection of an ethics driven by such determinism. In the most famous scene in the novel, young Cowperwood ponders the meaning of life as he watches a battle in a tank at a fish market between a lobster and squid. Cowperwood’s conclusion about the squid’s doom is formed as a question and answer: “What else could it be? ‘He didn’t have a chance’” (9). And yet as in the Gothic, questions in *The Financier*, especially about how life is organized, are never finally answered, only responded to with provisional and changing hypotheses that, no matter how firmly they are articulated initially, are always subject to revision. Even Cowperwood’s initial interpretation of the tank scene, like rough figures, only “answered in a rough way that riddle . . . : ‘How is life organized?’” (9). “The proliferation of Gothic prose,” Den Tandt argues, “manifests therefore the residual doubt that prevents the texts from articulating their ideology consistently” (72). The tank scene bears that stamp of the Gothic,

undecidability. Jude Davies profitably points out that repeated attempts to decipher the metaphorical and metaphysical meaning of the lobster devouring the squid are what makes the fish-tank scene impactful:

[W]hat is most striking about the passage is the sheer effort that goes into interpreting what the paradigmatic significance of animals might be. Yes, at some level the conflict between the lobster and the squid is offered as a model for understanding human relations, but in following Frank's reflections, the passage mimes the very great interpretive effort required to puzzle out the implications of this example. (61)

The "interpretive effort" is, I think, a Gothic compulsion to resist letting random chance and variations determine the fate of real and, metaphorically, human squids. Ultimately, it is the impulse to interpret, to explain, to categorize, and to account that characterizes the Gothic response to the presence of incalculable animality in the market and the home. The iterative nature of returning to the question of *how life is organized* in the novel connects Cowperwood's summary judgment about deterministic environments to his later assessment that the home is the answer to how life is organized. But iteration is not conclusion and simply adds to more disturbing accounting.

Banking Houses, Housing Banks

Before turning attention to Cowperwood's two homes, one for his family and one for his affair, taking a peek inside the novel's banking houses affords a view of the Gothic gamble of money's materiality. As Mark M. Smith says of the nineteenth century, "economics was used to locate the concrete and identifiable" in response to the

“slipperiness of the era” (892). Young Cowperwood is attracted to the materiality of money when spying it snug in his father’s office: “From seeing his father count money, he was sure that he would like banking; and Third Street, where his father’s office was, seemed to him the cleanest, brightest, most fascinating street in the world” (*Financier* 10). Dreiser initiates money as a concrete countable item; however, even here, so early in the novel, he intimates the impending immateriality of money in the rest of the novel with the stock-market street’s cleanliness—which is presumably a marked difference from the regular market stocked with stuffs, sounds, and smells. For the most part, however, money at the beginning of the novel is a safe bet. Dreiser recalls for the reader that, before the Civil War, clearing houses didn’t exist and “gold coin . . . was the only thing that could be accepted for balances due, seeing that there was no stable national currency” (39). In a charming description, Dreiser emphasizes the physicality of money during an early nineteenth-century panic: “Money was so scarce that it could fairly be said not to exist at all. Capital, frightened by uncertain trade and money conditions everywhere, retired to its hiding-places in banks, vaults, tea-kettles, and stockings” (58). Here, Dreiser projects what Walter Benn Michaels calls money’s capability of “[s]hocking by its immateriality and its materiality both” (68). By making money the grammatical subject responsible for its own vanishing, its immateriality, and by creating money as a material thing that can be frightened into disappearing, into “not exist[ing] at all,” Dreiser foreshadows money’s frightening flirtation with ethereality. Having an unruly will of its own, money can’t be made to stay put and therefore resists accounting. The quandary created by turning to the field of economics for reassurance to ground ontological slipperiness, is that, as many academics have pointed out, paper money had

been functioning as an inconvertible (meaning it couldn't be redeemed for specie), medium since the mid-nineteenth century. Such a scarcity of materiality made the modern market always at panic stations.⁴

Significantly, as the novel continues, money becomes less corporeal, less countable, when it is institutionalized in the banking house. As Houston argues of nineteenth-century literature, “[L]ike [economic theorists such as] Marx and Macleod, the novelist is also fascinated by the animistic, supernatural energies inhabiting money” (82).⁵ Passing through the hands of bankers, presumably who ought only to have the ability to *count* money as it comes through their doors, nevertheless endows money with an other-worldly “ability to multiply, seemingly by the laying on of bankers’ ‘hands,’ if you will” (82). Such a system of multiplication makes linear accounting a ghost of the past. Cowperwood gambles with debt in a way that figures money as hauntingly hypothetical:

⁴ For inconvertibility, see Houston p. 99. In *Paper Money Men* (2009), David Anthony synthesizes money's ghostly immateriality as a narrative conveyance: “Usually involving elaborate plots centered around confidence men and forged banknotes, disputes over property and inheritance, and violent (often ghostly) encounters between persecutory creditors and paranoid debtors, the urban [G]othic emphasizes a world given over to the radical immateriality of the paper economy” (108). Heinz Tschachler also argues that “paper was ‘insubstantial’ insofar as the material counted for nothing as a commodity and thus appeared downright ‘ghostly’ in the economic system of exchange” (19). Robbie B.H. Goh in his discussion of R. L. Stevenson has narrated money's Gothicity in words that echo Dreiser's description of the spiritual significance of the subject's, and the spider's, surroundings: “Money thus becomes a spectral signification: a symbolic production which, cut off from a stable meaning rooted in socio-economic particularities, is a floating and constantly mediated arena of meanings and values, marked by intense anxieties and supernatural fears” (54).

⁵ Houston refers to Henry Dunning Macleod, political economy professor and author of *Theory and Practice of Banking* (1855). Her discussion shows his essentialist view of money as a natural resource subject to the laws of nature see p. 73.

At the end of the month sufficient certificates of city loan could usually be gathered from one source and another to make up the deficiency, or the deficiency could actually be ignored, as had been done on more than one occasion, for long periods of time, while he used money secured by *hypothecating* the shares for speculative purposes. (my emphasis *Financier* 256)

Dreiser describes Cowperwood's banking institution as just such a place where money becomes subject to speculative sleights of hand:

The houses and the bank-front of Cowperwood & Co. had been proceeding apace. . . . In the center panel had been hammered a hand, delicately wrought, thin and artistic, holding aloft a flaming brand. The latter, Ellsworth informed him, had formerly been a money-changer's sign used . . . in Venice, but long since fallen into the limbo of nothingness. (115-16)

The return of the bank sign from the mists of the medieval old world is striking because, since its significance is forgotten to all except Ellsworth, the sign both functions, and doesn't function, as an indication of the presence of a "money-changer". The "sign" of money—and moneylending, which creates more money as credit—is Gothically evacuated of its referent over the very banking house that is supposed to manifest its presence. Banking houses are not only Gothically undecidable in the way they house both money and gambling; their manipulations of money are also tricks of the eye. Ironically, money dissolves from that which is discrete and visually accountable in a stable banking house. Houston significantly detects a hair-raising "hint of *frisson* when remembering that nineteenth-century banks were referred to as 'houses'" (3). She surmises that "These

linguistic and physical constructions of the bank as a home ostensibly served to domesticate the inhospitable features of a nascent capitalist society. Naturalizing, that is, making banking panic at home” (3-4). Cowperwood’s banking house injects the novel with a theme of the domestic Gothic by ostensibly serving as a provisional shelter against the fluctuations of the market, while, in fact, his banking house works to destabilize his home even more. Despite the linguistic attempt to solidify money by *housing* it, money takes flight from, rather than rests in, the comfort and immobility of the banking house.

A reading of the novel as working to elide banking houses and the “house” of cards paves the way for my understanding of homes in the novel as Gothic gambles that have a material coherence that is tied to, or rather loosened by, the mercuriality of the market. As Bruce Robbins artfully extrapolates of Cowperwood’s youthful objection to becoming a stock-gambler: “To pursue the gambling analogy, we might say that he is not a gambler but the house: whatever happens, he always gets his cut” (122). Gambling’s comfort in both banking houses and personal homes, however, also opens the door to remembering the loss of the home’s special status away from the market. When Cowperwood is “speculating upon the future,” and notice the pun on speculation, he looks out of his office window, which “gave *nowhere* save into a back yard behind another office building which had formerly been a residence. Some grass grew feebly there. The red wall and old-fashioned brick fence which divided it from the next lot reminded him somehow of his old home” (my emphasis *Financier* 174). That the former house becomes “nowhere” points to its stark immateriality in the wake of encroaching business offices that represent the market generally. In a critical moment in which Cowperwood speculates on how to attain a monopoly on street railway lines, the

withering of the pastoral home and its nostalgic residue interrupts Cowperwood's calculations. The marks of the market on the home are an eerie reminder of the cost of gambling. Similarly, Reith describes the gamblers of the modern gambling house who "found themselves competing against an invisible opponent with a permanent place at every table and unlimited resources. . . . Gamblers no longer played against each other but against the house, whose *invisible impersonal* force mirrored the imperatives of economic behavior, the 'invisible hand' of market forces" (my emphasis 78).

Cowperwood, in his machinations, attempts to *be* that invisible hand when he tries to take over the reins of the market by pushing to combine railway lines. Acting from his spidery shadows, he uses "'peculiar' methods" to depress share values and through agents he relieves stock holders of their unwanted stock, functioning as an invisible hand: "They had not really been able to discover the source of all their woes" (*Financier* 177).

However, the panic of 1871 returns the repressed materiality of money as Cowperwood loses his house advantage and gets slapped on his suddenly-very-visible wrist.

Recalling Repressed Accountability

Before moving into a discussion of the novel's homes, it is worth taking a walk down the muddy lane between banks that house money, supposedly, and houses that are banked by the money market. The panic of 1871 brings Cowperwood and others up against the time constraints of intra-urban travel as they scurry between each other's houses, up and down the streets of Philadelphia, in various conveyances, tracking news of the panic into homes and banking houses as they go. In particular, Cowperwood sends his "high-stepping bay mare . . . scudding from door to door, throwing down the lines indifferently and bounding up the steps of banks and into office doors" in order to

negotiate aid to prevent him from getting caught short and going bankrupt (termed “failing” in the novel) (228). Here I’ll explore how, during the panic, money’s ability to be cash *and* credit, to be “in two, three, even four places at one time,” becomes bridled by a sudden material accounting which serves as a reminder of the fiction of its previous ethereality (Michaels 67). Before the panic, Cowperwood “knew instinctively what could be done with a given sum of money—how as cash it could be deposited in one place, and yet as credit . . . used in not one but many other places at the same time” (*Financier* 121). During a panic money becomes frighteningly *countable* in contrast to its former fluidity and Cowperwood hates the sight of his father “tabulating a list of his resources and liabilities” (214). ““Counting up?” he asked, familiarly, with a smile. He wanted to hearten the old gentleman as much as possible” (215). Mortgages in the novel appear as attempts to return to that fluidity as both Cowperwood’s former boss, Tighe, and his father mortgage their houses during the panic; however, as I’ll turn to with more attention shortly, the supposed fixity of the home, especially when mortgaged, is “a very light anchor to windward, in this swirling storm” of a financial panic (230). Cowperwood claims to his benefactor, Butler, who got him started dipping into the city treasury in the first place, that he will be alright “if the money element of this town doesn’t lose its head and go wild” by recalling its loans (195). And yet the rational self-interest of each financier constituting Philadelphia’s “money element” is what would generate the wild and irrational stampede *en masse*. Alison Shonkwiler argues that “In *The Financier*, the forces of nature and history (as well as elements of order and disorder) are combined in the laboratory of the panic, producing an account of capitalism as not irrational per se but as a force of limited legibility” (52). During a panic, such a tension between limited

legibility and a frightening return of the physical through accounting of money makes Cowperwood's stock-gambling Gothically undecidable. The attempt to account and remortgage only calls into question the limited legibility of finance's fluid operations and the indecipherability of the line demarcating gambling from speculation.

The loss of liquidity is felt everywhere during a panic and what was formerly considered brilliant financiering begins to look more like pilfering as the categories of legitimate and illegitimate become alarmingly more visible. The \$60,000 check that Albert asks Cowperwood to give back to him abruptly comes to a standstill and acquires a stubborn real estate, like a ball in a roulette wheel. As Zimmerman points out, "In flush times, debt binds lenders and borrowers productively. . . . In financial panics . . . debt transforms co-operation into desperate competition" ("Accounting" 6). When, later in the novel, Cowperwood is tried for financial crimes, his lawyer, Harper Steger, claims in his speech to the jury that Cowperwood's business is "so numerous, so swift, so uncalculated" that, "to do business at all," he required "a loose, easy system" of managing treasury money (*Financier* 393). But that loose, easy system is haunted by its indefinite legality that is not entirely accountable or rational despite Cowperwood's reasoning: "[H]e *reasoned* [that] he had a working agreement with the city treasurer, illegal of course, which would make such a transaction rather plausible, and *almost all right*, even if he failed, and that was that none of his accounts were supposed necessarily to be put straight until the end of the month" (my emphases 245-46). The narrator's definitive parenthetical comment that it was "illegal of course" undercuts Cowperwood's reasoning here that his loose system is "almost alright" and that "[t]his collecting of a check, therefore, for these as yet undeposited certificates would be technically, if not

legally and morally, plausible” (246). I’ll discuss more of the legal ambiguities in the novel below, but here I want to show how financial finagling is difficult to account for and contributes to the novel’s Gothic undecidability.

While the novel focuses on the panics of 1857, ’71 and ’73, it also points to the material tensions of financial panics in general. During a panic, the gears of that formerly uncalculated and fluid system grind to a halt and money becomes decidedly stuck in one place or another, and decidedly calculable, hence Cowperwood Sr.’s “counting up.” Similarly, the check, Cowperwood tells Albert, “isn’t here any more. I’ve paid for the securities I bought with it. The securities are not here. They’re in the sinking-fund, or will be” (262). Cowperwood feels compelled to account by lying, indicating that money has a returned physicality during panic. Dreiser continues to use Gothic language as Cowperwood philosophically questions how the jury could possibly have found him guilty for what he perceives as legitimate business practice:

Because he had taken a check for sixty thousand dollars which did not belong to him? But in reality it did. Good Lord, what was sixty thousand dollars in the sum total of all the money that had passed back and forth between him and George W. Stener? *Nothing, nothing!* A mere bagatelle in its way; and yet here it *had risen up*, this miserable, insignificant check, and become a mountain of opposition, a stone wall, a prison-wall barring his further progress. (my emphases 414)

The check, which is “nothing,” rises from the dead, so to speak, but in a way that is embodied and traps the financier in a nightmarish Gothic edifice that represents the difference between the jury’s idea of accountability and Cowperwood’s inability to

understand their verdict. Like the mortgages his father takes out on his home, Cowperwood's lie is an attempt to return to a state of unaccountable flux which is neither criminal nor really moral either. As Sarita Echavez See concisely puts it, "capitalism is an elaborate form of gambling with debt" (505); when the wheel stops, as in during a panic, unfortunately the lone penny drops and a scramble for it ensues. Because of the Chicago fire, "[t]he banks naturally were calling their loans, and the result was a stock stampede" (*Financier* 187). I suggest that the Gothic nature of panic stems not simply directly from its red-in-tooth-and-claw brutality of competition but also from its residue of reason: the reminder that money is *meant* to be countable and the way that *recalling* that accountability is mixed with speculation and panic's irrational animalistic stampeding. When panic comes, the home becomes not a site of refuge but a place of the Gothic return of repressed debt. Next, I'll explore the most unaccountable spaces in the novel, its homes.

Gambling Houses

Although homes in the novel appear as places away from market fluctuations, they are actually always contingent upon them. As a predicate of modernity, the home becomes a Gothic gamble, rather than a space away from "the ghostly world of market finance" (Anthony 65). The very first page of the novel marks the macabre real estate consequences of the advancement of Cowperwood's father, Cowperwood Sr., who, because of the death of the bank's president and subsequent advancement of all the other employees, inherits "the place vacated by the promoted teller" and receives as a salary the "munificent sum of thirty-five hundred dollars a year" (*Financier* 1). Thanks to this increased salary, Cowperwood Sr. decides to move from "21 Buttonwood Street to

Number 124 New Market Street, where there was a nice brick house of three stories in height, as opposed to the one of two stories which they now occupied” (1). The inflation in Cowperwood Sr.’s salary is directly reflected in the escalation of his house in terms of stories, and yet Dreiser sends a shudder through the foundations of his success as he lets in the draft of death on upward mobility and domestic dreams. Cowperwood Sr. inherits, not haunted property à la Hawthorne, but a “position,” which can be taken away at any time, and, indeed, we see his resignation from the bank after his son fails.⁶ That the house gets turned inside out by the stock market through both upward mobility and subsequent downsizing is fairly clear. As David Punter argues, in the Gothic “there is a gap...between the outside and the inside of the house. Somewhere between the two there is an unaccountable space” (178). The shifting sands of the house hitched to the market make the home an unaccountable exposure rather than a stable and sheltering interiority.

Also disturbing is the notion in the novel that houses *move*; when her father forbids her to see Cowperwood any more, Aileen seeks shelter with Mamie whose father was a “house-mover” until killed by a falling wall (*Financier* 344). Early in the novel, during the first panic of 1857, in which “[t]he country seemed to be going to the dogs” (58), Cowperwood watches financial speculation intrude upon the home:

Gambling in stocks, according to conditions produced by this panic, seemed very hazardous. A number of brokers failed. He saw them rush . . . [to] ask that certain

⁶ Michaels points out that the crux of the horror and Gothic genres is anxiety about property, see pp. 89-90 and 98.

trades be canceled. Their very homes were in danger, they said. They would be wiped out, their wives and children put out on the street. (59)

Houston makes the argument that the home and the Gothic are bound by the market: “*unheimlich* (meaning . . . ‘unhomely’)” is an appropriate term since “the word ‘economics’ comes from the Greek term for control of the house” (2). As such, she suggests that “[T]he former meaning of ‘economy’ haunts the skeletal remains of ‘economics’” (2). “Gambling in stocks” is Gothic because it involves an *unheimlich* loss of control of the house during a panic. My aim here is to investigate *how* the market haunts the house in the novel by divesting it of material and accountable coherence, while also aligning it with a repressed accountability during crisis.

Gambling and speculation hamper the ability of “houses and material objects generally,” such as art and other furnishings, to do the work of transferring psychological and social stability to the subject. Robbins notes that Cowperwood’s defection to Aileen is “evidence that Dreiser is committed not to production but to speculation” (115). Cowperwood sets up the love nest where Aileen could “call without seeming strangely out of place” “governed as she was by her wild and unreasoning affection and passion” (*Financier* 167). Dreiser’s troping of Aileen as animalistic and unreasoning and her alignment with market speculation make the love nest unaccountable. At the house they can engage in “that *other* form of liaison which has nothing to do with conscious calculation” (my emphasis 194). For Dreiser, the love affair is less morally specious than marriage because it doesn’t involve the selfish calculations of the marriage market. However, even given Dreiser’s directive to the reader to get off their moral high ground in judging Cowperwood and Aileen for their illicit love, the novel nevertheless others and

exoticizes the love nest, “and there was that *other* house in North Tenth Street, which he desired to make beautiful. . . . It became a second treasure-trove He began to gather here some rare examples of altar cloths, rugs, and tapestries of the middle ages. He bought furniture after the Georgian theory” (my emphasis 180). Yet as beautiful as this collection is, it is haunted by the reality that it is “other” than a home, made for “that *other* form of liaison,” and that even his familial home, as a refuge, is threatened by the market. Lara Baker Whelan reiterates that, “[t]he threat of the Other speaks to the threat of the liminal, or that which is poised on a boundary or abyss. Most critics agree that the primary characteristic of the [G]othic is that it is ‘pervasively organized around anxieties about boundaries (and boundary transgressions)’” (Williams qtd. in Whelan 100-1).⁷ The fact of Cowperwood’s boundary-blurring double houses, not to mention the doubling of his primary residence’s attachment to his father’s house, works to disunite the sense of the home as a monolithic material mainstay against the market and turns it into a series of things consumed.

The market haunts the home by crossing its threshold in the form of consumption. As art makes a space for Cowperwood outside the rush of his business life, it also installs the market’s threat inside his home since it is his favorite thing to buy. As Miles Orvell observes, “The artwork evokes a dreamy garden, the idyllic shelter, the picturesque—anything but the sublime forces of nature or the gritty struggles of city and industry” (136). However, in setting up a dichotomy between well-decorated homes and the downtown business centre, Cowperwood exposes his house and home to Gothic

⁷ Whelan cites Anne Williams *Art of Darkness: A Poetics of Gothic* (1995).

intrusions of the market. Cowperwood says to an art dealer that “Art will be the *ruin* of me. I’m inclined that way temperamentally as it is, I think, and between you and Ellsworth . . . you’ll complete my downfall” (my emphasis *Financier* 183). Cowperwood predicts his financial ruin not through his speculation but through his consumption of art. While Dreiser depicts the delicate hand in the sign over Cowperwood’s banking house as slight—which therefore plays on “sleight of hand”—suggesting that Cowperwood’s hands might be malevolent multipliers of money—his analogy between art and finance suggests that Dreiser nevertheless appreciates the artistry involved. Whereas, previously, the narrator simply states that “[b]uying and selling stocks . . . was an art, a subtlety” (54), here, he compares financial gambling with visual art in particular. The financier is a visual artist and his prowess is founded in his innate ability to “see clearly what was meant by money as a medium of exchange” and “it gave him a credit with the banks hitherto beyond his wildest dreams” (11, 121). The narrator posits in a monologue that, “Finance is an art” (155), especially for Cowperwood, who, “[i]nstead of dwelling on the works of nature, its beauty and subtlety, to his material disadvantage, he found a happy mean, owing to the swiftness of his intellectual operations, whereby he could intellectually and emotionally rejoice in the beauty of life without interfering with his perpetual material and financial calculations” (155). In a Gothic border-crossing chiasmus, Cowperwood uses the language of financial ruin to describe his love of art, and the language of a dream world to describe some of his key financial desires and crises: “Desire, dreams, even in him were evoking *calculations* not as sound as those which ordinarily generated in his brain” (my emphasis 1927 147). The dream-driven art-like

nature of financiering is not only Gothic aesthetically but also turns gambling into an incalculable and unaccountable nightmare.

The home is an oxymoron that simultaneously occupies and evades space as both a material and an ineffable construct metonymized by Cowperwood's art and furniture, which are transportable yet moor-able manifestations of the home. As Catherine Jurca explains of *Sister Carrie* (1900), Dreiser "encourages us to see a connection between spiritual and material shelter by prefacing a sustained critique of the 'home atmosphere' with a catalogue of the house's furnishings" (101), which, as shown above, he also provides in *The Financier*. During the panic, Cowperwood's father not only mortgages his home, but he also secures loans on his furniture (*Financier* 230). One of the markers of Cowperwood's downfall is that their new home has "none of the furniture which characterized the other somewhat gorgeous domicile" (512). The panic pulls Cowperwood's "rare" rug out from under the concept of "safe as houses," which, as Todd Kuchta points out, is a phrase that has its origins in "[m]oney diverted from risky foreign ventures [that] was often channeled into safer investment in housing" (21). Although Lillian is horrified to think that "[h]er Frank Cowperwood, her husband—the *substance* of their home here" is going to prison, it is his Gothically undecidable role as a gambler that has *put* the substance of her home up for auction (my emphasis *Financier* 1927 408). Cowperwood's eviction performs a Gothic pageant of the market in the home. The materiality of the purchased goods that make up his home, and the necessity of liquidating them, dislocates the home even further from property ownership. Eviction is Gothic not just because you, and your wife and children, are thrown out of your house and unsheltered; it is also eerie in that your stuff is thrown out of your house in a pile, or

flung far and wide back through the medium of the market to the highest bidder, who usually bids too low. And things that were invested with a lot of care and memory become lifeless things with no particular sense of home. What makes the market-based house of modernity Gothic, like money, is the sheer scatterability of its materiality. The house, composed of brick and mortar and chattels, is alarmingly effervescent, especially in connection with the fluctuations of the market. “[T]he dominant trope of much Gothic is of claustrophobia,” Punter notes (176); however, in *The Financier*, homes are not a claustrophobic interior, but, through eviction, homes cause exposure and a lack of material coherence. A threatening lack of adhesion, like that of the crumbling Gothic ruin, marks the modern market-haunted home.

The frightening thing about the auction is the feeling that the objects never left the market, never really came home at all to acquire a stable value. It is as if objects have their values, fluctuating though they may be, indelibly marked on the back of them, ready for resale. Following Cowperwood’s failure and eviction, his home is gutted by means of a contents-sale:

[T]he general public, without let or hindrance, was permitted to tramp through rooms . . . and examine all the things which had constituted his private world. The pictures, statuary, and objects of art generally, which he had spent years in collecting, were now scrutinized in detail and knocked down to the highest bidder. (*Financier* 512).

Interestingly, it is during this sale that both of Cowperwood’s homes, his legitimate and illegitimate “other” one, are merged through the auctioning of both their furnishings.

Here's where Dreiser's novel is hauntingly realistic. As mentioned above, Dreiser modeled Cowperwood on the real-life American financier, Charles Yerkes. In describing the liquidation of the Yerkes estate, Philip Gerber uses language that brings speculative gambling into the vacant Gothic ruin:

The newspapers offered their readers a running account of events, allowing the public to “*eavesdrop*” while agents of the auction company entered . . . at will. The house that had lacked for visitors was now overrun with men tagging hundreds of paintings, bronzes, and rare carpets according to their placement in the elaborate catalogue that was being readied. Collectors, art experts, and dealers joined them, sauntering about the mansion as if they owned it, openly *speculating* upon values, eyes alert for potential bargains. Even Mrs. Yerkes's boudoir was *invaded*, and, suffering from neuralgia, she was in a *gloomy* mood as the work progressed. (my emphases 95)

The invaded boudoir and eavesdropping are telltale tokens of the Gothic, but, most importantly, the home, thrown back to a world of “speculating” on indeterminate and unaccountable values, does indeed have a Gothically “gloomy mood.”

Recalling Repressed Accounting, Again

Homelessness and eviction at all social strata are themes of turn-of-the-century fiction and far from unique to *The Financier*. Stephen Crane's “An Experiment in Misery” (1894) may be the most acute example. But William Dean Howells also makes the reader tag along for the Marches' almost punitive apartment hunting in *A Hazard of New Fortunes* (1890), which, as Christopher Raczkowski says, “indicates that the modern

sociality forming in New York is one in which any traditional idea of home as enclosed, secure, and defining is no longer available” (305). Similarly, Edith Wharton’s Lily Bart, in *The House of Mirth* (1905), has to hotfoot it around town in a restless homelessness. Annette Larson Benert alerts us to Lily’s conundrum that although she “lacks a house,” “‘houses’ have also thwarted, tormented, twisted Lily’s life. She can not afford either to have, or not to have, a house” (36). In Frank Norris’s *McTeague* (1899), the contents-sale of Trina and McTeague’s bridal bower is “a long agony” because it invokes the return of their ghoulish consumption, when, before their marriage “[t]hey *haunted* the house-furnishing floors of the great department houses” (*McTeague* 274; my emphasis 154). In a financial panic, personal or public, the furnishings of the home become re-countable in the catalogue of loss. Having explored the way that money is both hauntingly immaterial but, during a panic, also recalls a repressed accountability that yet remains incalculable, I’d like to mirror that discussion here with an analysis of how the visceral experience of eviction reflects the naturalist and Gothic tension between the physicality and immateriality of money.

In particular, *The Octopus* (1900) provides a productive example that highlights the home’s dislocation among the account of its contents. The scene, in which the Railroad “jump[s] the ranch” and evicts Annixter and Hilma, compounds Dreiser’s disavowal that “we are individual, separate, above houses and material objects generally” (*Octopus* 981; *Financier* 119-20). Norris compels the reader to face the shocking visibility of the eviscerated home through Hilma’s treble exhortation to “look” in her statement: “‘Oh, oh,’ cried Hilma suddenly, ‘look, look there. Look what they’ve done’” (*Octopus* 995). What the railroad enforcers did is worth quoting at length:

A vast, confused heap of household effects was there—chairs, sofas, pictures, fixtures, lamps. Hilma’s little home had been gutted; everything had been taken from it and ruthlessly flung out upon the road, . . . Here was the white enameled “set” of the bedroom furniture, the three chairs, washstand and bureau, —the bureau drawers falling out, spilling their contents into the dust . . . thrust out there into the common road, torn from its place, from the discreet intimacy of her bridal chamber, violated, profaned, flung out into the dust and garish sunshine for all men to stare at, a mockery and a shame. (995)

“Hilma, picking her way through and around the wreck of her home” shows that the furnishings are *themselves* her home and their strewn state *is* her wrecked home (996). Norris’s language of shame and bodily violation of the “bridal chamber” reflects Gothic threats to virginal boundaries. Like the auction of Cowperwood’s home, furniture, and art collection—and the Yerkes’ estate upon which it is based—what the pile of furnishings suggests here is a modern Gothic ruin. The visceral and visible objects that have been evicted create a Gothic tension between the ephemerality of the home as a shelter and the physical reminder of the market’s destabilization of it. Like money, which is haunted by its physicality and immateriality both, the modern home’s relation to the market must constantly negotiate this Gothic suspension and recursion of physical accounting. The long list of home furnishings at once points to the evaporation of the home meant to shelter them, and through its stubborn physicality, acts as a reminder of repressed accounting. In short, tossed out tables and chairs mark a return of tabulation and a “counting up” of loss.

By reading this Norris example next to *The Financier*, I want to suggest that the Gothic attempt to tally the incomprehensible events of the market into a rational account ultimately serves only to unveil the ontological incoherence of the home and its owner. Cowperwood Sr. reflects that “There was an air about his house and Frank’s now . . . as though someone had died in them. You could *feel a sense of dissolution*” (my emphasis *Financier* 273); as in all Gothic tales, it isn’t just the ethereality of the ghost, or other threat, that is frightening, it is its physicality, as the *palpable* sense of dissolution here indicates. Repressed financial accountability precipitates itself out of solution during financial crisis, reminding us that the market should be accountable; yet, like a half-tamed house pet, it maintains its wildness where it isn’t welcome. The market acts like a poltergeist tossing furniture about, and then out into the road. During the panic, upon learning that Frank is in trouble, Lillian thinks,

Frank was about to fail, or would, or had—it was almost impossible to say just how it was. Frank was too busy to explain. The Chicago fire was to blame. . . . In this crisis, . . . [s]he was astonished, frightened, dumbfounded, confused. Her little, placid, beautiful world was going around in a dizzy ring. *It was as though the tables and chairs of her own home had begun to move of their own volition and without any exterior aid.* (my emphasis 274-75)

The failed Gothic attempt to account the impossible chaos that rises to confront the individual during panic and eviction, including the counting up of assets and the piling and then scattering of furnishings, serves only to render the subject and its relation to the speculativeness of the market unreasoned and inarticulable and the home’s materiality dispersed.

At his most tender, Dreiser describes Lillian's confrontation with Cowperwood's failure and conviction, highlighting the self-estrangement of eviction:

Her fortieth year had come for her, and here she was . . . feeling innately that life ought naturally to remain grounded on a fixed and solid base, and torn bodily from the domestic soil in which she was growing and blooming, and thrown out indifferently in the blistering noonday sun of circumstance to wither. (319)

The Gothic, although it deals in darkness and indecipherability, is truly terrible through its insistence on looking, on uncovering, on accounting, on finding the actual physical source of hitherto inexplicable phenomena. Dreiser's consummate naturalist trope, "the blistering noonday sun of circumstance," like Norris's "garish sunshine," makes the strings of the market moved by an unseen hand, if not accountable, at least more visible; while such an uncovering is frightening, it helped pave the way for popular American acceptance of the soothing balm that Progressive Era market regulations could provide those bitten by the market.

Incalculable Accidents or Crimes

Having discussed the novel's Gothic investigation into how gambling shatters the home's claim to accountable certainty and, by extension, ontological coherence, I want to turn now to the way *The Financier* disturbs judgment about whether Cowperwood committed financial crimes. Dreiser's final argument in *The Financier* is that the distinction between legitimate speculation and criminal gambling is arbitrary, yet highly culturally and politically charged—and therefore cannot be rendered logical or accountable. As Leonard Cassuto claims, "Dreiser's views about crime stem from an oft-

stated desire to understand ‘how life was organized’” (198). But just as the home was only a provisional answer to life’s organization, so, too, is Dreiser’s inquiry into crime. I’d like to suggest that Dreiser confounds the idea of *accident* and crime as a resistance to organization and accounting. Although it is difficult to believe that Cowperwood is completely innocent, Dreiser nevertheless corrodes absolute ideas of his criminality by pointing to the scattered chances that randomly coalesce into his conviction. Cowperwood refers to his getting “caught short” in the Chicago Fire as a mere “accident,” or to those brought before the law for financial crimes, as he is, as “accidentally wounded” (*Financier* 305, 370, 372). Since accidents are, by definition, mutually exclusive from crimes, Cowperwood’s language of chance denies any wrongdoing. Dreiser, aside from providing contradicting labels for the legality of Cowperwood’s actions, which he variously refers to as both illegal and accidental, emphasizes the lottery-like aspects of the law. Zimmerman argues that, “[p]ut simply, Cowperwood fails because he imagines that he can account for everything” but one thing that he doesn’t account for is the extent to which social sanctioning has power over the law (“Accounting” 8). I allege that Dreiser transposes Cowperwood’s guilty verdict with language of probability, accident, and chance in order to interrupt assessments and judgments. In conclusion, I’ll analyze how Dreiser uncovers the speculative methods through which the politicians bring about the court proceedings against Cowperwood and *effect* his guilt. Dreiser, in *The Financier*, obscures Cowperwood’s “crime” of making fast and loose with the city treasury by exposing the political motivations behind his prosecution.

Chance, Accident & Probability

By variously calling Cowperwood's actions a crime and an accident, Dreiser shows how crimes can be both morally reprehensible and yet also accidental. His language of chance demonstrates that culpability is better thought of as an *undecidable* whirlpool of probability rather than a turf war over a well-defined boundary between guilt and innocence. All that can be said with certainty is that Cowperwood is likely guilty: "Juror No. 9, Joseph Tisdale, a retired glue manufacturer, thought Cowperwood was *probably* guilty as charged, but to Tisdale it was no crime" (my emphasis *Financier* 390). How can one be guilty but not of a crime? Cowperwood not only drags the market home with him, as discussed above, but he also makes himself at home in the public coffers. Much of the debate about his innocence or guilt revolves around whether he is criminally responsible for partaking in the longstanding, but not really legal, "custom and precedent" of city treasury agents dipping into public funds for cash and as collateral for credit (454). Even these nefarious practices are, initially, morally veiled by the language of probability thereby eradicating, or at least mitigating, culpability: "Originally, in all *probability*, there was no intention on the part of the city treasurer to do anyone an injustice" in commencing the practices (my emphasis 107). Robbins points out that the concept of financial crimes was a fuzzy and indistinct one:

[I]n the period Dreiser was describing . . . there existed little if any organized public opinion that defined such behavior as a crime, few if any representatives of the city of Philadelphia who were ready to contest the legitimacy of what Butler, Cowperwood, Mollenhauer, and their cronies were doing. . . . For all intents and purposes, the relevant ethics was not yet in place (118).

Because of a lack of ethics and an accepted “custom and precedent,” Cowperwood is *for the most part* a sanctioned squatter in the city treasury.

Also attenuating Cowperwood’s criminality is the technical fact that he is only an agent of the treasury and therefore not as technically responsible as Stener, the treasurer, is. Senator Simpson, when deciding if he will help Cowperwood weather the storm, i.e. panic, thinks to himself, “in all *probability* Cowperwood was no fool. He was not equally guilty with Stener; the latter had loaned him [the treasury] money” (my emphasis *Financier* 209); Simpson’s use of the word “probability” indicates the tenuousness of judging whether Cowperwood is responsible for the embezzlement, or not, and questions to what degree he is culpable. Probability makes the question of Cowperwood’s guilt strangely undecidable. Like the accident—which is opaque in terms of cause and effect and, therefore, erases the possibility of criminality—probability resists direct accounting because it can only ever approach prediction and judgment, never meet them.

Like the original city treasurer who probably was unaware that he was doing any injustice, Dreiser also uses the concept of *mens rea* to question whether Cowperwood is guilty of pilfering the money in the city treasury: “[H]e believed in the financial *rightness* of the thing he had done. He was entitled to do it. Life was war” (my emphasis 388). And Cowperwood maintains that “[t]he transaction was not illegal. . . . True, he, Cowperwood, had received an order after these securities were bought not to buy or sell any more city loan, but that did not invalidate previous purchases” (262). Yet, Cowperwood must “make a clean breast of it,” which implies that he has done some ill, if not something illegal (196). And when he does come clean to Butler he still shrouds his intentions: “Cowperwood was lying out of the whole cloth in regard to bringing Stener

with him, and he had no intention of putting the money back in the treasury except by degrees and in such a manner as suited his convenience; but what he had said sounded well and created a great seeming of fairness” (197). But Cowperwood hasn’t exactly committed a crime in the sense that he doesn’t believe that he has done so: “Cowperwood was not a man who inherently was troubled with conscientious scruples. He believed he was financially honest” (122). *Mens rea* distorts the line between criminal actions and criminal intent making crime spectrally difficult to locate: “It was not exactly a legitimate matter. . . . But it was legal, anyhow. No *criminal intention attached* to him, and it certainly was not his money” (my emphasis 122). Crime requires awareness of wrongdoing and, because Cowperwood has no such awareness, it is difficult to judge him completely guilty. As such, Dreiser creates an interpretive chaos surrounding Cowperwood’s use of the treasury money and his conduct during the panic that resists definitive judgments.

Accidental Nonetheless Criminal

When the 1871 “accident of the Chicago fire” hits and Cowperwood is at risk of failure, his “borrowing” from the city treasury suddenly may be construed as “rank criminality” (305, 191, 214). What Cowperwood’s criminal conviction does, then, is mix ideas of culpability and accident. The prosecutor, Shannon, doesn’t buy the defense’s case that Cowperwood is innocent because technically he’s only an agent while Stener is the treasurer responsible. He says that Cowperwood, “who is shrewder, wiser, more versed in the subtle ways of Third Street [led Stener] along over seemingly charming paths of fortunate investment into an *accidental but none the less criminal* mire of failure and exposure” (my emphasis 398). Shannon’s formulation of an accidental-but-also-

criminal act, an oxymoron, fuses accident and guilt. Dreiser elsewhere is fascinated by the accidental nature of crime. As Cassuto reminds us, in *Sister Carrie*, Hurstwood's "agonizing over whether to take the money inside, is a masterpiece of mixed motivation and inner equivocation, culminating in an impulsive crime . . . in its combination of desire, hesitation, and sudden, *decisive accident*" (my emphasis 197). Cassuto's formulation of a "decisive accident," like Cowperwood's *accidental but nonetheless criminal act*, is also an oxymoron that combines ideas of intention and accident, which are normally thought of as mutually exclusive. While Shannon tries to make Cowperwood *responsible* by aligning accident and crime, I think Cassuto's compounding of intention and accident articulates Dreiser's desire to complicate crime by *mitigating* it with accident. But such a combination ironically frays any coherent idea of whether Cowperwood is guilty of a crime in his actions, or in his thoughts. Ignorance of the law is no defense but *mens rea* is. Dreiser both condemns and congratulates Cowperwood for his ingenuity, disorienting readers and destabilizing an understanding of whether Cowperwood is a genius or a criminal.

Made to be a Crime

Cowperwood is evicted not only from his private residence due to his financial failure, but he is also evicted from his privileged perch in the city treasury. The powerful politicians arouse the hue and cry over Cowperwood's involvement with the treasury, not because they are shocked at his behavior, they themselves have been doing the same, but merely because they worry that Cowperwood has "wreck[ed] the Republican party's chances to win" an upcoming election (*Financier* 190). The politicians have a stake in making an example of Cowperwood because they want to deflect attention from Stener

whose involvement directly damages the Republican reputation. In other words, regardless of his guilt, or theirs, in monkeying with public money, Cowperwood must be sacrificed rather than sheltered. Additionally, Butler, who is personally enraged against Cowperwood upon receiving a letter detailing his affair with his daughter Aileen—which Dreiser, using the language of accident, terms a “chance exposure” (166)—leads the charge of the politicians against Cowperwood. Even he, however, admits in his ponderings that “[t]his city treasurer business, now. It was not a crime in so far as Cowperwood was concerned; but *it might be made to be*” (my emphasis 238).

Cowperwood is guilty not so much because of his invasion of the treasury, but because of his trespassing on the “private” property of the other politicians, who “were using the treasury, only in a more subtle way” (127); “All of them, great and small, were profiting in one way and another through city privileges” (191). Dreiser shows that Cowperwood’s guilt has more to do with optics and timing than it does with Cowperwood’s financial finagling. When Butler appears dead-set against him, the other politicians are just as happy to punish Cowperwood for “invad[ing] the city street-railway preserves, which they held sacred to themselves, with borrowed city money,” since, “this borrowing was liable to cost them the city election” (190-1). Here again, Dreiser’s use of the term “borrowing,” while admittedly satiric for the reader, demonstrates that Cowperwood’s actions must be actively bent from being interpreted as business custom into being classified as crime.

From Accidental Crime, to Determined Conviction

In order to show that Dreiser aimed to disturb the neatness of judgments and the clearness of categories such as guilt and innocence, I’d like to read *The Financier*

through Dreiser's *An American Tragedy* (1925). *Tragedy* corrodes faith in the course of justice when the stakes are for murder, rather than simply for treasury defalcation. As Pizer has remarked, "Dreiser's representation of the American legal system in operation in *An American Tragedy* is characterized by ambivalences, ambiguities, and indeterminacies" ("Crime" 448-9). In light of evidence that Roberta wasn't dead before she drowned, and the troubling fact that there was no blood to be found to clinch Clyde's conviction, Burton Burleigh, the district attorney's assistant, decides that if "irrefragable evidence were necessary" he could produce some (*Tragedy* 621). He tampers with evidence in a wholly macabre scene in which "after due and secret meditation, he actually decid[es] to visit the Lutz Brothers morgue and secure a few threads of Roberta's hair" (621). The reader observes "Burleigh slyly threading two of Roberta's hairs in between the door and the lens of the camera" that Clyde hit her with (622). But as Cassuto reminds us, while Clyde had been intending to murder Roberta, "[t]he blow, Dreiser makes clear, is 'accidentally and all but unconsciously administered'" (208). While Clyde perhaps doesn't pass the test of *mens rea*, Dreiser here also confounds criminality and accident in a way that distorts discourses of determinism defining criminal natures. Dreiser shows the prosecutors "a little while later unexpectedly coming upon them, and wondering why they had not seen them before—[who] nevertheless accept . . . them immediately as conclusive evidence of Clyde's guilt. Indeed, Mason thereupon announcing that in so far as he was concerned, the case was *complete*" (my emphasis *Tragedy* 622). The narration switches from Burleigh's interior monologue, in which he convinces himself of the justice of creating the evidence, to Mason's, in which he descends into raptures of delight over epistemological certainty as he contemplates

keeping the camera and hairs secret: “[H]ow damning in court . . . these photographs of Roberta made by him, and the proof that the very measurements of one side of the camera coincided with the size of the wounds upon her face! How *complete*! How incriminating!” (my emphasis 622). In addition to Clyde half-angrily, half-accidentally hitting Roberta with the camera, Clyde, like Cowperwood, is doomed by the accidental timing of local elections. Dreiser directly connects the judicial process with the political one in a way that discredits both.

Again, as in *The Financier*, the scheming effort to *produce* irrefutable guilt out of accident, to *make* a crime, functions not so much to detract from the reader’s sense of Clyde’s guilt, (in fact we are pretty sure that, at a minimum, he is *not* innocent), but it does work to complicate both crime and justice and to question the desire for “complete” narratives of guilt. Before “finding” irrefutable evidence, Mason mentally drools to the point of staccato incoherence: “If he could only catch such a reptilian criminal, and that in the face of all the sentiment that such a brutal murder was likely to inspire! The August convention and nominations. The fall election” (551). Dreiser uses the coincidence of the county elections impending at the time of Clyde’s orchestration of Roberta’s death to show that his being found guilty of murder is at least partly made up of chance and circumstance. Pizer summarizes that Dreiser “render[s] the limitations of two important aspects of American jurisprudence—the practice . . . of electing judges and district attorneys, which often leads these figures to pander to popular sentiment, and the adversarial nature of trials, which often makes the defendant’s financial resources of primary importance in the determination of the case” (“Crime” 441). Even the coroner has a stake in Clyde’s prosecution since “[a] quadriennial county election was impending,

the voting to take place the following November, at which were to be chosen for three years more the entire roster of county offices” (*Tragedy* 542). Dreiser portrays Clyde as being much like the squid in the tank in *The Financier*; the reader is compelled to ask, given the condition of the elections, like the conditions of the tank in which the squid cannot escape, “What else could it be? He didn’t have a chance” (*Financier* 9). Mason decides that with the fabricated “evidence” he is justified in moving to “obtain . . . a special term of the Supreme Court for this district.” But, “[s]trictly to himself, however, he kept the fact that in view of his own approaching nomination in the ensuing November election this should all prove most opportune” (*Tragedy* 622). By highlighting the speculative and arbitrary injustice of foregone conclusions, Dreiser shows that categories of guilt and innocence are at the very least narrated epistemologically rather than ontologically discrete. The hairs that Burleigh places in the camera are both an aesthetic composition, like a photographic composition which is literal yet deliberately framed, and a narrative of guilt that attempts to mitigate any risk that Clyde might, inconveniently, given the elections, go free.

Spectral and Speculative Justice

By exposing the personal grudges and greedy political gambling at the heart of Cowperwood’s failure and prosecution, Dreiser overloads the causes of Cowperwood’s crime, or accidental failure, such that the reader is given divergent pieces of information that are difficult to process. The reader, like Cowperwood, finds it easier to shake off the whole affair as chance. *The Financier* is a narrative of chance. Although it appears obsessed with questions of Cowperwood’s guilt or innocence, it focuses rather on the futility of believing in guilt since it uses the language of speculation to describe the

machinations through which Cowperwood's actions must go in order to be *perceived* as criminal. In fact, the politicians gamble on the benefits of producing Cowperwood's guilt:

They were *speculating*, first of all, as to whether it might not be good policy to arrest Cowperwood, and if necessary try him, since his mere arrest would seem to the general public, at least, positive proof of his greater guilt, to say nothing of the virtuous indignation of the administration, and in consequence might tend to divert attention from the evil nature of the party until after election. (my emphasis *Financier* 1927 270)

In addition to their own corrupt "use" of the city treasury, Dreiser's choice of the definitive label "evil nature" to describe the party suggests that Cowperwood's guilt is minor in relation to this Gothic conspiracy. Although the 1912 edition reads, "They were *figuring* that, first of all, *whatever the justice of the facts*, it would be good policy to arrest Cowperwood", Dreiser makes it clear in both editions that it is only either through specious *speculation* or fudged *figuring*, which unaccountably disregards both justice and the facts, that Cowperwood comes to be charged with criminal offenses (my emphases *Financier* 308). Dreiser's disclosure of the political manipulations that *make* Cowperwood's actions into a crime distorts the reader's sense of Cowperwood's guilt. Dreiser makes reading Cowperwood's actions both over-determined by the political agenda and Gothically indeterminable as either accidental or lacking in criminal intent.

The politicians' speculation about how Cowperwood's treasury relationship can be made to be a crime is echoed in the following passage in which Dreiser formulates the jury's process of coming to a verdict, but not a clear conclusion: "It is curious what it is

that causes juries to reach not so much definite conclusions as verdicts. Very often a jury will have concluded little so far as its individual members are concerned, when yet it will have reached a verdict” (410). By making a distinction between conclusions and verdicts, Dreiser undercuts the ontological power of the jury’s decision. He specifically uses the language of chance to describe how the jury is selected by lottery: the court clerk writes the names of jurors called to duty on separate slips of paper and places them in “a whirring drum, spinning it around a few times, and then lifting out the first slip which his hand encountered, thus glorifying *chance* and settling on who should be juror No. 1” (emphasis original 373). Dreiser’s special emphasis on chance here directly disturbs the concept that anything is “settling” or that such a jury could arrive at any settled verdict. Dreiser also demonstrates that a jury’s deliberations are a gamble: “It is amazingly interesting to see how a jury will waver and *speculate* in a case like this—how curious and uncertain is the process by which it makes up its so-called mind. So-called truth is a nebulous thing at best” (my emphasis 406). Since no jury wishes to appear “wabbly” (413), and since leaving a “problem unsolved is plain misery . . . [because] [i]t *haunts* the average individual like any other important task left unfinished,” the jury comes to a verdict merely for the sake of completion rather than justice (my emphasis 410). Just as speculation and gambling haunted the ontological coherence of the home, so too does speculation haunt the supposed settled account of a judicial verdict.

By delineating each of the competing voices of the politicians, jurors, and judges—all of whom have a different opinion about Cowperwood’s guilt or innocence—Dreiser makes visible the diversity of opinion that the majority verdict obscures and makes appear monolithic. The job of the jury is “to ascertain the felonious intent” and,

ultimately, as the majority Supreme Court decision reads, “they have *settled* that against the defendant as a question of fact” (my emphasis 454). But Dreiser unsettles that fact in a move that is rarely repeated in real life: he writes and cites a dissenting judicial opinion. In the novel, Supreme Court judge Rafalsky argues that “[i]t was a knotty question, this of Cowperwood’s guilt, and, aside from the political necessity of convicting him, nowhere was it more clearly shown than in these varying opinions of the superior court” (455). He argues that,

[T]he doctrine now announced by the majority of the court extends the crime of constructive larceny to such limits that any business man who engages in extensive and perfectly legitimate stock transactions may, before he knows it, by a sudden panic in the market or a fire, as in this instance, become a felon. (455)

Cowperwood’s guilt, through the varying opinions of the public, jury, and Supreme Court judges, is for Dreiser a question of probability, speculation, and accident rather than fact. Cowperwood cynically concludes that law is “a veil to be dropped arbitrarily between truth and its execution, justice and its judgment, crime and its punishment” (372). As Zimmerman says, “At issue in the court case . . . is not only the extent of Cowperwood’s accountability but the extensiveness of legal accountability itself” (“Accounting” 18). Rafalsky notes that “It is impossible, from the evidence, to come to the conclusion . . . that Cowperwood did not intend shortly to deliver the loan” and therefore whether he is guilty of a crime (*Financier* 455). The text’s oscillation over classifying Cowperwood’s actions as criminal or not is significant for its Gothic “undecidability.” As Heinz Tschachler points out, “money often is shown to lead a life of its own, with no one knowing how to control it. . . . Such [*G*]othic indeterminacy necessarily obliterates

economic causes and effects” (my emphasis 65). Just as Cowperwood’s status as a gambler or a speculator is undecided, so too is the legal status of his actions which are caught up in a web of corruption, custom, internal belief, and public expedient.

Conclusion

The Financier is a text that appears to prove that the naturalists were indifferent to moral depravity and excused appetitive animality. It is unsavory the way that the naturalists make characters, such as Cowperwood, who are morally repellant appear attractive or the way they humanize characters who are motivated by base materialistic motivations. Especially in the context of American politics today, there is something acutely distasteful about a novel that seemingly excuses or mitigates white-collar crime. However, Dreiser doesn’t champion Cowperwood as an innocent victim—far from it. What he does do is point to the divergence between crime as fact and crime as constructed in a social context that is prone to inconsistency and hypocrisy—crime that is less a discrete ontological category and more a question of perception. In the novel’s famous epilogue about the camouflaging capabilities of the black grouper fish, Dreiser points to the folly of a middle-class Victorian morality that believes that “only honesty and virtue shall prevail” when the natural world is full of animals like the grouper who are “not beatific” but engage in “chicanery and trickery” to survive (*Financier* 554). Dreiser makes a parallel gesture in using Gothic elements—such as the wild animality of the market—to illustrate how speculation and the market haunts the home and in using the language of gambling and probability to destabilize the solidity of judicial verdicts. He exploits the parallel between the immateriality of money and the undecidability of the

Gothic to prompt a less-assured and more compassionate understanding of those who have been buffeted by the vicissitudes of nineteenth-century life.

Furthermore, by using the language of chance, probability, and averages—arguing that verdict isn't the same as truth since people are biased towards making swift generalizations because anything short of a decisive conclusion “haunts” the human mind—Dreiser complicates, but doesn't expunge, Cowperwood's guilt. Instead, he situates that guilt in a snare of competing factors. Dreiser argues not so much in defense of Cowperwood as he does against systemic abuse enabled by a financial system that lacks material accountability. But he equally argues against our desire for the satisfaction that speciously crisp verdicts and conclusions offer us. By emphasizing the role that chance plays in both Cowperwood's rise and fall, Dreiser suggests that, just as money doesn't have a fixed value and is at the mercy of market forces, Cowperwood's fate is not inevitable. This is a particularly important divergence from popular determinisms such as those posited by Cesare Lombroso, who theorized that crime was a hereditary trait and that a “born criminal” had “certain physical characteristics” that were “distinctive” (Pizer, “Biological” 28). In deconstructing the chance elements in Cowperwood's crime and the political and judicial response to it, Dreiser highlights that crime is anything but inevitable or predictable based on inherent characteristics. Dreiser's *The Financier* exemplifies how the naturalists were akin to defense attorneys in that they tried to understand the motivations of those who, according to the norms of middle-class morality, didn't deserve it. Like defense attorneys, however, the naturalists were also reviled for their willingness to plead the case of the despised. Ultimately, for Dreiser, the aim in creating a character like Cowperwood is not to excuse his predatory nature but to

expose how self-interested actors can only be as virtuous as the environment in which they operate allows them to be. Dreiser claims that people are just as conniving as black groupers: “Man himself is busy digging the pit and fashioning the snare, but he will not believe it. His feet are in the trap of circumstance; his eyes are on an illusion” (*Financier* 554). For Dreiser, the difference between humans and the scheming grouper is that the grouper doesn’t kid itself about having loftier and less material motivations than humans admit to having. By disturbing moral and judicial accounting in the novel with Gothic immateriality and the language of chance, Dreiser rejects rhetorical dogmas of determinism and moral pretensions.

Chapter 3 Legal Tender: Confidence, Counterfeit, and Race Law in Chesnutt's *The House Behind the Cedars*

All other swindlers upon earth are nothing to the self-swindlers, and with such pretences did I cheat myself. Surely a curious thing. That I should innocently take a bad half-crown of somebody else's manufacture, is reasonable enough; but that I should knowingly reckon on the spurious coin of my own make, as good money! An obliging stranger, under pretence of compactly folding up my bank-notes for security's sake, abstracts the notes and gives me nutshells; but what is his sleight of hand to mine, when I fold up my own nutshells and pass them on myself as notes!

—Charles Dickens, *Great Expectations*

Introduction

On April Fool's day 1857, three weeks after the *Dred Scott* decision was handed down, Herman Melville's *The Confidence-Man* appeared. In an early vignette, the confidence man arrives on the deck of the *Fidèle* in blackface as a disabled beggar under the monetary moniker "Black Guinea" (a guinea being a coin in the British currency) (7). Melville melds money to the confidence man's performance of race. He does so in part by satirizing white pleasure in purchasing such a performance as the passengers conduct "a strange sort of pitch-penny game, the cripple's mouth being at once target and purse, and he hailing each expertly-caught copper with a cracked bravura from his tambourine" (8). The theatrical bravura underscores the dramaturgical nature of the confidence man's racial performance, including his dialect and his appearance "like a dog" (8). His mouth's repurposed function as a target and a purse disables its capacity for voice. Furthermore, his ingestion of money is suggestive of being forced to swallow racial scripting:

“whatever his secret emotions, he swallowed them, while still retaining each copper this side the œsophagus” (sic 8). Melville’s emphasis on the duality of racial performance dovetails with his depiction of the copper pennies hitting the confidence man’s teeth turning out to be buttons (8). While the confidence man scams the passengers, their counterfeit substitution of buttons for pennies symbolizes that their purchase of his performance of race is a sham transaction. The text’s overarching concern with confidence, as both an American weakness and a necessity of society, is haunted not only by the confidence man’s counterfeit countenances but also by the deeper cultural hypocrisies which it depicts as counterfeiting.

The Black Guinea vignette uncovers the performative and narrative elements of race by reversing the common vector of racial passing in the antebellum South. Additionally, it shifts suspicions of Black Guinea’s identity from those surrounding his free status to those concerning the genuineness of his disability. By so doing the vignette renders ironic the distance between the cues for inauthenticity that counterfeit detection attempts to root out and the confidence man’s presumed able-bodied whiteness. The coin-tossers catch the scepticism of one of the *Fidèle*’s passengers who accuses Black Guinea of being a “white operator, betwisted and painted up for a decoy” (10). In an inverse of accusing runaway slaves of passing for white, the formerly philanthropic but now suspicious coin-tossers ask whether the confidence man has “any documentary proof, any plain paper about him, attesting that his case was not a spurious one” (10). To which he replies that he “haint none o’ dem waloable papers” bemoaning that the bystanders have “[n]o confidence” in him (10, 13). That the confidence man might protect himself against the charge of being “spurious”—a quality often associated with counterfeit

money—by being able to present valuable papers inserts a tautology of counterfeit detection into racial passing.

As Justin Edwards uncovers, the term *passing* during the days of slavery was originally connected with written authority: “the pass was a slip of paper—a kind of passport—that allowed free movement by confirming the slave’s identity through ownership.... [A] pass is a document that reads a person’s identity and fixes [them] in society” (43). However, Edwards also shows that the slave’s pass failed to fix identity because “the forging and counterfeiting of these documents” made “reading them and determining their authenticity . . . a difficult task. As a result, legal ambiguities and the fictions of identity came to exist in a symbiotic relationship to each other” (105-6). Counterfeiting threatens fixity, pointing to the fictionality of legal and social metrics for identity. As James B. Salazar points out, “Although *The Confidence-Man* is a text published before the Gilded Age, it nonetheless anticipates and encompasses in its literary form the cultural dynamics mediated by the rhetoric of character in the Gilded Age. Melville thus shows how racial character is a textual, interpretive effect” (33). *The Confidence-Man* aligns race and money in exposing the pointless circularity of counterfeit detection, and, by extension, the essentialism of race. As such, it anticipates Charles Chesnut’s fin-de-siècle novel *The House Behind the Cedars* (1900) that reverses skepticism about African American value, suggesting that it is not African Americans but the tautology of racial counterfeit detection that is specious.

As a passing novel, *Cedars* involves moments of racial evaluation and racial counterfeit detection that speak to a particular nineteenth-century discourse of money and race. Chesnut wrote against such discourse by including racially-charged monetary

elisions in *Cedars*. As such, it is helpful to know the history of the racist rhetoric that linked racial value to currency. Only a handful of historians and literary scholars have documented the rhetorical connection between money and racial essentialism. Broadly, Mark M. Smith argues that, “As a discipline concerned with reliably identifying historical trends and predicting future behaviors, economics bolstered eugenicists’ beliefs in hereditary traits and reaffirmed the idea that those traits were observable and empirically verifiable” (888). And Jade Ferguson has suggested that “a market that negotiates the nature and value of money is a market that also negotiates the meaning of racial difference” (256). More specifically, the historian Michael O’Malley was the first to document the kinship between nineteenth-century racist discourse and what was called the “hard money” position (i.e. *only* gold or silver counts as money). “Consider . . . the common root of the word ‘specie,’” O’Malley suggests, “meaning coin or precious metal, and the word ‘species,’ meaning ‘of a kind.’ Both originated in attempts to create stable classificatory systems, to find scientific and objective definitions of the meaning of difference. Specie, like species, signified a belief in irreducible difference and final identity, or at least the dream of finding it” (“Specie” 372). O’Malley remarks that hard money advocates “imagined natural mineral hierarchies, [while] racists imagined natural social hierarchies” (378). In these tautologically mirrored hierarchies, “gold was simply valuable in the same way that it was yellow, valuable by its nature” while, as a corollary, white people are better simply because they are better and more advanced etc. (O’Malley, *Face* 18). O’Malley calls such elisions “fantasies of purity” that lent themselves equally well to economic as to racist metaphors and metrics. After all, O’Malley asks, “[w]hat is race but a theory of purity in blood” (“Specie” 382, 372)?

O'Malley's critic Wyatt Wells argues that historians' alignment of hard money positions with racism and fiat politics (fiat meaning legislated value as opposed to intrinsic value) with social progressivism is an oversimplification. Nevertheless, even Wells acknowledges "[g]oldbugs' willingness to invoke racial hierarchies" (62).⁸ And historian Gretchen Ritter argues that the currency debates were often racist: "In making links between currency types and the people who use them, advocates on both sides of this debate often employed racist or nationalist sentiments to indicate inferiority of a particular type of money" (88). Such invocations of racial purity compounded and confounded the currency debates and lent themselves to a string of metaphorical associations that justified the disenfranchisement of African Americans after the Reconstruction. Hildegard Hoeller has suggested that, "Americans in the 1930s were still debating the same questions that had made the gold standard so urgently relevant in the 1890s" and that the "[d]iscourses of race and money were both deeply invested in Social Darwinist thought" (766, 776). Finally, Michael Germana points out that "[r]ather than fade from view after the Civil War, these metonymic monetary symbols proliferated"; it continued to be the case that "monetary metaphors mark[ed] the spot where black and white bodies meet" ("Counterfeiters" 304). Why, then, would Chesnutt use monetary metaphors in *Cedars*? Germana points out this perplexity: "With metaphors for inflated value dominating the novel . . . it might seem as though Chesnutt was in league with the

⁸ Wells argues that "O'Malley overreaches. Americans on both sides of the currency issue shared roughly the same assumptions about race—in fact, the most consistent and virulent racists in the United States, white Southerners, overwhelmingly supported Bryan and Free Silver. The discussion of people in the 1890s on the currency dealt chiefly with economics and finance. Writers invoked race to support their economic preferences, not the other way round" (62).

essentialists” (*Standards* 89). This chapter aims to build upon Germana’s point that Chesnutt redeploys monetary metaphors in the service of disrupting their racist rhetoric by reexamining some of the readings of the text that Germana makes and by analyzing monetary images and language that have not yet received critical attention.

In this chapter, I examine three aspects of monetary history: specie Resumption, counterfeit detection, and Confederate currency. I argue that Chesnutt relies on this history to redeploy racist monetary rhetoric as a means of exposing the fallacies of racial essentialism. My thesis is that the novel’s investment in the racist alignment of African Americans with the purported lesser value of fiat money, and racist troping of African Americans as counterfeits, powerfully piggybacks on not only the fact of fiat’s acceptance in the late nineteenth century, but also on America’s history of accepting *known* counterfeits. His novel’s engagement with this monetary history serves as reminder that money’s value is malleable and contingent on confidence, not intrinsic materialism. By doing so, he convinces readers that, like the Confederates who accepted counterfeits at face value, American society should bestow confidence upon all Americans, resisting false fantasies of intrinsic value. In short, Chesnutt uses the history of Resumption, counterfeit detection, and Confederate sanctioning of counterfeits to authorize monetary metaphors to *sanction*, rather than slander, African Americans.

With help from historian Stephen Mihm’s hallmark study of American counterfeiting, *A Nation of Counterfeiters* (2007), I demonstrate that, when read alongside the history of counterfeiting, Chesnutt’s *Cedars* exposes essentialist value’s unsettling immateriality. First, I consider the novel’s formulation of gold as less capable of generating confidence than fiat in light of the history of specie Resumption. I do so to

argue that the novel undermines gold's vaunted intrinsic value in order to retire it as a basis for racist rhetoric. Next, I look at counterfeiting practices and the conundrum of counterfeit detection, locating resonances between counterfeit and racial passing. I argue that Chesnut turns the act of counterfeit detection not on African Americans but on the validity of metrics for detecting racial essentialism. The chapter concludes with a twinned analysis of the history of Confederate currency and the race law that Chesnut spotlights in the novel. I argue that the images of Confederate money indicate that the novel suggests that just as counterfeit Confederate bills passed into circulation, so, too, should so-called fiat-based or counterfeit African Americans be sanctioned with full political and social citizenship. As a passing novel, *Cedars* employs the generic markers of the tragic mulatta novel—the heartbroken girl, the conflicted and disappointed groom—to reflect the horrible cost of the monetary metaphors for racial materialism.

In *Cedars*, John Warwick, formerly Walden, returns to his home of Patesville North Carolina a few years after the Civil War to visit his mother, Molly Walden. John has been passing as a white lawyer in South Carolina and hopes to convince his mother to let him take his sister, Rena, with him. He hopes that she may escape the isolation of living in Patesville, where her family history, of mixed white and African American heritage, is known. John returns with Rena to South Carolina where Rena eventually forms an attachment with George Tryon, who proposes to her. The crisis of the plot hinges upon Rena's dreams, in which she vividly sees that her mother is ill, driving her to return to Patesville to care for her. By melodramatic coincidence, Tryon's mother asks him to cash a promissory note that they have left unchallenged for many years and which requires Tryon to go to Patesville, where he discovers that Rena has been passing. He

rejects her, calling off the engagement and retreating behind a wall of racist formulations about her racial proclivity for mimicking whiteness. Heartbroken and “discredited” Rena offers to teach in Jeff Wain’s school for newly-freed children, which happens to be in Tryon’s neighbourhood. Tryon tries to reestablish connections with her, but on a less honorable footing. In the end, Rena is trapped between Wain’s and Tryon’s sexual advances, perishing from her attempt to escape them.

Gold Resumption

The only literary critic to conduct a monograph-length study of the doppelgänger rhetorics of currency and race in nineteenth-century American literature, Germana, argues of *Cedars* that “the novel in general and its monetary metaphors in particular depend rather heavily upon the reader’s familiarity with the money question of [the] Reconstruction” (*Standards* 88). Before examining how Chesnutt scrutinizes racist monetary metaphors, it is worth coming to grips with the genesis of those metaphors in essentialist rhetoric about gold’s monopoly on value. O’Malley summarizes that “orthodox opinion held that the ‘intrinsic value’ of gold made it the ‘natural’ money” (373). The goldbugs argued for gold’s superiority by simultaneously, if contradictorily, linking gold with both ancient authority and modern progress. O’Malley cites New York Senator Jacob Cox who, in 1874, pontificated that “‘God has hardened [gold] in the millions of years in which the mountains come and go like the rainbow. It is as true as its burnished source, the sun’” (qtd. in O’Malley 380). Gold, according to this formulation, was intrinsically valuable: it was ordained by God to be superior in nature and as such had historical precedent. At the same time, however, goldbug rhetoric also pronounced gold as the badge of a civilization’s modernity. Wells admits that, “supporters of the gold

standard leapt to almost metaphysical heights, linking gold to material and moral progress” (62). He concludes that “the identification of gold as an agent of civilization and progress was silly” (62). Concurrently endowing gold with natural historical dominance *and* modern progress, brought goldbug rhetoric in line with social Darwinism. As Lawrence Goodwyn chronicles, after the Civil War, goldbugs lobbied for specie Resumption (specie payment was suspended during the Civil War when greenbacks were instituted, more on this below), with a survival-of-the-fittest sentiment: “The currency “contraction” that necessarily would follow might be painful for various members of the society, especially debtors, but only as the painful cleaning of a wound was essential to ultimate health.... Gold was orderly and civilized” (10). Such social Darwinian goldbug rhetoric around specie Resumption enabled racist monetary metaphors that lingered at the turn of the century.

During Chesnutt’s life, essentialists still proclaimed that gold and white citizenship were physically and materially manifest while African American citizenship was intangible, phony, fiat and therefore unworthy of confidence. O’Malley summarises that in political economy texts of the late nineteenth century, “[c]onnections of specie to progress occur again and again, always linking primitive ‘races’ to valueless money and gold to the most advanced” (386). Goldbugs leveled the charge of immateriality and artificiality against both fiat money and African American citizenship for being created by government law *as opposed* to nature and God. Germana records that “[a]nti-abolitionists lampooned the Union cause by likening the federal legislation of 1862 that turned fiat money into legal tender to Lincoln’s Emancipation Proclamation, which promised to turn southern slaves into free persons.” (15). Fiat money has no intrinsic

backing and therefore was maligned as fake or valueless and, by extension, so were African Americans. One malicious commenter on the Civil War concocted this racist parallel: “‘For finance, issue Greenbacks’ . . . ‘for war, Blackbacks’” (qtd. in O’Malley 380). O’Malley summarizes goldbugs’ rhetorical rejection of fiat and freedmen: “Just as no legal enactment could create value, no government could affect the Negro’s nature” to qualify him for citizenship (378). This racist equation had stubborn staying power long past Americans’ acclimation to greenbacks. Germana claims that “[t]his analogical connection between fiat money and freedmen became a defining characteristic of American popular culture during the postbellum years” (15).

Chesnutt engages with gold essentialism in *Cedars* in order to undermine its claim on material and intrinsic value and therefore to destabilize it as a footing for monetary racism. The novel elides coins with hard money to query the stability of intrinsic value. O’Malley has concluded that “[t]he search for intrinsic value—for a gold that always stays valuable—paralleled the search for racial purity and stable difference” (382). But gold could only appear stable if goldbugs and “hard money partisans . . . ignore[d] gold’s constant market fluctuations” (382). Chesnutt symbolizes gold’s fluctuating *instability* with the image of a coin toss. When John learns that it is too late to stop Rena and Tryon from careening along their collision course in Patesville, he worries over the probability that their African American heritage might be exposed. Chesnutt describes his attempt at prognostication: John took “a coin from his pocket and spun it upon the floor,” remarking, “[h]eads, he sees her; tails, he does not.” Chesnutt acutely describes the physics of the toss and how John’s infant son, Albert, arrests its momentum:

The coin spun swiftly and steadily, leaving upon the eye the impression of a revolving sphere. Little Albert, left for a moment to his own devices, had crept behind his father and was watching the whirling disk with great pleasure. He felt that he would like to possess this interesting object. The coin began to move more slowly, and was wobbling to its fall, when the child stretched forth his chubby fist and caught it ere it touched the floor. (sic 103)

About this scene, Germana makes the pithy point that, “if ever there was a pun on suspended specie, this is it” (89). However, Germana doesn’t detail what the import of Chesnutt’s pun is in relation to racist monetary rhetoric.⁹ Does suspended specie signify a corollary suspension of essentialist racism? However, such a cursory reading doesn’t fully explain Chesnutt’s authorial emphasis on the movement of the coin. Chesnutt’s precise description of the physics of the coin—i.e. “leaving upon the eye the impression of a revolving sphere”—indicates that goldbug rhetoric, signified by the “hard money” of

⁹ Germana details the significance suspension more fully in his discussion of a personal money note, the “Duncan McSwayne” note, that Tryon’s mother gets him to try to cash in Patesville, leading to his discovery of Rena’s African American heritage (*Cedars* 99). Germana believes that Chesnutt’s attention to Tryon’s attempt to recoup the value of the note signifies Tryon’s role as arbiter of Rena’s racial status and value. Germana initially reads the suspense about whether or not Tryon can cash the note as evidence of essentialist skepticism about the value of fiat and, by extension, Rena’s value: “Tryon’s discovery of Rena’s African ancestry, in turn, is likened to a suspension of specie payment, for in Tryon’s eyes, Rena ceases to resemble the minted symbol of real (read: white) value, and begins to resemble a greenback: full of empty promise and passing in place of what was once real” (89). This reading tracks neatly on to O’Malley’s assessment of goldbug essentialism lending itself to a racist materialism that rejected fiat and elided passing and counterfeiting. Confusingly, however, Germana counters his initial statement that suspension is coeval with essentialism when he says that, “As payment of the note remains suspended, so also does Tryon try to suspend his belief that race is an intrinsic quality of the body, and accept Rena at face value” (90). This, he says, “reflects some lingering doubts he [,Tryon,] has regarding his own essentialist beliefs” (90). According to Germana’s conflicting readings, suspension in the novel expresses *both* essentialism and anti-essentialism. I cite this contradiction to suggest that, while the monetary imagery in the novel is significant and related to its project of reassessing racist constructions, it can be challenging to locate precisely how the imagery is functioning.

the coin, makes intrinsic money *appear* more stable, holistic (i.e. spherical), and material than it really is. However, the image also implies that, like the spinning coin, goldbug rhetoric is only a trick of the eye, suggesting that intrinsic, un-indexical worth is a fiction *about* gold not a property *of* it; a distinction that becomes clear when the coin starts to wobble and loses its solid and spherical appearance. By extension, Chesnutt's coin-toss image demonstrates that racist essentialism is a chimera; it is a metaphor *about* materiality and intrinsic difference, not a material or intrinsic fact itself.

Chesnutt uses the specious character, Wain, to symbolize gold as having a counterfeit claim on intrinsic value. As a precursor to the speciously gilt Slemmons of Zora Neal Hurston's *The Gilded Six-Bits* (1933), Chesnutt's Wain conspicuously wears a gold chain. The gold chain identifies him to the town, but it also reduces his character to a one-dimensional stand-in for sham value. When Rena agrees to teach in Wain's school and boards at his house, his mother inflates his value far beyond its worth (it turns out Wain has abandoned a wife already). Praising her son's character by metaphorizing him as golden, Wain's mother remarks that the next woman that marries Wain will get ““a box er pyo' gol”” (248). However, gold is far from valorized in the novel and purity (pyo') is problematic for its association with the flawed epistemology of gold as a pure vessel of value. Again Chesnutt, as he did with the illusion of the coin's steady solidity, provides an image of gold's stability and stasis, i.e. in a box, and aligns it with trickery and chicanery. By doing so, he suggests that gold's purported stable value—which was the foundation of goldbugs' insistence on its inherent value—means that it can't contribute to credit or confidence and therefore is of null value. Gold's vaunted physical manifestation of intrinsic value also means that it always hoarded. And, as Walter Benn

Michaels points out, “the miser’s hoard, at least according to Marx, is by definition not capital: ‘for so long as the hoard remains in the condition of a hoard, it does not function as capital, does not take part in the process of creating surplus value’” (qtd. in Michaels 48). While *Germania* focuses on the coin toss as a pun on *suspended specie*, instead, I see the history of specie Resumption come to bear on the novel in this passage about the dubious value of gold’s stasis in a box.

Between 1861 and 1863 the Union government made a series of moves—including the Legal Tender act of 1862 and the National Banking Act of 1863—that suspended specie payment and made greenbacks, issued as early as 1861, legal tender, meaning that they had to be accepted at face value. Some historians even suggest that the greenback funded the war effort and, as such, was responsible for the Union prevailing. Nevertheless, hard money agitation endured after the war and, in 1875, the Resumption Act promised to reduce the circulation of fiat and “resume” specie payment for greenbacks. But Mihm documents that the supposedly long-awaited day for specie Resumption, January 1, 1879, “proved ‘anticlimactic’”: [F]ew people showed up that day to demand coin for greenbacks” (363). Intrinsic value, it turned out, wasn’t that hot a commodity. A similar litmus test for faith in fiat happened during the Free Silver agitation in the 1890s. Michaels cites Ottomar Haupt, a contemporary economist, who observed in 1897 that people began to hoard gold either fearing that Free Silver would prevail or hoping that, if it did, gold would rise in price. However, the hoarders’ faith in the intrinsic worth of gold was disproved by the fact that “after Bryan’s defeat in 1896, . . . ‘the cause for the alarm had been removed, [and] everybody was glad to get rid of his gold coin’” (qtd. in Michaels 139). By the end of the century, when Chesnutt was writing,

despite all the palaver about gold's intrinsic value, the one thing that gold, pure or otherwise, *wasn't* doing was circulating. No one had wanted it. As O'Malley has shown, both hard and fiat money depend upon confidence and government sanction: "It seemed clear to many opponents of specie 'resumption' that 'an act of Congress declares what is money. It stamps the money quality, the representative value, upon a piece of gold or silver just as it does upon paper'" (qtd. in O'Malley 382). Furthermore, if gold wasn't circulating, if Resumption day was a flop, if hoarders dumped their gold as soon as Bryan lost—then gold's claim to house "real" value was no better than fiat's. Mihm concludes of the Resumption Act that: "[f]ar more gold was exchanged for greenbacks than greenbacks exchanged for gold. Confidence in the nation-state was now as good as gold or better" (363). Americans' confidence in their fiat currency belied the goldbugs' contention that gold had a corner on value. Reading the history of specie Resumption, and its failure, alongside *Cedars* suggests that Chesnutt's portrayal of gold's materiality critiques dubious Jim Crow era essentialism that was based on racist rhetoric equating African Americans to inflated fiat. As a novel, *Cedars* also performs a fiat function in the sense that it is paper that has the power to garner public confidence to endow African American citizenship with value.

Chesnutt links Wain's character to a box of pure gold to indicate that the purported benefit of gold's material stability constitutes its *febleness* as a vessel for value because it is unable to produce credit and extend confidence. Wain's hoarded value and inability to circulate as box of "pyo' gol," like gold essentialist's claims that gold is more deserving of confidence than fiat, is what makes him specious as a character. Like gold specie, Wain is a vestigial and vacuous sign of value. Chesnutt inverts the goldbug

equation of gold with stability and intrinsic worth by digging up the dirt on its underwriting in real estate. If gold's physical stasis is the basis of its claim to intrinsic value, the novel suggests, far from adding to its credit, its association with real estate makes it flimsier than fiat as vessel for value. Rena finds out that Wain's "pretensions to wealth were a sham. He was [a] nominal owner of a large plantation, it is true; but the land was worn out, and mortgaged to the limit of its security value" (Chesnutt 247). By aligning Wain with both specious gold and mortgaged real estate as physical property, Chesnutt suggests that gold, too, has been mortgaged to the limit of its usefulness as a metaphor for essentialist value and white supremacy. Engaging in racist monetary metaphors, the novel ultimately shows that gold as a metaphor for stable white superiority over ostensible African American fiat needs to be retired from circulation. The novel's elision of gold with dubious character suggests that, just as gold was retired when Americans showed their confidence in fiat money, preferring to keep it and get rid of their gold during Resumption and after Bryan's defeat, so should racist monetary metaphors be retired from popular circulation and discourse.

Specious Counterfeit Detection

If essentialist rhetoric elided fiat and African Americans, the threat of the counterfeit haunted that elision. O'Malley has shown that ideologically potent racist discourses argued that the Fifteenth Amendment's enfranchisement of African Americans breached the Constitution's prohibition against States coining, or printing, their own money. The discourse ran like so, "[b]y overstepping Constitutional limits, the Fifteenth Amendment thus 'coined' *counterfeit* citizens" (my emphasis O'Malley 380). Germana, too, summarizes the racist rhetoric about fiat being tantamount to counterfeit since both

purportedly caused inflation: “[O]vervalued paper money and *counterfeit* currency, which do not possess the value for which they stand, represented black desire for self-possession and, by extension, the futility of this desire” (my emphasis 34). Monetary essentialists clung to an empiricism that enabled, or fanned the flames of, racist rhetoric about passing as counterfeiting. Despite the fact that counterfeits were no longer the plague they were in the free-banking days before the institution of greenbacks—when private and state-chartered banks “issued notes in a dizzying number of denominations and designs”—the racist elision of African Americans with counterfeits retained its potency at the end of the century (Mihm 369). The lingering racist elisions may partly explain, Germana suggests, why passing narratives gained prominence during the 1890s:

Opponents of monetary and social Progressivism shared a common essentialist, anti-inflationary rhetoric during the 1890s. . . . To these critics, the intrinsic value of precious metals and the essentialist difference between blacks and whites were two sides of the same coin, and passing threatened them on two fronts, with inflated currency passing at face value on the one hand, and African Americans passing for white—or at least passing as citizens with all the rights of white men—on the other. (84-85)

Not only were discrete instances of passing the color line a threat to white America, it seemed to essentialists that African Americans *in general* were counterfeits passing as white when merely exercising their citizenship rights. According to this essentialist thinking, any African American who pretended to engage in contracts, defend their property rights or otherwise behave like a citizen of the United States was a counterfeit American. Gregg D. Crane has suggested that nineteenth-century conceptions of contract

in Chesnutt's work powerfully undercut Southern culture's vestigial structures of aristocratic status: "As Chesnutt's manipulation of liberty of contract suggests, contract as a process of forming social relations tends in an anti-identitarian direction. The more a society is formed by contract the less it does or can rely on notions of identity as a ground for being" (205). Racist rhetoric about African American citizenship as counterfeit clung to an intrinsic status ideology that was at odds with the nineteenth century's shift toward a contract culture that was more constructivist and less essentialist.

Chesnutt uses the language of counterfeit detection to expose the ineffectuality of attempts at catching passers as counterfeit and affixing racial value. Since the goldbugs' hard money position was also called a "sound money" position, he makes a monetary pun on the word *sounding*.¹⁰ John returns to South Carolina with Rena, having convinced his mother that she will have a better life there passing for white. On route, his fellow steamboat passengers "sound" him in order to ascertain his validity as a white Southern aristocrat. They determine that he is "[a]pparently *sound* on the subject of negroes, Yankees, and the righteousness of the lost cause" (my emphasis Chesnutt 42). Chesnutt's use of the term "sound" satirizes the tautology of counterfeit detection. Mihm records how elusive and recursive ascertaining genuine notes could be in the pre-bellum heyday of counterfeits, "it was impossible to assess the value of a note from its appearance alone" (211). Instead, people assessed the person presenting the note, evaluating "clues to their class status derived from the way they moved, talked, and handled money. But all these emblems could be counterfeited, and were no more fixed and certain than was the

¹⁰ For references to hard money as sound money see O'Malley 373 n.17, Ferguson 247, Hoeller 764, Ritter 172.

amount of gold and silver backing the bills” (211). Although the passengers don’t suspect John of being a racial passer, the scene is inflected with racial tones because they question him to detect whether he is a specious Northern *carpetbagger*: “It was learned that he was a South Carolina lawyer, and not a *carpet-bagger*. Such credentials were unimpeachable” (my emphases Chesnutt 42). As O’Malley documents, a *carpetbagger* was originally a person who tried to pass dubious notes from wildcat banks, a valence which racists used to slander both African Americans and whites committed to Reconstruction. The term *carpetbagger*, he says, “as an insult hurled at Northerners who used greenback dollars to help form biracial governments, connected the enterprise of African-American equality to fraudulent or counterfeit bills” (377). The irony of the travelers finding John *sound* and his credentials unimpeachable exposes how empty the exercise of racial and monetary counterfeit detection really is. As Mary McAleer Balkun points out, “[i]n the final irony, the counterfeit turns out to be the standard by which authenticity is determined” (17). Chesnutt employs the monetary language of “sound” money and counterfeit detection to create an ironic distance between the travelers’ metrics for detecting value and the reader’s awareness of John’s racial heritage.

The Confidence-Man gives a vibrant illustration of the asinine attention to detail required for counterfeit detection. In the last vignette, as Stephen D. Hoy argues, Melville “satirizes” prebellum currency chaos “with a cumbersome [c]ounterfeit [d]etector” (327). Melville employs counterfeit detection to explore issues of legality, confidence, and monetary value, satirically exposing the hypocrisy of Mr. Foreman who claims he believes “that to distrust the creature, is a kind of distrusting of the Creator” (210). Foreman, ignoring his credo in practice, purchases several security devices for protecting

himself against thieves and acquires a counterfeit detector. As Foreman resolves to “compare” two bills with the detector, Melville uses legal language to describe his fruitless attempt to ascertain their genuineness:

Laying the Detector square before him on the table, he then, with something of the air of an officer bringing by the collar a brace of culprits to the bar, placed the two bills opposite the Detector, upon which, the examination began, lasting some time, prosecuted with no small research and vigilance, the forefinger of the right hand proving of lawyer-like efficacy in tracing out and pointing the evidence, whichever way it might go. (213)

Catching Foreman’s judicial attitude, the confidence man asks if the bills are, ““guilty, or not guilty?—Not guilty, ain’t it”” (213)? Baffled by the detector’s plethora of impossible indicators of authenticity—for example genuine notes must have ““little wavy spots of red’,” however, ““that sign is not always to be relied on; for some good bills get so worn, the red marks get rubbed out””—Foreman cannot pass judgement on his bills (214). Melville’s depiction of counterfeit detection as a criminal court proceeding reveals the limited capacity of the law to adjudicate authenticity and the futility of attempting to discern between the authentic and the spurious.

Foreman’s detector absurdly instructs that genuine notes have an ““all but microscopic”” goose ““not observable, even if magnified, unless the attention is directed to it”” (214).¹¹ When Foreman bemoans that he can’t see the goose, the cosmopolitan

¹¹ Melville’s depiction of the indecipherable distinctions on counterfeit bills isn’t much of an exaggeration. Mihm gives an example of such distinctions from an entry in a *Thompson’s* counterfeit detector warning against counterfeit bills that altered three-dollar bills into twenty-dollar bills, ““20’s, altered from 3’s. In the

advises him to ““throw that Detector away, . . . it only makes you purblind; don’t you see what a wild-goose chase it has led you? The bill is good”” (214). Given the imperceptible fineness of the distinctions, the counterfeit detector *is* a wild semiotic goose chase and more trouble than it is worth. The vignette suggests that, like Dickens’s “self-swindlers,” the *real* swindle is not that we accept counterfeits that we should discard (247). Rather, the true counterfeit is that we swindle ourselves by accepting as genuine our arbitrary metrics for discerning value when those metrics themselves are counterfeit and spurious. As Alexander Dick has argued, “[w]hat is interesting about standards is the extent to which people believe in their validity while *knowing* they are arbitrary” (my emphasis 4). Like Melville, Chesnutt suggests that what is fraudulent is not counterfeits but the metrics for counterfeit detection and, by extension, monetary metaphors that claim to measure racial value.

Given popular alignment of African Americans with not only dubious fiat but counterfeit value as well, scenes of recognition, or misrecognition, in the novel act as moments of counterfeit detection. Rena, having returned to Patesville fearing that her mother is ill, waits in the drugstore to ask Dr. Green about some medication. Tryon happens to be in the wagon with the doctor as they pull up to the drugstore and the doctor encourages Tryon to check out Rena as an African American beauty. Displaying her as a curiosity, Dr. Green says, “She’s worth the trouble, if you like a pretty face” (Chesnutt 139). But Tryon only feigns interest since he “liked one pretty face; moreover, tinted

true 20’s the words ‘The Butchers’ and Drovers’ bank are in capitals in semi-circles on the head of the bill, and the vignette representing cattle, is on the left hand margin; whereas, in the 3’s, all the words, ‘Butchers’ and Drovers’ Bank,’ are in a straight line in the center of the bill and the vignette representing cattle, on the head” (241).

beauty had never appealed to him” (139). Nevertheless, he looks at the girl that Green has encouraged him to see:

Her *face was partly turned away* from the window, but as Tryon’s eye fell upon her, he gave a great start. Surely, *no two* women could be so much alike. The height, the graceful droop of the shoulders the swan-like poise of the head, the well-turned little ear,—surely, *no two* women could have them all identical! (my emphasis 140)

The repetition of “no two women” collides with Tryon’s affirmation that he could like only “one” pretty face. That is, only *one* can be “real,” genuine, or, in other words,—as in the hard money rhetoric outlined above—white.

However, because *Rena is* both women, the passage destabilizes the concept of whiteness as a monolithic qualification for worth suggesting that, because the two *Renas* are aesthetically identical, beauty is not reducible to racial difference:

She moved slightly; it was *Rena’s* movement. Surely he knew the gown, and the style of hair-dressing! She rested her hand lightly on the back of a chair. The ring that glittered on her finger could be none other than his own. . . . As she came out, she turned her face casually toward the buggy, and there could no longer be any doubt as to her identity. (my emphases 140)

The scene intriguingly resembles the act of comparing two bills with each other in order to detect if one is counterfeit. However instead of counterfeit detection determining that there “could no longer be any doubt as to her identity,” Chesnutt suggests that, in fact,

there is *more doubt than ever* as to Rena's identity: if African American Rena of North Carolina is identical to white Rena of South Carolina, then just who is she again? At the moment of counterfeit detection, when value is purportedly confidently fixed, the fact that Rena has, up to this point, passed detection transfers the doubt from the passer under scrutiny to the system of racial valuation. Allan Pinkerton, the union-busting detective, noted that a "handsome" counterfeit that was "equal in artistic appearance" was "based upon an almost equivalent value. It was a popular remark among men of business that they preferred a good counterfeit on a solid bank to any genuine bill on a shyster institution" (qtd. in O'Malley 374). Similarly, to Dr. Green, Rena is "worth," and note the monetary language here, the trouble to see as though she were a handsome counterfeit. He derisively scoffs that Rena will "probably marry a Yankee; he won't know any better, and it will serve him right—she's only too white for them" (113). The novel asks, "What does it mean for Rena to be 'only too white for them'?" Chesnutt deepens associations between passing and counterfeiting, not merely to argue for the value of African Americans close to the color line, but to suggest that the system of racial valuation is inherently dubious since value always relies on constructed contexts and is contingent upon personal aesthetic judgement.

The novel suggests that, given both the instability of gold as a vessel for value and counterfeit detection's incapacity for discerning value, it is productive to consider that John and Rena are, in a manner of speaking, new money. Furthermore, the novel suggests that symbolizing them as new money is a sanction rather than a slander. When John questions Tryon on his liberality, hoping to be able to reduce Rena's anxiety about withholding her heritage from him, he advises John that he will have to dispense with

aristocratic notions of pedigree. He says, “[M]y sister and I are not of an old family, or a rich family, or a distinguished family.” He warns Tryon, “she can bring you nothing but herself . . . [W]e have no connections of which you could boast, and no relatives to whom we should be glad to introduce you. You must take us for ourselves alone—we are new people” (83). Not coincidentally, John’s admission of the newness of his family is similar to a counterfeit tell. Mihm documents how a well-pawed piece of paper money had a greater chance of passing, and being passed over as not needing close inspection to begin with, than a clean, freshly-printed bill:

People trying to detect counterfeits looked at more than the name, quality of the engraving, and denomination of the note presented to them; they also scrutinized the note for evidence of a past—evidence of confidence granted and accepted in previous lives. Did it, in other words, show signs of wear and tear, of having passed inspection with others? A crisp, clean bill was suspicious: it had no history, no hint of having withstood the test of trust. (222)

As “new people,” John and Rena are like new bills without any familial wear and tear to speak of. They have no signs of a past that can act as an ensuring collateral for them. They are suspiciously crisp and clean. John hopes to suggest to Tryon that if he marries Rena it must be based on confidence in her character and face value rather than on any signs of her heritage having, like a genuine bank note, withstood the test of past scrutiny. However, all fiat money was, originally, new money and “[g]reenbacks symbolized the power of the government to overturn the natural law arguments that justified slavery” (O’Malley 383). The novel encourages the alignment of African Americans and fiat

money to suggest that, since greenbacks constituted new money, then new can money symbolize confidence rather than counterfeit.

Sanctioning Counterfeit

In opposition to essentialist readings that would align Rena and John with the purported specious value of fiat and counterfeits, Chesnutt creates a distinctive description of John's mother's house in which he prominently places Confederate bills as a relic of the Civil War: "The screen standing before the fireplace was covered with Confederate bank-notes of various denominations and designs, in which the heads of Jefferson Davis and other Confederate leaders were conspicuous" (Chesnutt 16). Before moving on to my own analysis of the what the Confederate bills signify, it is worth noting that Germana reads the Confederate money as a metaphor for the evacuated value of John's whiteness:

Confederate currency of course, never had any precious metal backing whatsoever. It was always a fiat currency and thus, from an essentialist perspective, never had any real value. The Confederate notes set the scene in the Reconstruction South, but they also reflect the empty cipher that is Warwick's created persona. . . . The screen, then, acts as both a mirror into and an indictment of John's past. (88)

Germana's is a compelling reading of the *psychological* symbolism of the screen upon which the Confederate bills are pinned, but what Germana doesn't quite capture here is the *historical* fact that fiat money, such as the Confederate bills, and even counterfeit money, *was* valuable, even if the latter "suffered from a rather heavy discount" (Mihm

235). In particular, Chesnutt's "conspicuous" positioning of the bills in a fireplace connotes the crux of the conundrum facing a nineteenth-century American who successfully detected a counterfeit bill because, as I'll now discuss, the fireplace featured in the calculus of what to do with a bad bill.

By purchasing a counterfeit detector, Americans hoped to protect themselves from loss. However, in addition to the troublesome exercise of using the detector, successful detection created a new problem. If you detect a counterfeit, should you try to pass it and become an accomplice of the counterfeiter? That doesn't seem quite right. After all, what did you go *looking* for counterfeits for if you intended to pass them off? Or, should you accept the loss and toss the fake into the fire, which would prevent someone else being caught with it and incurring the loss? That seems like the right thing to do, but then again, it's no fault of *yours* that you have diligently detected a counterfeit; why should you be penalized? Mihm remarks that ultimately "most people did not consign the counterfeit to the flames" since "[i]n a monetary system where the very distinctions between what was genuine and what was counterfeit were in constant flux, passing a dubious note to someone else was far easier to rationalize" (258). The Confederate bills' preservation—their survival *on* the fireplace, instead of being burned to ashes *in* it—suggests that there is a divergence between rhetoric about what is worthless and actual resistance to consigning so-called worthless currency to the flames. In *Cedars*, the Confederate bills' proximity to the fireplace indicates that Chesnutt is repurposing metaphors of fiat and counterfeit to reject essentialist value, stealing them away from their former deployment by the forces of essentialism.

The presence of the Confederate bills on the fireplace screen opens the novel to an analysis of the history of Confederate currency and its relationship to counterfeit. One surprising solution to catching a counterfeit was simply to use it at face value. At least, that's what the Confederacy did. Mihm records that the Confederacy was plagued with logistical obstacles to printing money, ranging from a dearth of skilled engravers to poor or absent infrastructure. Because they couldn't print enough money, Confederate bills were particularly prone to counterfeiting (323). In 1862, in a desperate gambit to meet "demand for money," the Confederacy began "honoring counterfeit money," which, incidentally, was of "better" quality than its legitimate notes (328, 327). Not only did Southern businesses accept counterfeits, the Confederate government itself sanctioned counterfeits in order, paradoxically, to bolster its executive power and increase Southerners' confidence: "Legislation...sanctioned this notion under certain circumstances, and banks began counting counterfeit graybacks as part of their legitimate assets" (328-9). Mihm summarizes this significant waiving of power: "With the distinctions between the counterfeit and the genuine obliterated, the Confederate treasury . . . had, by implication, become just another counterfeiter, and judging from the quality of its notes, a pretty lousy one at that" (328-9). I've noted how counterfeit notes had a value even if they circulated at a discount, but the Confederacy placed confidence in counterfeits and allowed them to live up to their face value. It strikes me as perverse that racist monetary metaphors functioned on the idea of intrinsic value given that the Confederacy fought for chattel slavery, the most horrific manifestation of intrinsic racial hierarchies, with the most constructivist of currencies, counterfeits. Chesnut's

“conspicuous” Confederate bills are a reminder of how even such a fiercely essentialist regime as the Confederacy sanctioned counterfeits.

Chesnutt, who was a trained lawyer, cites race law in the novel (Andrews x). He does so to suggest that, like the illegal counterfeit Confederate notes that were as, or even more, passable than their legal counterparts, African Americans who were passing, literally or figuratively by merely exercising their rights, should be taken at face value and sanctioned into the civic billfold. As counterfeit Confederate currency passed into circulation, so, too, the novel suggests, should African Americans pass into full social and political citizenship. John’s mentor, Judge Straight, quotes South Carolina race law to him in order to dissuade him from attempting to pass as white and practice law in North Carolina:

Juries would probably be justified in holding a person to be white in whom the admixture of African blood did not exceed one eighth. And even where color or feature are *doubtful*, it is a question for the jury to decide by reputation, by reception into society, and by their exercise of the privileges of the white man, as well as by admixture of blood. (my emphasis Chesnutt 172)

While the blood quantum threshold would satisfy essentialists seeking crisp racial distinctions, most of this legal *definition* of race—composed as it is of the vague verbs, such as “assuming the character of the citizen” and “exercising the privileges of the white man”—is rather *indefinite* and *doubtful*. The disembodied metric, “reception into society,” points to race existing, at least partially, extrinsic to the subject. Such an extrinsic measure controverts the essentialist view of race as intrinsically fixed in blood

quantum metrics. Jeffery A. Clymer has uncovered the law's attempt to disguise its constructed nature with monetary language: "The law rhetorically produces legal identities, such as wife, husband, or heir, while it also yields denigrated subject positions and signifying practices, such as, in the antebellum legalese for children born to unmarried parents, 'spurious issue'" (13). Just as when Tryon discovers that Rena has been passing there is more doubt than ever as to her identity, here, in this moment of supposed legal fixity, Chesnutt repeats "doubtful" to suggest that, not African Americans, but race law is of dubious value.

Chesnutt mobilizes the elision of African Americans and counterfeits to turn the act of counterfeit detection not on passers but on the validity of legal metrics for detecting racial essentialism. As does Melville in *The Confidence-Man*, Chesnutt suggests that readers be less on guard against fakes and more reflective about the ontological validity of ostensibly foolproof measures for detecting racial essentialism—which constitute the real high-stakes con. Because counterfeits *do* have value despite rhetoric that they are worthless, they defy appraisal and as such are a useful conceptual tool for *de*-essentializing value as a fixed unit and bringing the *process of valuation* under scrutiny. As Todd Barosky mentions, "Counterfeiters whose coins or notes possessed a practical monetary value demonstrated that the line separating legal from illegal moneymaking was distinct from the line separating valuable from valueless money" (534). Likewise, Chesnutt uses racist alignment of African Americans and counterfeits and exposes the maze of legal racial calculus in order to disturb nineteenth-century America's smug faith in the intrinsic nature of the color line. By exposing this muddle of race metrics, Chesnutt suggests that, as Samira Kawash puts it, the "arbitrariness of the

boundary” of race is both “powerful and fragile” (131, 129). Just as the novel suggests that intrinsicity is an illusion *about* gold, not an actual property *of* it, Chesnut’s analysis of the legislation of race uncovers how metaphorical metrics *about* racial materiality gain material power even though they rely on flimsier foundations than they admit.

The novel displays that, since metrics for racial definition are a narrative told about race, not intrinsic properties of it, like illegal counterfeit Confederate currency that received practical and legal endorsement, African Americans should likewise receive social and legal sanction. Chesnut has Straight summarize the race law of South Carolina to demonstrate both the arbitrary and immaterial foundation of racial essentialism, revealing the irony of its pretensions to empiricism. Straight tells John that, while he would not be considered white in North Carolina, in South Carolina “the matter has been adjudicated there in several cases, and on the whole I think South Carolina is the place. . . They’re more liberal there, perhaps because they have many more blacks than whites, and would like to lessen the disproportion” (Chesnut 172). Chesnut’s legal summary shows that it is preposterous for the law to claim ontological authority at the same time that it inconsistently applies its misty metrics for the materiality of race. He exposes that race law, far from being capable of defining race with any fixity, is at best a patchwork of blood quantum and social reception metrics varying across states. The novel makes clear the absurd folly of a system in which John and Rena are white in South Carolina but African American in North Carolina. As such, it points to the irony of a legal definition of race that creates a color line based on convenience, such as South Carolina legislating more people white because it prefers to “lessen the disproportion.” Chesnut details the

arbitrary metrics for legal race not only to claim that they are as immaterial as the fiat with which essentialist rhetoric slandered African Americans, but also to show that racial definitions are constructions that serve a socially-motivated purpose, just as counterfeits made the Confederate currency system function. In short, the novel suggests that metaphors and metrics of race are specious and counterfeit, not the people whom they claim, falsely, to precisely categorize.

Chesnutt shows that Tryon is stuck in the past—or perhaps, like a gold coin, was *struck* in the past, imprinted with notions of essentialist mineral and racial hierarchy. Chesnutt clearly demonstrates Tryon’s proclivity for hard money and “fantasies of purity” (O’Malley 382). Before finding out Rena’s heritage, Tryon boasts that “she carries the stamp of her descent upon her face and in her heart”—“stamp” indicating the coinage that acts as a metonym for gold essentialism and hard money in the novel (Chesnutt 84). If, according to essentialist logic, “Rena is a forgery,” then Tryon’s boast creates an ironic gap between his faith in her face value and the value that he later strips from her (Wilson 90). Despite Tryon’s commitment to racial and monetary essentialism, the novel suggests that postbellum life is doing its best to stamp those essentialist notions out of him by confounding his sense of legitimate value. After rejecting Rena, Tryon bribes her student, Plato, his former slave, to help him meet her again. Chesnutt describes the bribe with weighty detail: “‘Do you see this fifty-cent piece?’ Tryon displayed a small piece of paper money, crisp and green in its newness. ‘Yas, Mars Geo’ge,’ replied Plato, fixing his eyes respectfully on the government’s promise to pay” (Chesnutt 254). Tryon, the ardent essentialist, commits linguistic miscegenation by referring to the fiat greenback as a “piece”—a noun normally reserved for describing coins and, by extension, hard

currency. Additionally, Chesnutt highlights the fiat nature of all money by replacing the word *greenback* with “the government’s promise to pay.” This replacement serves as a reminder that money is more like a promissory note than a *piece*, or ingot, of an intrinsically valuable precious metal. By calling the greenback a *piece*, Tryon endows fiat money with the essentialist materiality he so cleaves to. By doing so, albeit perhaps unwittingly, Tryon validates the “crisp and green” new fiat money, just as the Confederacy, which he symbolizes, legitimated counterfeit currency. Chesnutt banishes essentialist metaphors that reduced African American citizenship to artificial fiat and counterfeit by reminding readers of the Confederate history of legally sanctioning and valuing both fiat and counterfeit.

When Tryon discovers Rena’s racial status in Patesville, the novel suggests that he faces a similar conundrum to that of counterfeit detection. Despite clinging to his essentialist beliefs by initially rejecting Rena with both a look of disgust and a subsequent letter that he writes to John calling off his and Rena’s engagement, Tryon can’t help but betray conflicting impulses similar to those facing someone who discovers a “handsome” counterfeit bill. In the rejection letter to John, he writes that he will “never be able to think of [John] as other than a white man” (153). And when he later regrets rejecting Rena, dashing to her side to reclaim her as his bride, he avows that he will “make her white” (208). Chesnutt suggests that Tryon *could* make Rena white if he chose to, presumably simply by marrying her. Such a move would have been legal in South Carolina and but also in North Carolina because, as Clymer points out, interracial marriage was legal in the years immediately following the Civil War, in which Chesnutt particularly situates the novel (135). The novel details Tryon’s genuine sense of loss in

discovering Rena's heritage and his assertion that he can "make her white" reflects resistance to tossing a counterfeit into the fire, undermining rhetoric about racial value. Chesnutt scholar Cathy Boeckmann points out that "Rena's identity depends more on the mind-set of the apprehender than the features of the apprehended" (165). Like Confederate or counterfeit bills that one resists burning, Chesnutt calls attention not only to the loss of detecting counterfeit value, but also to the process whereby confidence can create value *even though* it isn't immediately present, or even though it is known to be absent, such as sanctioning counterfeits by finding them of functional value. Through exposing the hodgepodge of metrics in States' race laws, the novel asks, since no standard definition of whiteness exists, what does it mean for Tryon make her white? Most significantly, however, the novel prompts, if Tryon can make Rena white, why would he need to?

Conclusion

The monetary valence of racism faded in the twentieth century as the financial question receded from public debate with the institution of the Federal Reserve in 1913. As currency was no longer so hotly contested, it was less often resorted to as the basis for racist elisions and metaphors. Nevertheless, Americans continued to be concerned with defining and detecting the intrinsic qualities of race. Nella Larsen's *Passing* (1929) offers a discussion of racial detection and discernment with an agricultural metaphor, or how one can tell "the sheep from the goats", i.e. African Americans from white Americans (93). When Hugh bemoans the fact that, one minute, he swears he can tell "'em" apart and, the next, he couldn't if his life depended on it, Irene responds, "'Nobody can. Not by looking.' 'Not by looking, eh? Meaning?' 'I'm afraid I can't explain. Not clearly. There

are ways. But they're not definite or tangible. . . . A thing that couldn't be registered” (93-94). Larsen's novel posits tangibility and visibility, rather than intrinsicity, as the tautological construction that defies discernment. But, like Chesnutt, she disturbs the discreteness of categories of race. Kawash underlines the circularity of the language of visibility: “The body is the sign of a difference that exceeds the body. The modern concept of race is therefore predicated on an epistemology of visibility, but the visible becomes an insufficient guarantee of knowledge” (130). Chesnutt appeals to monetary history of fiat and counterfeits and to the fluctuations of race law to demonstrate the mutability of value and its reliance on confidence and social sanctioning rather than intrinsicity. By doing so, he resists the logic of tangible metrics for detecting race and exposes the poverty of hard money as a metaphor for race and as a justification for the social and legal disenfranchisement of African Americans.

Chapter 4 Collective Culpability: Insurance Ethics, Social Darwinism, and Chance-Based Determinism in Crane's "The Open Boat" and "The Blue Hotel"

[A] wolf-rabble that fawned on him instead of fanging him. Fawn or fang it was all a matter of chance.

— Jack London, *Martin Eden*

Introduction

Determinism has been a cornerstone of naturalist criticism at least since 1963, when George Becker famously pigeonholed the genre as “pessimistic materialistic determinism” (qtd. in Pizer, “An Essay” 1).¹² However, confusingly, so has chance. Donald Pizer, for example, notes that naturalist characters are ruled by “environment, heredity, instinct, or chance” (“An Essay” 3). But doesn’t determinism imply an absence of chance? Aren’t they antithetical ideas? It has long confounded me that scholars lump determinism and chance together in the same lists of characteristics that define naturalism without comment on the curious fact that they are, at least at the most simplistic level, mutually exclusive notions. Like Pizer, Donna Campbell notes that, “With characters whose fates were the product of their heredity, their environment, *and* chance circumstances that rarely worked in their favor, naturalism was suffused with a deterministic philosophy that questioned the very concept of free will” (my emphasis

¹² Eric Carl Link laments that “‘Pessimistic, deterministic realism’ as a kind of intellectual shorthand definition of American literary naturalism became the gold standard among . . . critics” (“Defining” 81). Link cites an essay by Vernon Louis Parrington in 1930 as launching simplistic elisions of determinism and naturalism, which Link calls “the Parrington definition” (81). But Becker’s phrase “pessimistic materialistic determinism” is most famous, or infamous, among scholars as a shorthand of naturalism.

499).¹³ In naturalism, moments of determinism are melded to moments of chance, rendering opaque the relationship between chance and determinism. Furthermore, the moral *effects* of determinism in naturalist literature are rather murky. Joseph McElrath and Jesse Crisler point out that, “Norris often wrote sympathetically about types of humanity both fit and unfit to survive” (17). This chapter asks: What are the ethical implications of naturalist works retaining chance amid laissez-faire social Darwinian discourse that steamrolled chance in order to celebrate the deterministic rewards for, and moral superiority of, the fittest individuals? In this chapter I explore how types of determinism that deny chance can be harmfully moralistic, while determinisms that acknowledge the existence of chance tend to be kinder in their assessments of individual capacities for control and moral responsibility.

Naturalism scholars often take pains to convince readers that determinism’s function in naturalism is *not really* to eradicate the possibility of free will and morality. Indeed, one product of this scholarly effort is a proliferation of categories of determinism

¹³ For another example, although Mary E. Papke attempts to *disturb* the dominant narrative of naturalist criticism, she lists the characteristics of naturalism that are typical of such definitional lists, i.e. heredity, environment, and chance: “[T]he study of naturalism in America had from early on its own dominant narrative—often contested but until fairly recently holding firm—that privileged the study of white male authors who shared a particular fascination with male characters whose acts were profoundly conditioned by environment, heredity, biological drives, *and chance* and seemed subject to an injurious fatalism that precluded individual moral agency” (my emphasis 299). Environment, heredity, and chance—often in that order—constitute the new shorthand definition for naturalism. In another definitional list of naturalism, Richard Lehan also provides a more sophisticated look at the heredity-environment-chance formula: “The naturalistic hero is usually inarticulate, devoid of deep subjectivity and moral reflection, subject to poverty and suffering, the product of his *biological* makeup and immediate *environment*, and the victim of an inevitable sequence of events usually triggered by mechanistic forms of *chance*” (my emphases 66). My aim here is simply to establish that if the standard definitional shorthand for naturalism has become more complicated than the Parrington/ Becker definition by incorporating chance—as I think the number of critics who define naturalism with the heredity-environment-chance formula shows—then the addition of chance to the list justifies a closer look to understand how it complicates the picture. The definition of naturalism with the heredity-environment-chance formula has become nearly as rote as the hated catchphrase, “pessimistic materialistic determinism,” was before it, as Papke suggests.

to allow for varying degrees of free will (i.e. soft determinism, compatibilism, radical indeterminacy, fatalism etc.). Donald Pizer suggests that Norris's tutelage under Joseph LeConte at Berkeley, instead of constituting evidence that naturalism is deterministic and amoral, rather sparked Norris's enthusiasm for evolution's foundation in the moral conflict between man's higher and lower natures: "Norris affirms the ideas of free will and of moral order, but he does so by means of an ethical scheme which finds these values in natural law rather than in revelation" (*Norris* 22).¹⁴ In a similar effort to sidestep determinism and assert ethics in naturalism, Rick Armstrong argues that the naturalists ultimately rejected determinism for its inability to reconcile with ethics: "Dreiser, Norris, and London examined directly the ethical limitations of human evolution. These narratives inevitably criticized the evolutionary worldview as too deterministic, reductive, and aggressive" (140).¹⁵ I agree with these critics' endeavors to show that determinism in naturalism doesn't preclude the possibility of free will and morality. However, in their rush to return morality to naturalism by downplaying determinism, scholars wind up hamstringing determinism's power to refute moralistic rhetoric about individual control and responsibility. In contrast, I explore how naturalism

¹⁴ More recently, Pizer has rejected Lee Clark Mitchell's reading of determinism as sewn into the syntactical fabric of naturalist literature and reasserted that naturalism is not a negation of free will: "Naturalism of this period is not a monolithic effort to deny human agency, as Mitchell's readings of 'To Build a Fire' and other naturalistic texts hold, but rather consists of a variety of strains of roughly similar expression, with considerable variation in theme from strain to strain" ("Jack" 225).

¹⁵ Max Westbrook also argues that Stephen Crane's fiction has a strong moral compass to it and that his characters "may have been 'knocked flat' by a force over which they have no control, but the failure to struggle against circumstance is a failure of the human will. . . . The indifference of nature does not negate human value or human will; it is not the definitive factor of existence" (222). To Westbrook, "Crane does not believe human irresponsibility to be inevitable" and that, in Crane's fiction, "human negligence . . . is blamed on individual human beings" (221); however, I'd like to suggest, instead, that chance in Crane's work renders morality *collective* rather than merely individual.

embraced determinism's circumscribing of free will and choice. However, I suggest that rather than deny morality, naturalist writers used determinism to reconceptualize morality as a little less individual and a little collective. Amid the popularity of late nineteenth-century laissez-faire rhetoric that sought to renounce chance's existence, naturalism's retention of chance loosened the stranglehold of responsibility on concepts of the individual.

In the highly chancy environment of the late nineteenth century, laissez-faire economics, threatening financial panics, stock-manipulations, monopoly power plays, and industrial disasters all contributed to a density of chance. And yet despite these hazards, laissez-faire social Darwinian individualism maintained that the individual had control over, and therefore was completely responsible for, his or her fate. In Frank Norris's *The Octopus* (1901), the protagonist, Presley, enraged as he is by the injustice of the railroad, has an anti-climactic confrontation with Shelgrim: the supposed villain at the helm of the monopolistic railroad leviathan. In what turns out to be less of a confrontation and more of a conversation, Shelgrim suggests that Presley should "[b]lame conditions, not men" (*Octopus* 1037). Critics naturally read this statement as an appalling absolution of responsibility on Shelgrim's part and even as a sign of intellectual and moral weakness in Presley for submitting to its logic with little or no protest (McElrath and Crisler 345, 399). In short, they read the phrase "blame conditions, not men" as an apology for predatory capitalist practices and as a "monologue of the sort treasured by [s]ocial Darwinists of the period" (399). But perhaps Shelgrim's advice about whom to blame can be read another way. Blaming conditions, not men, is one way to combat laissez-faire discourses of individual responsibility. I suggest that, rather than negating the possibility

of morality, what I call *chance-based determinism* in naturalist writing dislocated responsibility from individuals. By doing so, it relocated responsibility to social conditions that could be altered with political will, such as the conditions of laissez-faire capitalism which were, finally, altered during the Progressive Era. That is, chance-based determinism blames conditions, not men, as a driver for improving those conditions. By blaming conditions and not people, naturalism helped bring about the Progressive Era's response to the nineteenth century's social Darwinian cult of the individual.

The nineteenth century's fervent individualism coexisted with what Jason Puskar has called an "insurance culture," which, he suggests, was responsible for "creating a culture of accidents rather than simply subsisting within one" (*Accident* 188; "William" 40). Puskar has argued that the late-nineteenth century American insurance industry created an ideology of chance through its sensational advertising and in-house literary magazines that produced narratives of risk and chance ("William" 42-45). The tension between social Darwinian individualism and insurance's chance ideology exposes some of the fundamental ethical considerations of determinism in naturalism. In this chapter, I first explore how nineteenth-century insurance culture wielded chance to dethrone the rhetoric of individual choice and responsibility that fueled laissez-faire individualism. I'll also read more recent comments about health insurance, made by Representative Jason Chaffetz, through Puskar's theorization of insurance in order to demonstrate the rhetorical and ethical effects of the insurance industry's ideological cultivation of chance. Then, I'll attempt to understand just how social Darwinism injected determinism with moralistic tones before discussing how insurance relies on an inevitability of chance. Finally, taking as representative two of Stephen Crane's novellas, "The Open Boat"

(1897) and “The Blue Hotel” (1898), I aim to locate moments of chance and determinism in naturalism to understand how, as opposites, they fight with each other, but also surprisingly function together. I suggest that the density of chance in naturalism is deterministic but also encourages what Jason Puskar calls *chance collectivity* to reduce the effects of that determinism (*Accident 4*). By retaining chance’s role in constituting determinism, naturalism spurns what I’m calling social Darwinism’s *moralistic determinism*, a term I’ll define below, with its discourses of inevitability and individual responsibility. I’ll explore how, in contrast, *chance-based determinism* in naturalism functions as an antidote to moralistic determinism’s insistence on clear causation, individual responsibility, and blame. In this chapter, I argue that the naturalists perform analogous ideological work to insurance by employing determinism and chance to disable harmful social Darwinian rhetoric and laissez-faire practices that cast the individual as being in complete control of, and therefore culpable for, their fate.

Insurance Ethics

In March of 2017, Chaffetz admonished Americans to choose between investing in health insurance and buying a new iPhone: “Americans have choices, and they’ve got to make a *choice*. And so maybe rather than getting that new iPhone that they just love and want to go spend hundreds of dollars on that, maybe they should invest in their own healthcare” (my emphasis Willingham). Following this healthcare homily—which smacks of Benjamin Franklin’s *Way-to-Wealth* brand of monetary moralism—Chaffetz doubled down on his language of choice saying that Americans should “make a conscious *choice*” (my emphasis Skwarecki). While choice sounds appealing, historically, the aim of insurance was, as Puskar has astutely argued, to show that chance

and accident persist beyond the control of individual choice. “It is precisely the irrationality and incalculability of the accident,” Puskar says, “that impels the insurance buyer to confess his practical inability to devise a private strategy of defense” (“William” 46). Yet Chaffetz’s comments falsely suggest that choices and “private strateg[ies]” are the only option. Furthermore, his comments have moralistic tones suggesting that those foolhardy enough to frivolously prioritize iPhones over health insurance are shamefully inept decision-makers, punished by a social-Darwinian determinism.

While individual choice doesn’t sound so bad on the surface, it lends moral credence only to those select individuals who can purchase complete care, which, by contrast, the Affordable Care Act (ACA) had instead attempted to make universal. Chaffetz’s double-edged remarks contain both determinism and moral tones, suggesting that unfit decision makers in a zero-sum game will be responsible for their own lack of prudence. The naturalists strove to understand the inconsistency of such a philosophy. John Conder suggests that naturalists skeptically ask: “how can one judge morally an agent whose ‘nature and intrinsic quality’ have been purely shaped since birth by an environment over which he has no control” (12)? Insurance provides relief from this dilemma by rhetorically relinquishing some individual control. Chaffetz’s remarks, however, demonstrate Eric Wertheimer’s theory that an ideology of individual control foists risk back on to the individual and makes him or her responsible for choices that are evasive, and perhaps illusive:

Chance challenges not only a reasonable world but also a world in which humans can be wilfully reasonable. . . . With its strategies of control, safety posits the

individual alone—self-reliant but with a guarantee—in the maze of irrevocable choices that effectively mock him. (102)

As Wertheimer’s analysis of a culture of choice and control suggests, bringing individual *choice* to the *chances* of life is kind of like bringing a knife to a gun fight: the best choices an individual can make will still be pitiful against the probability of accident and chance.

The popularization of insurance in the latter part of the nineteenth century was a democratic attempt to mobilize the *amoral* nature of accident in order to corral people into, what Puskar aptly calls, *chance collectives* (*Accident* 3). Instead of focusing on individual responsibility for choices, as Chaffetz does, Puskar argues that “[c]hance collectivity,” “resists the *individualizing* functions of gambling by affording American culture new opportunities for fashioning systems of social and material interdependence” (my emphasis 3). According to Puskar, “[W]hat chance does . . . is forestall investigation into causes and *culprits*” (my emphasis 7-8). By refusing to find culprits or argue that everything turned out for a reason, or that just punishment was meted out, chance has its own kind of morality to offer. Puskar argues that “[n]arratives of chance” “are prescriptive and not just descriptive, for they obscure agency and responsibility to precisely the same degree that other kinds of narratives clarify causation and establish blame” (8). This is a similar idea to one that Jackson Lears tenderly tenders in *Something for Nothing* (2003):

A culture less intent on the individual’s responsibility to master destiny might be more capacious, more generous, more gracious. A recognition of the power of luck might encourage fortunate people to imagine their own misfortune and

transcend the arrogance of the meritocratic myth—to acknowledge how fitfully and unpredictably people get what they deserve. (22)

Luck and chance may *be* amoral, but, paradoxically, there is a moral imperative to limiting individual culpability by acknowledging chance. By doing so, insurance ideology creates a chance ethos that reduces harm through refusing to assess individual responsibility and decree blame. However, by *remoralizing* à la carte health care with a language of *choice*, Chaffetz disables insurance's capacity for fostering chance as a way to cushion the effects of calamity on individuals. Chaffetz's combination of moralism, choice, control, and determinism quashes curative cultural ideations of a chance ethos in a throwback to nineteenth-century discourses of moralistic social Darwinian individualism.

Moralistic and Chance-based Determinism

In this section, I'll provide some nineteenth-century historical context for, and a loose definition of, what I think of as the *moralistic determinism* that Chaffetz's comments key into. I'll attempt to outline how two such antithetical concepts as *morality* and *determinism* conspired in the expulsion of chance and created a rhetoric of deterministically inevitable outcomes for the unfit individual. Chaffetz's rhetoric of choice calls on the teleological, and ultimately moralistic, Herbert Spencerian or William Graham Sumner-style of social Darwinian determinism. Such a determinism deems that the poor don't *deserve* to survive because they are unfit. Spencer argued that, "by allowing the *wicked* to take advantage of the right held out by the poor law, we not only annul the *just punishment* awarded to them, but we also take away the most effectual prompter to

repentance and improvement” (my emphases “Sphere” 21-22). The moral, even religious, tone of Spencer’s tongue-lashing against rising liberalism, and the ne’er-do-wells that it sought to aid, belies social Darwinism’s proclaimed scientific neutrality. In his misleadingly titled *What Social Classes Owe to Each Other* (1883)—in which he argues that they owe each other not very much at all—Sumner scathingly wrote that, “[a] drunkard in the gutter is just where he ought to be, according to the *fitness* and tendency of things. Nature has set up on him the process of decline and dissolution by which she removes things which have survived their usefulness” (my emphasis 131).¹⁶ Such determinism parades itself as merely the neutral principle of survival of the fittest. But Sumner’s satisfaction with moral comeuppance jars with popular nineteenth-century determinism’s origins in natural selection. Hofstadter, with characteristically keen perception, says of Sumner, “He might insist that political economy was a descriptive science divorced from ethics, but his strictures on protectionists and socialists resounded with moral overtures. His popular articles read like sermons” (*Darwinism* 54). This is the kind of determinism that inflects Chaffetz’s comments with its tones of moral warning, natural order, and

¹⁶ To give credit where it is due, Sumner by no means suggested that a person should *not* help someone whom an accident has befallen; what he objected to is the legislation that *demand*s that we help each other through taxation (156). Like Spencer, he believed in private charity but contested that legislated charity, i.e. social welfare, actually dulled faculties of sympathy: “A man who had no sympathies and no sentiments would be a very poor creature; but the public charities, more especially the legislative charities, nourish no man’s sympathies and sentiments”; he avers that he “fully believe[s] that today the next pernicious thing to vice is charity in its broad and popular sense” (157). Sumner admits that, because accidents can happen to any one of us, it is only human decency to help each other when we are harmed by accident “The man struck by the falling tree has, perhaps, been careless. We are all careless. Environed as we are by risks and perils, which befall us as misfortunes, no man of us is in a position to say, ‘I know all the laws, and am sure to obey them all; therefore I shall never need aid and sympathy’” (158). But his acknowledgement of chance, is short-lived and undercut by his repetitions that victims of chance are almost always to blame: “Probably the victim is to blame. He almost always is so” (159). As such, because of Sumner’s insistence that the bottom line involves blame, he is representative of what I think of as a moralistic strain of determinism.

inevitable punishment for poor-decision makers. As such, it might be helpful to identify this strain of determinism as *moralistic determinism*.

However, such a tradition of moralistic determinism is at odds with Darwin's scientific discovery that evolution stems from *chance* and *accident*. McElrath and Crisler remind us that "Darwin's theory of natural selection is grounded in chance or accidental events at the genetic level: *random* mutations that may or may not confer adaptational advantages in the struggle for existence" (emphasis orig. 24). Although at first blush determinism appears to be the opposite of accident or chance, chance was a fundamental factor in *the* scientific determinism of the nineteenth century: natural selection. This paradox can be resolved because, although rules and chance are basically antithetical, in natural selection determinism functions *through* chance.¹⁷ As Darwin states in the first edition of *On the Origin of Species* (1859), "every slight modification, which in the course of ages *chanced* to arise, and which in any way favoured the individuals of any of the species, by better adapting them to their altered conditions, would tend to be preserved; and natural selection would thus have free scope for the work of improvement" (my emphasis 82).¹⁸ Most importantly, that element of chance in natural selection denies the logic of Spencerian and Sumnerian social Darwinian moralizing about inevitable outcomes

¹⁷ Mohamed Zayani has suggested that modern chaos theory can bridge the fundamental gap between chance and determinism: "The argument that these opposite strains are more complimentary than they seem to be calls for the need to leave behind the ontological opposition of chance and necessity" (349-50). I agree, but I think it makes better chronological sense to locate the bridge between chance and determinism in Darwin rather than, somewhat anachronistically, in modern science.

¹⁸ Darwin repeats this concept of chance frequently in *Origin*, as in "when a slightly better variety has chanced to appear" (37).

and responsibility for individual choices. This is what can be thought of as *chance-based determinism*.

How did the moralistic determinism of social Darwinism branch away from Darwin's chance-based concept of natural selection? John Offer has a helpful clue:

Whereas Spencer was wedded to the Lamarckian mechanism of inheritance of acquired characteristics, Darwin argued for a mechanism which involved spontaneous variations being thrown up and subjected to a struggle for existence from which not all survived—natural selection. They are the 'fittest' only in the neutral sense that they have survived. Spencer tends to give 'fittest' an *evaluative* meaning. This indeed is one reason why some of the ideas referred to by the imprecise label 'social Darwinism' are better described as Spencerian. (my emphasis xviii)

Spencer's endowment of the "fittest" with an *evaluative* connotation is the wedge through which morality inflected determinism. Furthermore, the teleology of social Darwinism crushed the possibility of a chance ethos. Through ignoring the origins of chance-based determinism in natural selection, by the end of the nineteenth century social Darwinism ossified into a capitalist back-patting tautological determinism that morally evaluated those it deemed were making poor choices.

Although decidedly not Darwin's intent, one effect of acknowledging chance-based determinism is to put in check moralistic determinism's denials of chance. And, by doing so, chance-based determinism has an ethics of chance to offer. As I hope I demonstrated in my discussion of insurance's ideation of the accident as amoral, a chance

ethos employs the amorality of chance to achieve the moral outcome of un-harnessing total responsibility for unpredictable outcomes from the individual.

Ineradicable Chance

Here, I'd like to suggest that because insurance cultivated chance by encouraging Americans to imagine accidents as inevitable, it resembles chance-based determinism. I'll argue that, in opposition to moralistic determinism's ideation of the inevitability of punishment for the unfit, insurance modeled a chance-based determinism that redeployed inevitability *of chance* to lighten the burden of responsibility on the shoulders of the individual and to promote cooperation. Puskar details how insurance encouraged chance collectives by making accidents an abstract and ever-looming threat. The insurance industry, he says, "actively trained Americans to expect accident" and "to consider it an *ineradicable* component of everyday life" (my emphasis "William" 31). I'd like to extend Puskar's argument and to emphasize that the ineradicable nature of insurance's imagining of the accident is akin to chance-based determinism. In opposition to moralistic determinism's formulations of individual bootstrapism, insurance deployed determinism through the language of the inevitability of chance in order to alleviate loss and disperse responsibility. Insurance made accidents inevitable by claiming that they would constantly threaten the individual regardless of their choices. Puskar posits that the inevitability of the accident hinges on insurance culture's ideation of accident as abstract rather than discrete: "Even as insurance compensates for actual losses, it works ceaselessly to spread the perception that those losses cannot be brought under the full control of rational and prudent agents and so affirms that such losses are, in effect, the *inevitable* products of a world of chance" (*Accident* 32). The *ineradicability* and

inevitability of the accident constitute an *anti-teleological* chance-based determinism, a chaotic force that overrides rhetoric of choice, control, and responsibility.

Deterministic Density of Chance and “The Open Boat”

In this section, I’d like to use the concept of chance-based determinism and insurance’s inevitability of chance to show how naturalism, as exemplified by Stephen Crane, combines chance and determinism. Then, in the final section, I’ll turn to the moral implications of that relationship. Naturalism tangles determinism and chaotic chance in the same fraught moments. For example, in Crane’s “The Open Boat” nature is “flatly indifferent” to the fate of the four men precariously clinging to life in the puny vessel after their ship has sunk (Crane, “Boat” 52). The story chronicles the men’s experiences in the open boat: their observations about how inconsequential they are in the face of the sea’s titanic power, their cooperation in the backbreaking work of rowing the boat, their physical suffering from exposure without food or water, and their desperate attempt to swim for shore when all hope of rescue is lost. On the heels of lamenting the lack of signs of rescue from the shore, one of these men, the correspondent—who is an analogue for Crane who actually did experience thirty hours of harrowing sea exposure in a lifeboat—formulates the concept of nature’s flat indifference (Newlin 110):

The correspondent wondered if none ever ascended the tall wind-tower, and if then they never looked seaward. This tower was a giant, standing with its back to the plight of the ants. It represented in a degree, to the correspondent, the serenity of nature amid the struggles of the individual—nature in the wind, and nature in

the vision of men. She did not seem cruel to him then, nor beneficent, nor treacherous, nor wise. But she was indifferent, flatly indifferent. (“Boat” 52)

In this famous passage, determinism and chance are difficult to separate. On the one hand, Crane’s use of “indifference” implies chance because nature has no particular, or *determined*, plan for the puny creatures in the craft. On the other hand, the *degree* of chance-like indifference, which Crane indicates by repeating the word “indifferent,” *feels* rather deterministic to the men in the boat. From their perspective, the degree of chance functions like determined destruction. This is particularly the case since it seems very unlikely that no one would have seen them from shore and come to their aid at this point—as the correspondent’s incredulous sarcasm at the beginning of the passage suggests. The deterministically flat indifference of nature is *composed* of an intense degree of chance.

In naturalism, natural forces, like chance-based determinism, are paradoxically both relentless and random, both *inexorable* and *impetuous* at the same time. Despite describing nature as indifferent chance, Crane also satirically personifies the sea as *determined*, in the sense of eager, to destroy the men: “A singular disadvantage of the sea lies in the fact that, after successfully surmounting one wave, you discover that there is another behind it, just as important and just as nervously anxious to do something effective in the way of swamping small boats” (6). Later, too, he describes the waves as *intent* on capsizing the castaways: “The third wave moved forward, huge, furious, *implacable*” (my emphasis 56). Although the waves are implacable and predictably assault the craft over and over, Crane also uses the language of haphazardness to describe that assault: “[T]he waves continued their old *impetuous* swooping at the dinghy, and the

little craft, no longer under way, struggled woundily [sic] over them” (my emphasis 18). Here is an example of chance-based determinism because the waves are both *impetuous* and *implacable*, both unpredictable and inevitable. Determinism—which Crane connotes with the waves’ constant, “old,” and continuous harassment of the open boat—combined with chaotic or random chance—as Crane indicates with *impetuous*—suggests that the fate of the men in the open boat is determined but that such determinism is *effected*, as in brought about, through chance. In other words, determinism can manifest *as* chance in naturalist literature. Like insurance culture narratives of chance, determinism in naturalism can be an inevitability of unpredictability.¹⁹

Too much chance can be deterministic because by being buffeted unpredictably by the waves the men in the boat are worn down to the point of exhaustion, forcing them to turn the boat towards the shore where they *know* the surf will swamp and, most likely, drown them. The impetuous sea creates too much chance by pulling the men along multiple-vectors: “A changed tide tried to force them southward, but wind and wave said northward” (27). There is no single-vector of determinism here, rather an aggregation of chance that constitutes determinism. The men in the boat are so physically drained from navigating the chance-like waves such that the captain realizes that, despite their

¹⁹ Other critics have certainly noted the congruence of chance and determinism in Crane’s works. For example, J. C. Levenson argues that, “Crane was prepared to see the world as flux rather than order. Or, more precisely, flux containing elements of order, everyday order within a larger context that exceeds known rules” (161). And Stanley B. Greenfield has also noted that in Crane’s work “man’s fate is shown as neither the result of deterministic or naturalistic forces nor as an achievable salvation. Instead, Crane maintains an aesthetic perspective on all the elements that contribute to man’s destiny: circumstance, instinct, ethical motivation, ratiocination, chance; he refuses to guarantee validity to any of them. This balance between the deterministic and volitional views of life and between a sense of destiny and the haphazard workings of chance is, it seems to me, the secret of Crane’s mature art” (564). But these kinds of comments tend to toss chance and deterministic forces together in the same bag: chance *in addition* to determinism. I hope to show that chance can constitute determinism.

knowledge that the surf will capsize their frail craft, they must make a try for land. Otherwise, they will be too weak to have *any* chance of swimming ashore after their boat swamps; the captain claims, “Now, boys, . . . she is going to swamp sure. All we can do is to work her in as far as possible, and then when she swamps, pile out and scramble for the beach” (53). Despite the chance-based determinism in the story, the surety of their knowledge that the boat will swamp feels as though a uni-directional deterministic fate is at foot. The magnitude of chance ends up having the same effect of a dooming linear determinism that denies chance.

Although chance can constitute determinism, determinism is also present in the story as a unified force that precludes chance. When one of the men comments on the fortuitousness of there being an on-shore wind, without which they “[w]ouldn’t have a show,” i.e. wouldn’t have a chance, the captain breaks faith with “the ethics of their condition [which] was decidedly against any open suggestion of hopelessness” and, “in the bow, chuckled in a way that expressed humor, contempt, tragedy, all in one. ‘Do you think we’ve got much of a show now, boys?’” (10). The captain implies that they have no chance and will most likely drown. When the boat *does* swamp and the men are forced to fight their way to the shore amidst the thrashing of the surf, Crane uses the prototypical naturalist metaphor for determinism, the current, to display nature as uni-directionally deterministic: “[t]he correspondent remained in the grip of this strange new enemy, a current” (39).²⁰ The current as a staple naturalist metaphor for determinism is precisely

²⁰ As an iconic example, in *The Pit* (1903) Norris repeatedly tropes the forces of supply and demand for wheat as a current: “The maelstrom there at the foot of La Salle Street was swirling now with a mightier rush than for years past. Thundering, its vortex smoking, it sent its whirling far out over the country, from ocean to ocean, sweeping the wheat into its currents, sucking it in, and spewing it out again in the gigantic pulses of its ebb and flow” (190). In another example, Edith Wharton’s *Lily Bart* is doomed by her

the *opposite* of chance. But, as Mary E. Papke suggests “naturalist texts are themselves matrices of competing narratives” (299). The tumultuous sea is both chance-based determinism’s inevitability of unpredictability and a single-vector deterministic denial of chance. In sum, in naturalism, chance both constitutes and competes with determinism.

What might be the significance of this opaque combination of, and contest between, chance and determinism in naturalism? Furthermore, if there is a competition between chance and determinism in naturalism, who wins? My money is on chance winning because not only is chance responsible for a fair amount of the determinism in naturalism, it also makes the *consequence* of determinism difficult to discern. Puskar admits that determinism is pretty elusive in naturalist literature:

[L]iterary naturalism tends to resist . . . transparent moralizing, and if chance is part of the equation, and it frequently is, it tends to prefigure the obscure workings of a vast and over-powering universe of force. . . . For all of Theodore Dreiser’s windy polemic about determinism . . . it can be *profoundly unclear* whether any given accident in his fiction is evidence of a shortage or a surplus of causal determination. (my emphasis *Accident* 38)

“[P]rofoundly unclear”: I’m not sure if Puskar intended a pun by that—maybe he just meant *very* unclear—regardless, his phrase “profoundly unclear” encapsulates not only Dreiser’s but also naturalism’s deployment of determinism perfectly. Naturalism’s

adaptability and her willingness to be carried away by the current of her mood: “Her faculty for adapting herself, for entering into other people’s feelings, if it served her now and then in small contingencies, hampered her in the decisive moments of life. She was like a water-plant in the flux of the tides, and today the whole current of her mood was carrying her toward Lawrence Selden” (44). The current is a familiar trope for determinism in naturalism.

unsettling obfuscation of rational chains of events is opaque but *significantly*, or profoundly, so. Eric Carl Link has used the same language to describe naturalism's blurriness: "[T]ychistic elements in a hard determinist system with no discoverable causal antecedents in the natural world frequently introduce into naturalistic narrative points of epistemological uncertainty that threaten to destabilize the unified deterministic orientation of the text" (*Vast* 113). Perhaps the reason it is so difficult to tell whether naturalist plots are propelled by determinism or chance is because, like in the chance-based determinism of natural selection, chance can constitute determinism in naturalism, but it can also frustrate it. The profound unclarity of determinism in naturalism, with its competing vectors of chance and determinism, makes it a useful tool for preventing moralistic determinism's clarity of causation.

Making sense of determinism in naturalism can be confusing because, on the one hand, people in naturalist stories seem to have their fate determined by a metaphysical marionetteer; on the other hand, that marionetteer can be random chance itself. When the men in "The Open Boat" contemplate the slim chances of their survival, they rage not against the single-vector determinism of a cruel fate, but against the unpredictable chance of it all:

It is preposterous! If this old ninny-woman, Fate, cannot do better than this, she should be deprived of the management of men's fortunes. She is an old hen who *knows not her intention*. If she has decided to drown me, why did she not do it in the beginning, and save me all this trouble? The whole affair is absurd. (my emphasis "Boat" 25)

To use Puskar's phrase, it is "profoundly unclear" whether there is too much or too little determinism at play here. Does the grip of the current, discussed above, signify too much determinism? Or does the fact that Fate doesn't know her intention signify too little determinism and too much chance? Confoundingly, the answer to both questions seems to be, 'Yes!' Fate has both too much managerial control over men and, yet, because she "knows not her intention," her decisions look like no kind of decision whatsoever. Instead, they look like "preposterous" and "absurd" chance. Because the degree, magnitude, and *density* of chance in "The Open Boat" partially constitute its determinism, that density also functions to obscure and to make *profoundly* unclear both the relationship between chance and determinism and what the significance is of any visible single-vector determinism.

The Blue Hotel and Collaborative Culpability

Having shown that naturalism's determinism is akin to chance-based determinism, I'll now explore the hypothesis that the reason naturalists deploy chance is, in a manner similar to insurance culture, to demonstrate the limits of individual morality in a world where chance obscures clear lines of causation and compromises choice and free will. Crane's "The Blue Hotel" exposes the ethical problems of moralistic determinism's denial of chance. In response, the story reasserts chance with three aims: it queries the usefulness of asking, "Who is to blame?"; it points to the inadequacy, and even inaccuracy, of individual morality as the *only* category of responsibility; and it gestures towards the ethical possibilities resulting from an understanding of communal responsibility. "The Blue Hotel" is a challenging story to summarize since the story's crux is a confusing misunderstanding, but the basic plot is as follows: Scully, owner of

the eponymous hotel in Romper, Nebraska, collects from the train station three strangers, whom the narrator refers to as the Swede, the Easterner, and the cowboy. At the hotel, the Swede behaves very bizarrely and appears both frightened and overly-bold. The Swede says, out of the blue, “I suppose there have been a good many men killed in this room” (Crane, “Hotel” 116). The others haven’t the foggiest idea why the Swede assumes that the hotel is a den of lawless vice. When Scully’s son, Johnnie, and the cowboy tell the Swede that they are baffled by his insistence that he’s come to a dangerous place, he jokes that they just are pulling his leg—he knows better. But when the others continue to be surprised by, and then become irked by, the Swede’s smug assertions that he can’t be fooled and knows what’s *really* going on, he becomes defensive and accuses them of conspiring against him. Seemingly out of nowhere, he claims that they are planning on killing him.

Scully eventually convinces the Swede that none of them intended to kill him and that he should stay at the hotel, dispelling his fear. Insisting on playing cards, before long the Swede accuses Johnnie of cheating. Johnnie’s animosity toward the Swede erupts and they have a fistfight in the snow. Subsequently, the Swede brags to other patrons in a bar about beating Johnnie and, despite their refusals, drunkenly insists that they drink with him to celebrate his pugilistic prowess. The bartender cautions the Swede that making the men drink with him won’t do: “‘Why won’t it?’ demanded the Swede. He stalked over to the table, and *by chance* laid his hand upon the shoulder of the gambler. ‘How about this?’ he asked, wrathfully. ‘I asked you to drink with me.’ The gambler simply twisted his head and spoke over his shoulder. ‘My friend, I don’t know you’” (my emphasis 157).

The Swede becomes enraged by the gambler's refusal; grabs him by the throat to force him to drink with him; the gambler stabs him, and the Swede dies on the barroom floor.

However, that isn't the end of the novella. Rather, Crane ends with a kind of moral postmortem on how the Swede's death could have been avoided and, more significantly, who is to blame for it. Some months later, when the Easterner returns to the ranch that he's living on with the cowboy and reports that the gambler was given a three-year sentence for killing the Swede, the cowboy decides "[t]hree years. That ain't much" "No. It was a light sentence," replied the Easterner as he unbuckled his spurs. "Seems there was a good deal of sympathy for him in Romper" (159). It is tempting to read the gambler as a straight-forwardly sympathetic character since Crane provides a sentimental narrative of his history (154-56). It is also tempting to write off the Swede as a fool who deserves what he gets. However, given that the cowboy—whom Crane shows is as reactionary as the Easterner is reflective—takes that position, we readers need to be wary of its simplicity. John J. McDermott, in his Foreword to Patrick K. Dooley's *The Pluralistic Philosophy of Stephen Crane*, argues that "What fascinates Dooley with regard to Crane is his stubborn refusal to become trapped in judgments before letting the experience run its course" and Dooley himself says that Crane's "epistemology casts doubts upon ultimate answers and final assessments" (xi, xxiii). Chance in "The Blue Hotel" renders slippery the epistemological purchase of any such judgments or neat narratives. As such, Crane models a chance-based determinism rather than a moralistic determinism of inevitability.

Crane's moral autopsy exposes how resistant we are to chance and how insistent we are on causation, control, and responsibility—all of which are concepts that cluster

around moralistic determinism. The cowboy continues to consider how the gambler could have been spared such a sentence completely: “‘If the bartender had been any good,’ observed the cowboy, thoughtfully, ‘he would have gone in and cracked that there Dutchman [i.e. the Swede] on the head with a bottle in the beginnin’ of it and stopped all this here murderin’.’” (“Hotel” 159). However the Easterner agrees only half-heartedly: “‘Yes, a thousand things *might* have happened,’ said the Easterner, tartly” (my emphasis 159). The cowboy’s very inquiry into what went wrong involves looking for a place to lay blame, i.e. it’s the bartender’s fault! Puskar describes how enticing it is to eradicate chance and how difficult it is to resist the urge to explain chance away with causation and culpability: “[T]he work of describing the accident always pits the event’s apparent causelessness against our desire to restore some sort of rational causal structure through narrative accounting. As nature abhors a vacuum, so culture abhors an accident and rushes to fill it with any other possible cause” (“William” 38). An example of such a temptation to explain away chance is the cowboy’s implication that there is a “‘beginnin’” that is acutely responsible for the causal chain of events, such as the bartender’s failure to hit the Swede with a bottle. The cowboy must account for the surprising nature of the Swede’s murder by hypothesizing answers to the question “‘who is to blame?’”. He attempts to reassert a moralistic determinism of clear causation and inevitable outcomes. The cowboy’s brand of determinism can be formulated thus: *if only* A had occurred, *then* inevitably B would have been avoided. *If only* the bartender had made a better choice, *then* the gambler would not have killed the Swede. But, in this search for order, such an equation denies the element of chance that Crane underlines by showing that the Swede laid his hand “by chance” on the gambler’s shoulder.

In contrast to the cowboy's clear lines of causation, the Easterner's tart rejection of that neatness reinserts chance as a plurality, i.e. a *thousand* chance possibilities. As opposed to the cowboy's if-A-then-B moralistic determinism of clean causation, the Easterner's acquiescence that, "[y]es, a thousand things *might* have happened" suggests a density of chance that disturbs any clear accounting or assigning of blame (my emphasis "Hotel" 159). While the Easterner is apparently in accord with the cowboy's hypothesis about causation, ironically, he's actually controverting it by acknowledging chance. The Easterner *says* "yes." But he refutes the cowboy's argument by replacing the closed-off determinism of "if only" inevitability with the open-ended "might" of a thousand chances—in other words, an inevitability of unpredictability. The Easterner models a chance-based determinism that rejects the clear causation of the cowboy's linear hypothesis.

Crane sets up a second discrepancy between the cowboy and the Easterner to highlight how differently they metabolize the morality of the Swede's death. Crane has the cowboy and the Easterner agree that they feel sorry for the gambler; later, however, it becomes clear that they feel sorry for him for different reasons. The cowboy feels sorry for the gambler because he doesn't *deserve* imprisonment because the Swede *deserved* to be killed. Crane has the cowboy construct another *if-only* formula about the Swede:

The cowboy returned his pan of pork to the fire, but his philosophy continued.

"It's funny, ain't it? If he hadn't said Johnnie was cheatin' he'd be alive this minute. He was an awful fool. Game played for fun, too. Not for money. I believe he was crazy."

“I feel sorry for that gambler,” said the Easterner.

“Oh, so do I,” said the cowboy. “He don’t *deserve* none of it for killin’ who he did” [i.e. the Swede]. (my emphasis 160)

Given that Crane once proclaimed, “I detest dogma,” his appellation of the cowboy’s hypotheses as “philosophy” is more likely a derogatory dig rather than laudatory label (qtd. in Dooley 105). The “philosophy” of the cowboy is of questionable epistemological merit since it imposes inevitability instead of allowing for chance. This exchange discloses that the cowboy has a zero-sum version of morality in which the gambler is innocent because the Swede *deserved* his fate since he could have prevented his own death by being less obnoxious and not accusing Johnnie of cheating. The concept of “deserving” combined with the cowboy’s “if only” brand of determinism exemplifies the kind of chance-quashing moralistic determinism of the late nineteenth century that doled out harsh moral prescriptions, emphasizing choice and inevitability. Linking the cowboy’s naïve formulas about clear causation to his judgments about who did and did not deserve what happened, Crane impels the reader to query the simplicity, and dubious ethics, of a deterministic world view that denies chance and decrees who deserves what.

Crane has his characters go through the motions of attempting to explain away chance over and over, only to have chance ultimately defy clear explanation. The Easterner regrets that ““The Swede *might* not have been killed if everything had been square”” (my emphases “Hotel” 160)—which we shortly learn means that he might not have been killed if Johnnie wasn’t cheating at cards. Significantly, the Easterner suggests the scenario using the word “might” to admit it as merely a *possibility*, rather than

insisting on it as a defined alternate path with “if only,” as the cowboy does. In response, the cowboy becomes irate: “‘Might not have been killed?’ exclaimed the cowboy. ‘Everythin’ square? Why, when he said that Johnnie was cheatin’ and acted like such a jackass? And then in the saloon he fairly walked up to git hurt’” (160). The cowboy says, essentially, that he feels sorry for the gambler because the Swede was on a self-determined path to destruction with only himself to blame—“he walked up to git hurt.” The cowboy *must* have a culprit, or, at least, a cause; he cannot admit chance into the equation and so violently rejects the Easterner’s argument, which repeats the word “might” in order to combat the cowboy’s view of inevitability with chance.

While both the Easterner and the cowboy both feel sorry for the gambler, the Easterner avoids the cowboy’s language of deserving and inevitability. Instead, he uses the language of luck and fortune to suggest that individual culpability is like an accident. Frustrated with the cowboy’s dogged insistence that the Swede deserved what he got, the Easterner launches into a dissertation on communal responsibility:

Johnnie was cheating. I saw him. . . . And I refused to stand up and be a man. I let the Swede fight it out alone. And you—you were simply puffing around the place and wanting to fight. And then old Scully himself! We are all in it! This poor gambler isn’t even a noun. He is kind of an adverb. *Every sin is the result of a collaboration.* We, five of us, have collaborated in the murder of this Swede. Usually there are from a dozen to forty women really involved in every murder, but in this case it seems to be only five men—you, I, Johnnie, old Scully, and that fool of an *unfortunate* gambler came merely as a culmination, the apex of a

human movement, and gets all the punishment. (following emphases mine 160-61)

While the cowboy feels sorry for the gambler because he thinks the Swede was crazy and on a determined path to destruction and so deserved his fate, the Easterner feels sorry for the gambler because, as he suggests, it was only by “unfortunate” chance that the gambler “gets all the punishment.” In the Easterner’s logic, there is an element of chance that qualifies an understanding of the individual’s responsibility as being at least partially accidental rather than the result of discretely absolute choices. In the description of the Swede attempting to get the men in the bar to have a drink with him, Crane describes that the Swede laid a hand on the gambler “by chance.” Crane links ideas of chance with individual morality to support the concept of collaborative culpability.

Significantly, Crane embeds the language of determinism in the Easterner’s thesis about every “sin” being “the result of collaboration”: “that fool of an unfortunate gambler came merely as a culmination, the *apex* of a human movement” (my emphasis 161). The idea of an apex of a human movement coalesces the chance that any one of them might have caused the Swede’s death into a chance-based determinism rather than a predictable inevitability founded in logic and clear causality. Admittedly, it is possible that “apex” might imply a teleological determinism—Steven Frye, for example, notes that natural philosopher and theologian William Paley’s “notion of design placed humankind at the apex of creation and was firmly teleological” (159); however, my sense of Crane’s use of “apex” here is that it is a random endpoint. I think it more likely that the word “apex” in this passage is a composite of the multi-vectored causations that the Easterner outlines (i.e. Johnnie’s cheating, Scully’s eagerness for a fight etc.). In particular, the Easterner’s

use of the word “merely” undercuts any teleological connotation of “apex” and imbues the word with a sense of accident and chance. As such, the concept of the apex in the passage resembles a determinism created *by* chance rather than constituting an inevitable teleology. Link shows how “apex” in one of Norris’s short stories “Lauth”—which mirrors Mary Shelly’s *Frankenstein*—is far from a single-vector determinism. Lauth, as a reanimated corpse, discovers that, sadly, “[a]t the apex of the evolutionary cycle, when [he] should have regained a positive sense of selfhood, he instead is confronted with a void” (*Vast* 149). The idea of the “apex” in naturalism is an accidental pitstop in the process of chance-based determinism rather than a final teleological vantage point providing clarity about causation. The Easterner’s formulation that the gambler is merely “the apex of a human movement” fuses determinism and chance in order to suggest that individual actions are not discrete and, therefore, that there is no order or reason to be found in the gambler’s guilt. The cowboy’s narrative of inevitability creates a *false* sympathy for the gambler. In contrast, the Easterner’s complex understanding of chance generates genuine sympathy for the gambler for being swept up in events beyond his control.²¹

The novella suggests that, because individual morality is somewhat accidental and determined by chance beyond individual choice, it might make sense to think of culpability as partially communal. This logic is similar to the way that insurance chance

²¹ In a more abstract reading, Thomas L. Kent argues that the actions of the five men constitute a deterministic environment: “The Easterner’s analysis supplies a naturalistic moral to the story; the Swede is a victim of the Ft. Romper environment and each component of this environment must bear a portion of the responsibility for the murder” (265-66). I like Kent’s argument that people are environment and that, as such, environment has a moral role to play.

collectives made the inevitability of accident part of a chance-based determinism in order to disperse culpability and to alleviate the effects of both inevitable loss and unnecessary moralizing upon the individual. When reading the Easterner's response to the cowboy in its entirety, it is difficult to resist initially responding, "It's not Johnnie's fault! So-what if he was cheating? He didn't kill the Swede!" But, as the Easterner continues compiling the contributing actions of the other characters, it becomes clear that his goal is not to *shift* blame from one individual to another; rather, it is to *lift* blame from the gambler by evenly spreading it throughout the collaborators, including himself. The misogyny of the Easterner's claim that "[u]sually there are from a dozen to forty women really involved in every murder" is wince-worthy; however, his claim dislocates culpability, what he calls sin, from the individual with a density of chance (a dozen to forty chances, to be *imprecise*). By elucidating the multiplicity of actors and vectors that a more honest—and even, paradoxically, a more rigorously *empirical*—inquiry into "who is to blame?" uncovers, the Easterner deploys chance-based determinism to create a sense of communal culpability. The Easterner's secular formulation, "[e]very sin is the result of a collaboration," is an example of chance-based determinism working to engender a chance collective of responsibility. In short, "The Blue Hotel" suggests that crime and culpability result as much from chance as they do from individual choices. In consequence, the story loosens the mooring of morality to the individual and disperses responsibility through collectivity.

There is an ethics to such a dispersal because it repudiates the kinds of inquiries that look to lay blame and replaces them with a chance ethos. The cowboy, incapable of dislocating morality from the individual, thinks that the Easterner is accusing him,

personally, of wrongdoing. He reacts defensively to the Easterner's argument that all the men at the hotel, including the Easterner himself, are responsible to some extent for the Swede's death. "[I]njured and rebellious," the cowboy, "cried out blindly into this fog of mysterious theory: 'Well, I didn't do anythin', did I'" ("Hotel" 161)? The point that readers take away from "The Blue Hotel" is not that the cowboy is to blame for the Swede's demise either. Instead, the novella suggests that—given the density of chance as a condition of life—blame, especially individual blame, is a less useful category for organizing social interactions than a Victorian America steeped a social Darwinian discourse of moralistic determinism believed. Here, I'll turn to Puskar one last time to explain the ethics of chance's disruption of narratives of causation and its dislocation of morality from the individual: "Far from negating moral judgment, the prevalence of accident facilitates—indeed, demands—more sophisticated modes of ethical reflection and debate" ("William" 40). The moral autopsy ending "The Blue Hotel" is, I think, fundamentally naturalist. Not only does it resist eradicating chance—thereby rejecting neat narratives of causation and allowing chance to limit individual responsibility—but it also questions the morality of our *desire* for determining clear causation and assigning blame. The novella asks: Why is the cowboy so obsessed with eradicating chance and blaming the Swede? Such a question is quintessentially naturalist because it turns the lens of inquiry onto the motivations of moralistic determinism itself. Reading "The Blue Hotel" in the context of social Darwinism's fever-pitch popularity at the turn of the nineteenth century also prompts the following questions: Why was Sumner intent on blaming "the drunkard in the gutter" and the victim of an accident? Why was Spencer adamant that the "wicked" poor deserved their fate? Or, today, why is Chaffetz

convinced that healthcare should be a meritocracy with inevitable losers and winners? Naturalism's refusal to erase chance replaces the question "who is to blame?" with "why do we desire blame?" and "who does blame serve?" This work of rejecting trite morality and judgmental assessment that determinism enables in naturalist novels demonstrates that naturalism cultivates a chance ethos. Naturalism replaces "who is to blame" with "how did this happen?" and "could it have happened differently?"

Conclusion

Although today it may strike us as dangerous to think of reducing individual responsibility, it is important to remember the intensity of social Darwinian rhetoric of individual responsibility that reigned during the Gilded Age: a time before healthcare, social insurance, and modern labor laws. In an exaggerated caricature of dawning progressivism, Sumner bemoans how "the 'friends of humanity'"—the sarcastic quotation marks are his—and philanthropists have recklessly expanded the categories of "the poor and the weak" to garner sympathy for those who are justly "less successful in the struggle for existence" (13,8):

Under the names of the poor and the weak, the negligent, shiftless, inefficient, silly, and imprudent are fastened upon the industrious and prudent as a responsibility and a duty. . . . [T]he terms [poor and weak] are extended to cover the idle, intemperate, and vicious, who, by the combination, gain credit which they *do not deserve*. (my emphasis 21)

Such an individualistic and moralistic determinism, while it has a preachy tone, denies the possibility of a chance ethos of amorality and shared culpability. Egnal has recently

used the Ngram database to register two high-water marks of America's use of Spencer's term "survival of the fittest": the first in 1896, the second in 1912—after which frequency of use receded (179-80). Two years after the latter peak, in 1914, H.G. Wells marked the slackening of Spencerian individualism's turgid grip on American political thought with the following quip: "We do but emerge now from a period of deliberate happy-go-lucky and the influence of Herbert Spencer, who came near raising *public shiftlessness* to the dignity of a national philosophy. Everything would adjust itself—if only it was left alone" (my emphasis 69). I find it arresting that Wells uses the same language of moralistic determinism, i.e. shiftlessness, as Sumner did. However, unlike Sumner who accuses individuals of being "shiftless," Wells elides *laissez-faire* with *communal* laziness. By untethering the concept of "shiftlessness" from the individual and reattaching it to public endeavor, or lack thereof, Well's words "blame conditions, not men." Likewise, naturalism's chance-based determinism reflected and promoted the turn-of-the-century's burgeoning awareness of communal culpability that the Progressive era mobilized to ameliorate conditions.

Chapter 5 Spendthrift Nature: Money and Materialism in London's *The Sea-Wolf*

Our opinions, vices and virtues, are altogether local: we are machines fashioned by every circumstance around us.

— J. Hector St. John de Crèvecoeur, *Letters from an American Farmer*

Introduction

The Sea-Wolf (1904)—which details what Jack London called his “black philosophy” that he admitted he “put into Wolf Larsen’s mouth”—is in many ways the kind of naturalist text responsible for George Becker’s formula that naturalism portrays “pessimistic materialistic determinism” (qtd. in Labor 175; qtd. in Pizer, “An Essay” 1). The novel is, in part, a sea adventure, but is mostly a Socratic dialogue about the logical and ethical limits of Larsen’s philosophy of materialism. Peppering the plot is a philosophical debate between two shipwrecked captives—Humphrey Van Weyden and Maud Brewster, who champion idealism—and the domineering materialist Larsen—who critics and reviewers, from the get-go, have noted is a naturalist *Übermensch* of Nietzschean proportion.²² Van Weyden sums up their divergent philosophies by saying that Larsen’s “was the sheer materialistic side, and Maud’s was the idealistic” (London, *Wolf* 675). As Jeanne Campbell Reesman has noted, “London declared himself early on a ‘materialistic monist.’ One who believed everything was related by deterministic forces

²² See Robert H. Woodward’s essay “Jack London’s Code of Primitivism” (in Nuernberg 109); William Morton Payne’s review in *Dial* January 1, 1905 (in Nuernberg 105); “Literary Notes: Jack London’s Remarkable Book” review in *Argonaut* (San Francisco) 55 (November 14, 1904), 311 (in Nuernberg 102).

within matter and that there was no god or afterlife.” “However,” she continues, “he consistently betrays this stance” (*Companion* 345). Little wonder then that discerning the significance of materialism in his works is challenging. Despite London’s stated materialism, he lamented the hermeneutical blunders in the reception of *The Sea-Wolf*. He writes, ““at the very beginning of my writing career, I attacked Nietzsche and his super-man idea. This was in *The Sea Wolf*. Lots of people read *The Sea Wolf*, no one discovered that it was an attack upon the super-man philosophy”” (qtd. in Labor 376-77). Given that *The Sea-Wolf* is predicated on a “black philosophy” and was widely misinterpreted as supporting discourses of materialistic determinism and survival-of-the-fittest, of all the naturalist texts, it is perhaps the worst culprit in terms of portraying naturalism as limited to Becker’s formula. However, because it appears to be such a straightforward example of pessimistic materialistic determinism, it is also, therefore, potentially the *best* text in which to expose how naturalism destabilizes rather than reinforces that formula.

Larsen’s monetary metaphors for materialism ultimately work to undermine materialistic determinism. When Larsen’s brother, Death, master of a competing “sealer,” hogs the seal hunting and Larsen’s crew returns to the ship empty-handed, cursing him, Larsen facetiously queries Maud: ““Listen to them, and find if it is hard to discover the most vital thing in their souls.”” He sarcastically suggests ““Faith? and love? and high ideals? The good? the beautiful? the true?”” To which Maud responds by defending both the crew and her idealism—““Their innate sense of right has been violated,”” she declares (*Wolf* 655). But her sense of justice is out of place in the fierce environment of Larsen’s

ship, the *Ghost*. Larsen refuses to be persuaded that the men are motivated by any such lofty ideal as right or justice:

“Those men are cursing because their desires have been outraged. That is all. What desires? The desires for the good grub and soft beds ashore which a handsome pay-day brings them—the women and the drink, the gorging and the beastliness which so truly expresses them, the best that is in them, their highest aspirations, their ideals, if you please. The exhibition they make of their feelings is not a touching sight, yet it shows how deeply they have been touched, how deeply their purses have been touched; for to lay hands on their purses is to lay hands on their souls.” (656)

Larsen’s metaphor for materialism—“to lay hands on their purses is to lay hands on their souls”—reduces the purportedly sacred status of the human soul to the level of the profane. He uses the monetary metaphor to erase metaphysical ideals, reducing life to a materialistic beastly gorging driven by desire. Larsen’s monetary metaphors use ideas of the materiality of money in order to support materialism or lampoon idealism. However, London creates an ironic gap between Larsen’s finite logic of materiality and the metaphysical aspects of money that belie his materialism. London, in other words, lets Larsen’s metaphors work to a certain degree and then exposes their inaccuracies and insufficiencies in order to undercut Larsen’s materialism.

Larsen’s metaphorical elision of purses and souls exemplifies his repeated attempts, during his debates with Van Weyden and Maud, to debase the stature of the soul to a sordid material concern in order to convince them of both materialism’s

supremacy and the validity of his moral license. He suggests that pursuing full purses is the ultimate aim in life:

“Who steals my purse steals my right to live. . . . For he steals my bread and meat and bed, and in so doing imperils my life. There are not enough soup-kitchens and bread-lines to go around, you know, and when men have nothing in their purses they usually die, and die miserably—unless they are able to fill their purses pretty speedily.” (654-55)

Larsen’s materialism is founded on a biologically deterministic view of limited environmental resources—“there are not enough soup-kitchens and bread-lines to go around”—and the way that such finite resources impose a Darwinian struggle for existence that is unconcerned with ethics. By eliding purses with both souls and the right to live, Larsen uses Thomas Malthus’s idea of a finite environment, which he theorized in *An Essay on The Principle of Population* (1798), to justify his aggression. He blasts, “I could kill the man who robbed me . . . and that man my brother—more sentiment!” (656). Larsen uses money and the desire for it as a metaphor for materialism, hoping to vindicate his moral depravity with money’s finite materiality.

However, Larsen’s monetary metaphors ultimately lend themselves more powerfully to London’s project of denying the omnipotence of deterministic materialism in human endeavours. In defending materialism, Larsen unintentionally paints a picture of poverty—such as the scarcity of soup kitchens—that ends up supporting London’s socialist polemics. London was a long-time member of the socialist party and, having experienced first-hand capitalist exploitation of wage labour as a “work-beast” in a

canning factory, many of his stories, novels, and lectures evince his critique of the inequities of capitalism (Labor xiii). As such, I argue that the monetary metaphors in the novel *appear* to bolster, but ultimately debunk, materialism as the driving force behind existence. By extension, the novel's deflation of the monetary metaphors establishes London's position that Darwin's theory of natural selection has been misread and misused to justify aggression and materialistic individualism. Ultimately working to controvert materialism, the novel's monetary metaphors reintroduce ethics into the deterministic environment of late nineteenth-century laissez-faire capitalism.

Larsen's Materialism

The Sea-Wolf opens with a clean, upper-crust Van Weyden cozily contemplating the neat, but intensely classist, division of labour on a San Francisco ferry-steamer, the *Martinez*. A fog descends and, despite the precautions taken by the captain and pilot, the *Martinez* is struck by a steam launch and sinks. Critic Susan Ward nicely observes that Van Weyden is "an unconfirmed idealist whose confusion is mirrored in the fog imagery at the beginning of the novel" (329). Cast overboard, Van Weyden awakens on Larsen's ship, the *Ghost*. Larsen refuses to return him to shore and impresses him into service as a cabin-boy. His justification is that Van Weyden is, in effect, a societal sponge and that doing work aboard the *Ghost* will be "for the good of [his] soul" (*Wolf* 500). Unable to convince Larsen to put him ashore, Van Weyden follows orders and subsequently witnesses Larsen inflicting violence on his crew—beating them, keel-hauling them through shark-infested seas, ordering a terrified young sailor aloft and preventing anyone from helping him to come down, and murdering, or at least committing manslaughter against, mutinous sailors by refusing to let them catch up to the *Ghost*, thereby ensuring

that they drown. As Reesman has succinctly put it, the novel is largely “violence bookended by philosophical discussion” (*Companion* 229). Larsen justifies all of this violence through his philosophical belief in individualistic materialism and the monetary metaphors he uses to support his philosophy.

As Earle Labor indicates, the novel “dramatize[s] the conflict between two fundamental philosophical attitudes: materialism and idealism” (173).²³ Before turning to examine the monetary metaphors for materialism in the novel, it is helpful to know about Larsen’s philosophy of materialism that those metaphors purportedly substantiate. Van Weyden remarks, “Unlike other materialists I had met and with whom I had something in common to start on, I had nothing in common with him,” suggesting that Larsen’s materialism is absolute (*Wolf* 533). The *OED*’s definition for materialism as a philosophy is “The theory or belief that nothing exists except matter and its movements and modifications; (more narrowly) the theory or belief that mental phenomena are nothing more than, or are wholly caused by, the operation of material or physical agencies” (*OED* “Materialism”). Similarly, Larsen explains to Van Weyden that he “believe[s] that life is a mess, . . . It is like yeast, a ferment, . . . the strong eat the weak that they may retain their strength. The lucky eat the most and move the longest, that is all” (*Wolf* 520). Larsen’s food-chain fundamentalism suggests that all life is materialistically motivated—“merely successful piggishness,” in his words (534). And, for Larsen, human motivations are no different from those of other creatures.

²³ Reesman also provides a definition of materialism in her *Companion to Jack London*: “The philosophy of materialism asserts that only matter exists, that all phenomena including consciousness have material causes. Materialism dismisses idealism and spirituality as fictions” (345).

Despite its distance from Darwin's actual theory of the struggle for existence, which I'll discuss below, Larsen's materialism echoes, albeit not very faithfully, Darwinian biological determinism. Man, he says "is a puppet. He is the creature of his desires, and of . . . two desires he obeys the strongest one" (674). His materialism is based on twisted readings of Darwin's writing such as Darwin's formulation in *The Descent Of Man* (1871) that "an instinctive impulse, if it be in any way more beneficial to a species than some other or opposed instinct, would be rendered the more potent of the two through natural selection" (108). Larsen suggests that caloric competition and animalistic desire drive behavior, ruling out any moral considerations or aspirations of the soul to a more spiritual satisfaction.²⁴ "Grub," is what men dream of, according to Larsen. They want "a larger appetite and more luck in satisfying it" (*Wolf* 520). Larsen argues that, as the strongest and the captain of his crew, he can treat men as he sees fit, saying of the sailor he's ordered aloft and who is too terrified to move to come down, "I'll make soup of him and eat it if I want to" (531). Larsen reinforces his philosophical materialism by eliding it with popular Darwinian discourse of instincts, appetites, and competitive predation.

Larsen also deploys the biological determinism of heredity and environment in order to warrant his topsy-turvy materialistic morality, which is tantamount to immorality. In short, "[w]eakness is wrong," he says (543). For Larsen, the logical outcome of his belief that life is a messy, yeasty ferment is that conventional morality is,

²⁴ The *OED* also includes the social consequence of philosophical materialism: "An emphasis on or preference for that which is material, at the expense of spiritual or other values; (now) *esp.* the tendency to treat material possessions and physical comfort as more important or desirable than spiritual values; a way of life based on material interests" (*OED* Materialism).

paradoxically, sinful: “One man cannot wrong another man. . . . How can two particles of the yeast wrong each other by striving to devour each other? It is their inborn *heritage* to strive to devour, and to strive not to be devoured. When they depart from this they sin” (my emphasis 543). Larsen grounds his amoral materialism in the authority of natural selection, suggesting that piggishness is simply a product of the struggle for existence and that to deny hereditary drives is to sin. By doing so, Larsen attempts to mimic Darwin. Darwin uses Malthus’s law of an environment’s finite capacity to support a population as a launching pad for his theory of natural selection through heredity:

This is the doctrine of Malthus, applied to the whole animal and vegetable kingdoms. As many more individuals of each species are born than can possibly survive; and as, consequently, there is a frequently recurring *struggle for existence*, it follows that any being, if it vary however slightly in any manner profitable to itself, under the complex and sometimes varying conditions of life, will have a better chance of surviving, and thus be *naturally selected*. (first emphasis mine *Origin* 5)

Warping Darwin’s theory to suit his purposes, Larsen suggests that environment determines whose “[m]ight is right,” rendering morality so mercurial as to be meaningless: “You would like to go back to the land, which is a favorable place for your kind of piggishness. It is a whim of mine to keep you aboard this ship, where my piggishness flourishes” (*Wolf* 521). Larsen leans on environmental and hereditary determinism as a crutch to absolve himself of moral responsibility.

Money and Mocking Idealism

Larsen's materialism is composed of his assertions about piggishness and materialistic desires and a consequent denial of morality. During their debate about the material motivations of his angry crew, Maud tells Larsen that he has the power to be morally good. In reply, he sneers:

“Your words are empty to me. There is nothing clear and sharp and definite about the thought you have expressed. You cannot pick it up in your two hands and look at it. In point of fact, it is not a thought. It is a feeling, a sentiment, a something based upon illusion and not a product of the intellect at all” (657).

Larsen constructs metaphors emphasizing the materiality of money both to fortify his materialism and to ridicule Maud and Van Weyden as idealists, or “sentimentalists,” as he derisively calls them (656). The basis of Maud and Van Weyden's morality is their belief in the immortality of the soul. As means of mocking their morality, Larsen ludicrously elides immortality with being a millionaire and employs the monetary language of banking and interest to suggest that their beliefs are based on an impossible calculus: ““You have eternal life before you. You are a millionaire in immortality, and a millionaire whose fortune cannot be lost, whose fortune is less perishable than the stars and as lasting as space or time. It is impossible for you to diminish your principal”” he says, facetiously (551). Larsen's monetary metaphor suggests that idealists should, according to their own views, be less scrupulous about loss of life since immortality is an endowment which will always be replenished by interest. Larsen thinks idealism is foolish because he believes in finite resources that necessarily provoke a struggle for existence.

But his attempt to malign idealism with his sarcastic metaphor about an infinite bank account is inherently flawed since, although endowments are rare, the idea that principals might never diminish accurately describes the way that interest escapes the materiality of accountability. As I mentioned in the first chapter, money has an uncanny “ability to multiply” (Houston 82). And, as Michaels argues, there is a “more general speculative interest at work in virtually any market transaction” (239). Thus, speculation is needed for value as such. Larsen turns to money to reassert his materialism of finite environmental resources, but money is less material than he imagines it, which suggests that his excuse for his brutality is of dubious legitimacy.

Larsen’s sarcastic metaphor of the soul as an immortal millionaire levels the charge of inflated and insubstantial value against Van Weyden’s idealism, and it works, to a degree. Larsen creates his mocking monetary metaphor in response to Van Weyden’s admission that he is afraid of another crew member, Mugridge (aka Cooky), who has been threatening Van Weyden by constantly whetting a knife in front of him. Larsen scoffs that, as an idealist, Van Weyden should neither be afraid of being killed by Mugridge, nor should he have any qualms about killing him: ““if you do not wish to be boosted [i.e. die] just yet, why not boost Cooky? According to your ideas, he, too, must be an immortal millionaire. You cannot bankrupt him. His paper will always circulate at par. You cannot diminish the length of his living by killing him, for he is without beginning or end”” (*Wolf* 551). The lynchpin of Larsen’s critique of idealists who proclaim the existence of anything beyond material forces and determinisms, such as the immortality of the soul, is that they cling to life just as fiercely as all biological beings. Larsen exposes the hypocrisy of idealists who simultaneously “sentimentaliz[e] about

[their] immortal souls” but are “afraid to die”: ““At sight of a sharp knife . . . the clinging of life to life overcomes all your fond foolishness,”” he says (551). Money is so much more elastic and immaterial than Larsen perceives it to be and, by having a metaphysical existence, allows for the possibility of other metaphysical existence. As Mihm notes, money, though it may begin as an idea, materializes through circulating: “value was something that materialized and became *tangible* when the note was exchanged, when one person put confidence in the note of another” (my emphasis 10). Despite Larsen’s snide mockery paper *can* be brought to par through the act of circulating. For example, Mary Poovey recounts how, “the Bank of England had earned the nation’s ‘unlimited confidence’ by circulating its notes on a par with gold” (60). Larsen relies on money’s materiality to ridicule the idea of an immortal soul and as a justification for his immorality. But the logic of the comparison is limited since it ignores money’s functional immateriality, suggesting that his philosophy is likewise flawed.

Paying Ethics

During these philosophical debates, it becomes clear that, while Larsen makes some compelling points about the inconsistencies of idealism, overall the narrative sympathizes with the idealists because, as Van Weyden summarizes, Larsen is ““an individualist, a materialist, and, logically, a hedonist”” (*Wolf* 545). Larsen’s materialism is so absolute as to repudiate even Spencer’s limited theory of altruism. Larsen summarizes his understanding of Spencer’s altruism: ““Spencer puts it something like this: First, a man must act for his own benefit—to do this is to be moral and good. Next, he must act for the benefit of his children. And third, he must act for the benefit of his race”” (544). But Larsen argues that only under the conditions of faith in immortality

would altruism be worth it; on the other hand, under the conditions of his philosophy of material determinism and finite resources, morality would be tantamount to a wasteful profligacy. He says, “I cut out the race and the children. I would sacrifice nothing for them. It’s just so much slush and sentiment, and you must see it yourself, at least for one who does not believe in eternal life. With immortality before me, altruism would be a paying business proposition” (544-45).²⁵ Larsen claims that he could only ever convert to altruism if it had a cash value. Like his metaphor for the soul as nothing more significant than a prosaic purse, his slandering altruism as a “paying business proposition” deflates the value of morality as worthless in the finite arithmetic of resources. But morality operates in another mode than that of material incentives. As Van Weyden suggests, when reading Spencer, Larsen “had sifted the great philosopher’s teachings, rejecting and selecting according to his needs and desires” (544). But even Spencer, who admittedly advances his theory of altruism as an intensification of egoism, argues that, “Besides furthering prosperity, other-regarding actions conduce to self-regarding gratifications by generating a genial environment” (*Data* 245). While Larsen relies on money as a metaphor for finite environmental resources in order to excuse his brutality, he is blinded to the fact that it is possible, even for what Charles Duncan calls “the Spencerian materialist”, to generate a more ethical environment (3).

London’s larger aim in portraying Larsen’s use of money as a metaphor for existence is to expose the way that materialism is a limited philosophy. He does so by inserting the immaterial social belief that lends money its value, thereby exposing the

²⁵ Larsen might be referring to this formulation from Spencer’s *Data of Ethics* (1879): “Under altruism in this comprehensive sense, I take in the acts by which offspring are preserved and the species maintained” (232).

flaws in Larsen's turn to money as a zero-sum model of finite value. Despite Larsen's denial of the function of altruism, he nevertheless regrets, not his materialistically-motivated acts of violence and brutality, or even murder, but, rather, he regrets his inescapable *adherence* to materialism as a philosophy. He admits to Maud that he often finds himself "wishing that [he], too, were blind to the facts of life and only knew its fancies and illusions" (Wolf 657). His regret is based neither in a desire to be better morally, nor to have the comforting prospect of an afterlife for his immortal soul. Instead, his regret stems from his assessment that his *belief* in materialism short-changes him on the delight he might get from idealistic beliefs instead: "to dream and live illusions gives greater delight. And after all, delight is the wage for living" (657). He again recurs to monetary language to express his view of the finite forces of existence: "Without delight, living is a worthless act. To labour at living and be unpaid is worse than to be dead. He who delights the most lives the most, and your dreams and unrealities are less disturbing to you and more gratifying than are my facts to me" (657). But his desire to be an idealist doesn't help him see any "real" value in such a philosophy. Larsen significantly changes tack from his metaphor of idealism as well-paying to one that figures the idealists' philosophy as a kind of poverty. Having already sarcastically used the image of inflated paper in a fantastical bottomless bank account to mock idealism, he tells Van Weyden and Maud that they "are a blessed, bankrupt pair of fools [who] have no facts in [their] pocketbook" (657). Larsen uses the metaphor of bankruptcy to continue to devalue concepts of morality, idealism, and the immortality of the soul by painting them as impoverished and empty. Larsen's metaphor for idealism as an empty

pocketbook insists on intrinsic material value in the way that hard money proponents insisted on precious metals as the only vessel for value.

But insisting on hard money creates a conundrum in which money's material value evacuates it of its exchange value, i.e. its usefulness as money. "[M]oney itself," Michaels argues, "is always either threatening or promising to return to nature" (148). What Michaels means is that what attracts us to physical or hard money, such as gold or other specie, is our belief that it has value in nature and doesn't require social confidence. And yet, if money is merely intrinsically endowed with natural value, and not social confidence, then it is a commodity and *not* actually money. In short, intrinsic money isn't a signifier for credit or trust, just a natural object that disappears into nature. Michaels outlines the tautology in which, "the 'intrinsic' value that fits the precious metals to be money guarantees at the same time that nothing ever really need be money" (148). He points out the paradox in which, "[t]he assertion that money exists in nature is thus identical to the assertion that money doesn't exist at all" (148). Such a fraught formulation shows that the materialist logic of the gold standard is flawed because in order for money to be money it is always caught in a tension between its materiality and its sociality. As well, Larsen's monetary metaphors for materialism, and his mockery of idealism as bankruptcy and empty pocketbooks, fail because they don't account for the metaphysical and *immaterial* social sanctioning required to make money function. And Maud calls him on it. In their Socratic sparring, she engages with Larsen's metaphor and adroitly points out that *despite* idealists' deficit of facts, idealists nevertheless "spend as freely" as materialists. To which Larsen cynically responds: "More freely, because it costs you nothing.' 'And because we draw upon eternity,' she retorted" (Wolf 657). By

remarking that they spend what doesn't exist, Larsen abides by a hard money matrix as a finite Malthusian environment, asserting a zero-sum vision of finite natural assets. But London undercuts his hard money metaphor with Maud's rejoinder.

Maud's retort about spending freely despite not having anything to spend begins to unravel the logic of Larsen's metaphor since she renegotiates the terms of debt from those of finite facts to infinite faith. Maud's concept of drawing upon eternity as an infinite fund reclaims Larsen's earlier derogatory metaphors for immortality as a bottomless bank account. She employs the immaterial social confidence necessary for money to function as a means of undermining Larsen's hard-money materialism. Larsen himself admits that whether his bankrupt idealist captives are foolish or correct to believe in an eternal bank account, the difference is immaterial. After Maud's claim that they spend freely because they can draw upon eternity, Larsen concedes that, "Whether you do or think you do, it's the same thing. You spend what you haven't got, and in return you get greater value from spending what you haven't got than I get from spending what I have got, and what I have sweated to get" (658). Even Larsen—the dogmatic materialist who insists on the intrinsic value of facts, and who insists on ideas that you can pick up in your hands—acknowledges the practical fact that value is not a finite materialistic exchange and that belief creates value. As June Howard has argued, "Money itself is a fundamentally modern fiction, depending on a social contract in which we agree that it is valuable—even though neither coins nor paper money are of any use if people decide not to believe in them" (96). Belief does create value through credit. Larsen's monetary metaphor for the inexorability of materialism is undermined by the

mechanics of credit that Maud conscripts in order to convince Larsen that his philosophy is more rigidly finite than the monetary metaphors he uses to back up his materialism.

The last bit of mileage in this extended monetary metaphor reasserts Larsen's belief in materialism. But London also inserts a furtive critique, destabilizing materialism by showing that validity depends on perception and not merely intrinsicity. Maud, mimicking Larsen's monetary diction, responds to his admission, or accusation, that they get more for spending what they haven't got than he does from spending what he has, by asking, "Why don't you change the basis of your coinage, then?"; to which he replies, "Too late. I'd like to, perhaps, but I can't. My pocketbook is stuffed with the old coinage, and it's a stubborn thing. I can never bring myself to recognize anything else as valid" (*Wolf* 658). Larsen clings to materialism by claiming that his pocketbook is "stuffed" with the hard money of "old coinage," thereby underscoring materialism's hard value and contrasting it to the dubious "paper" metaphor with which he maligns idealism. But his acknowledgement that he is responsible for the act of *recognizing* validity, unsettles his elision of materialism with finite monetary value, thereby undercutting his materialism. As Marc Shell, claims, "Modern coin is . . . as much proposition as thing. Like paper money, . . . modern coin is as much an 'intellectual' number . . . as it is a 'material' thing" (171). Coins are just as dependent on confidence as paper, just as much *ideal* as material. As such, Larsen's hard money metaphor of materialism as old coinage is a less stable entrenchment than it appears from which he can defend his materialism, his food-chain fanaticism, and his immoral violence. With this coinage metaphor, London implies that—while Larsen himself can't recognize the value in idealism, or anything other than a rigid materialism—the divergence between value and spuriousness lies in the

social contract act of having confidence in the medium, not in the material basis of the medium itself.

“Nature is a Spendthrift”

By reducing life to the limiting materiality of money, the metaphor that acts most strongly as an apology for Larsen’s finite-food materialism and consequent moral depravity is his thesis that nature is a *spendthrift*. Shortly after the episode of the terrified young sailor—whom Larsen had previously ordered aloft into the rigging—he goads Van Weyden to admit that he is revolted by Larsen’s “brutal treatment” of the sailor (*Wolf* 533). Larsen responds by appealing to nature—“The earth is as full of brutality as the sea is full of motion” (533). Shocked, Van Weyden asks Larsen if he puts *any* value on human life whatsoever and Larsen responds, “if there is anything in supply and demand, life is the cheapest thing in the world. . . . Nature is a *spendthrift*” (my emphasis 534). For Larsen, the rule of supply and demand deterministically limits all existence, including human existence, to the material limits of environment, such that nature’s spendthrift propensities prohibit any single life from counting for much in the enormous economy of environment. He exclaims, “Life? Bah! It has no value. Of cheap things it is the cheapest. Everywhere it goes begging. Nature spills it out with a lavish hand. Where there is room for one life, she sows a thousand lives, and it’s life eats life till the strongest and most piggish life is left” (534). Here, Larsen uses Malthus’s environmentally deterministic theory on population to postulate that, because nature is more generous with life than with the resources to support it, nature is a spendthrift in the sense of being wastefully careless with life. In *An Essay on The Principle of Population*, Malthus also employs an image of nature’s lavish hand: “[N]ature has scattered the seeds of life abroad

with the most profuse and liberal hand. She has been comparatively sparing in the room and the nourishment necessary to rear them” (14-15).²⁶ Malthus’s “room and nourishment” are the limits of environmental resources, or what Darwin would call *conditions*. Larsen uses the Malthusian image of a liberal hand to extend his spendthrift metaphor, aligning his criticism of idealism as inflated value, and of idealists as overspending, with his environmental determinism. For Larsen, given the scarcity of environmental resources, it follows that life’s sole purpose—far from involving the moral enhancement of the *soul*—is to be as piggish as possible.

With Larsen’s Malthusianism, London contrasts the piggishness of life with nature’s “lavish” spendthriftiness. Organized around the central image of nature as a spendthrift, Larsen gives Van Weyden a lecture on his materialistic Malthusian hypothesis: ““There is only so much water, so much earth, so much air; but the life that is demanding to be born is limitless Look at the fish and their millions of eggs”” (*Wolf* 534). Nature’s generosity, far from a benefit to each individual life is, paradoxically, also miserly, since each life must fight for limited resources. The generosity of nature results in the selfish piggishness of her products i.e. the piggishness of individuals. With the image of nature as a lavish spendthrift, Larsen continues to use the idea of overspending to impress upon his idealist captives the finite nature of environmental resources and therefore the rigid laws of materialistic environmental determinism. Larsen turns to nature as a model for his claim that life has no empirical value as a way to write off his aggression and murderous actions. However, while London may be accurately describing

²⁶ The similarity between Larsen’s and Malthus’s phrases may not be coincidental. Reesman has documented that London did indeed read Malthus (*Racial* 40).

the conditions of material existence, including those for humans who can't get enough to eat at soup kitchens, Larsen's brutal arithmetic isn't the last word on how we *ought* to value life.

As with Maud's rejoinder that idealists spend as freely as materialists, through Van Weyden, London forms a rebuttal of Larsen's argument for finite resources limiting life to instincts of the lowest common denominator. Van Weyden rejects Larsen's leveling comparison of human life to that of fishes. He says to Larsen, "You have read Darwin. . . . But you read him mis-understandingly when you conclude that the struggle for existence sanctions your wanton destruction of life" (534). On one hand, it is true that Darwin uses Malthus's population principle to formulate his concept of the struggle for existence and the natural selection it generates. On the other hand, just as Van Weyden observed that Larsen sifted through Spencer's *Data Of Ethics* (1879) to find affirmations of his brutal materialism, he argues that Larsen has read Darwin as a magpie looking for materialistic moments and ignored, or not comprehended, places where Darwin's writing suggests that there is more to life than individuals competing for finite resources. As Hofstadter has observed, "If there were, in Darwin's writings, texts for rugged individualists and ruthless imperialists, those who stood for social solidarity and fraternity could, however, match them text for text with some to spare" (*Darwinism* 91). As an example of Darwin's acknowledgement of cooperation he argues in *Origin* that the struggle for existence is more than an individualist feeding frenzy: "I use the term Struggle for Existence in a large and *metaphorical* sense, including dependence of one being on another" (my emphasis 62). In *Descent*, too, Darwin spends time describing "the intellectual and moral faculties of man" (128). He says, "Selfish and contentious people

will not cohere, and without coherence nothing can be effected. . . . Thus the social and moral qualities would tend slowly to advance” (130). Moreover, London was a keen follower of T. H. Huxley, who theorized that evolution did not preclude the importance of ethics, arguing that “the fanatical individualism of our time attempts to apply the analogy of cosmic nature to society . . . [in] a misapplication of the stoical injunction to follow nature” (Berkove 252-53; Huxley 82). Likewise, Van Weyden’s accusation that Larsen has read Darwin “mis-understandingly” serves as a reminder of the social and moral aspects of Darwin’s formulation of the struggle for existence. London uses Van Weyden’s reminder of the cooperative side of natural selection to undercut Larsen’s thesis that life is “cheap” and “begging,” and therefore predictably individualist and piggish.

Not only does Van Weyden’s charge that Larsen has read Darwin “mis-understandingly” subvert Larsen’s materialism, but London has Larsen himself discredit his own theory by revealing the inhumane nature of a materialist existence. Larsen isn’t convinced by Van Weyden’s argument that the cooperation Darwin details denies his, i.e. Larsen’s, license to destroy life. He tells Van Weyden, ““you only mean that in relation to human life, for of the flesh and the fowl and the fish you destroy as much as I or any other man. And human life is in no wise different”” (*Wolf* 534). Larsen again avails himself of monetary language to justify his materialism and brutality: ““Why,” he asks Van Weyden, ““should I be parsimonious with this life which is cheap and without value?”” (534). Larsen uses nature’s spendthrift propensities in lavishly spilling out life as a justification for his own criminally wasteful disregard for human life. If nature is a spendthrift and lacks the virtue of parsimony, why should he follow any different moral

economy? However, Larsen's jarring use of the word parsimony to describe human life and his depiction of poverty functions more to prompt the reader to abhor late nineteenth-century capitalism's distillation of human life into material accounting than it does to win the reader to his philosophy of materialism. Larsen's offensive use of monetary language (i.e. parsimonious) to describe human life furthers London's socialist message.

Larsen intends to vindicate materialism but ends up instead exposing economic injustice. Larsen returns to his Malthusianism once more to underscore that he believes that human life is the same as the rest of life in the struggle for existence:

“There are more sailors than there are ships on the sea for them, more workers than there are factories or machines for them. . . . [T]here still remain more poor people, dying for want of a crust of bread and a bit of meat, (which is life destroyed), than you know what to do with. Have you ever seen the London dockers fighting like wild beasts for a chance to work?” (534)

Larsen's defense of materialism functions like muckraking journalism, which is unsurprising given both London's socialism and that *The People of the Abyss* (1902) was based on his life as an embedded journalist in the slums of London. As David Heckerl points out, “What Larsen's behavior restores to view is market society's origin in the state of nature, that nasty and brutish condition of egoistic warfare upon which the liberal economic order supervenes” (213). Larsen aims to absolve himself, and everyone operating in a materialist ethos, of moral responsibility. However, he has the opposite effect since his portrait of the hostile environment of late-nineteenth century laissez-faire capitalism, in which dock workers compete ferociously for the chance to work, serves

less to justify his materialism than it does to promote London's polemical purposes of exposing the cruelties of laissez-faire capitalism.

London's polemics show through in the novel when Van Weyden remarks that he "had never dreamed" that "work was carried on in such fashion": "The callousness of these men, to whom *industrial organization* gave control of the lives of other men, was appalling Life had always seemed a peculiarly sacred thing, but here it counted for nothing, was a cipher in the arithmetic of commerce" (my emphasis *Wolf* 531). By likening dock workers to fish with their cheap and begging millions of eggs, Larsen's trope of nature as a spendthrift ultimately questions the morality of, rather than celebrates the primacy of, the doctrine of materialism. If the metaphor is apt, then it launches sympathy rather than, as Van Weyden puts it, "sanctions [Larsen's] wanton destruction of life." Just as Larsen's monetary metaphors for materialism fail to justify his immorality because money is less finite, less material and more social than it appears, so too do his readings of Darwin's struggle for existence and Malthus's concept of finite resources—and the spendthrift metaphor he uses to represent them—myopically neglect the social context in which survival occurs.

Atavistic Avarice

So far, I've discussed three of Larsen's extended monetary metaphors: two metaphors that mock idealism as specious paper and an empty pocket-book—and which claim that, in contrast, the facts of materialism are like hard money—and one metaphor that excuses Larsen's vicious materialism by formulating nature as a spendthrift in order to cheapen life. However, I've also argued that London subverts Larsen's monetary

metaphors by questioning both the purported materiality of money and the validity of his reliance on Darwin's struggle for existence as an excuse for his savagery. Now, I'd like to investigate one final set of monetary images that fuse the materialistic drive to obtain money with the biological determinism of heredity. The images exemplify the nineteenth century's slipshod social Darwinism that heedlessly, and anachronistically, applied Darwin's ideas to current social behavior. Although the images are not of Larsen's creation, they are worth examining because they reveal London's engagement with, but also his satirical distance from, what Huxley called the "gladiatorial theory of existence" (82). Huxley thought that such gladiatorial individualism was dubiously based in the "fallacy" of moral license which had "arisen out of the unfortunate ambiguity of the phrase 'survival of the fittest'" because "[f]ittest' has a connotation of 'best'; and about 'best' there hangs a moral flavour" (80). As such, although the monetary images I'm about to examine appear to uphold deterministic materialism, in the final analysis, they constitute further evidence that the novel condemns rather than condones social Darwinism's laissez-faire individualism.

The novel sets up a conspicuous image of the desire for tips as a favorable trait passed down generationally. When Van Weyden is first rescued by the *Ghost*, Mugridge behaves obsequiously because he can tell from how "bloomin' soft" Van Weyden's skin is that he is a gentleman: "'An' 'ow yer feelin' now, sir?' he asked, with the subservient smirk which comes only of generations of tip-seeking ancestors" (*Wolf* 492, 490). Van Weyden applies heredity to Mugridge's smile, intimating that such a subservient smirk is the outcome of the struggle for existence: Mugridge has inherited it because it has been profitable to his ancestors. Van Weyden repeats the enmeshment of heredity and tip-

seeking when he asks Mugridge his name: “The cook drew himself up in a smugly humble fashion, a deprecating smirk on his face. . . . I could have sworn he was waiting for his tip. . . . I now know that the posture was unconscious. An hereditary servility, no doubt, was responsible” (492). These formulations of Mugridge’s physiological responses to money seem to fall in line with the monetary metaphors that Larsen creates in the rest of the novel. By describing Mugridge’s desire for tips as unconscious, Van Weyden suggests that an hereditary instinct is “responsible” for Mugridge’s “oily” and sycophantic behavior (492, 491). The image of Mugridge’s smile and posture constituting the apex of engrained greed from “generations of tip-seeking ancestors” indicates that the novel might be embarking on a social Darwinian mission to prove that biological determinism condones unbridled materialism and individualism.

Given that, at the beginning of his career, London was deeply interested in Spencer’s social Darwinism and associated scientific racism, these peculiar evolutionary monetary images can be read at face value.²⁷ Reesman has documented that London combined ideas of atavism and “racial memories (or “germ plasm”)” from what she calls the *scientific racialism* of August Weismann and David Starr Jordan: “Weisman[n] wrote

²⁷ London’s early works in particular are rife with “scientific” theorizing about race. Scholars typically cite Frona’s peroration on Anglo-Saxon adaptability in London’s first novel, *A Daughter of the Snows* (1902), as an atrocious example. James R. Giles highlights Frona’s deterministic diatribe about Anglo-Saxons constituting ““a race of doers and fighters, of globe-encirclers and zone-conquerors. . . . [P]ersistent and resistant, [Anglo-Saxons] are so made that we fit ourselves to the most diverse conditions. Will the Indian, the Negro, or the Mongol ever conquer the Teuton? Surely not!”” (qtd. in Giles 23). Giles suggests that London was committed to this specious theorizing: “at least in these early stories, London believed just as strongly as Frona Welse that ‘the Teuton’ was the only individual who could adapt to a hostile environment. . . . [A]s a race, they had a greater potential for making adjustments to strange environments than did the ‘lesser breeds’” (23). Labor calls the novel “a clumsy Klondike romance overlaid by [London’s] pet ideas on social Darwinism, Anglo-Saxon supremacy, and environmental determinism” (146). Andrew Furer also analyzes the “Anglo-Saxon supremacist views” in *Daughter* (160).

of the sudden reappearance of lost types; London supplemented that with Jordan's notion of 'memory-pictures' to describe race memories, an atavistic feature not only in *Before Adam* but from *The Sea-Wolf*' (*Racial* 45). London's use of such sociological pseudoscience suggests that the novel uncomplicatedly adopts atavism to explain, and to explain away, materialistic drives and unrestrained appetites. For example, Van Weyden overtly describes Larsen as "a magnificent atavism, a man so purely primitive that he was of the type that came into the world before the development of the moral nature. He was not immoral, but merely unmoral" (*Wolf* 557). Van Weyden repeats the concept of atavism when he observes that, as "an individualist of the most pronounced type," Larsen's "savage instincts," place him at "the extreme [end] of the human ladder of evolution" (540, 648). Atavism in the novel appears to undergird social Darwinian individualism and, given the popularity of such quasi-Darwinian theories as Jordan's and Weismann's, perhaps explains why London's contemporaries failed to detect that the novel was intended as an "attack on the superman idea." As a novel written early in London's career, when he was still in his honeymoon phase with scientific racism, *The Sea-Wolf*—as a whole, and these images of Mugridge's atavistic desire for money in particular—were, and still could be, read as straightforward promotions of social Darwinism's twinned racism and individualism. As Reesman notes, London "had to write a lot of letters on *The Sea-Wolf* . . . explaining that the individualist hero was in fact a failure" (*Racial* 44). But it is important to note that London wrote those letters and that he had intended the novel as a warning against the hubris of belief that the strongest individual is the fittest to survive. How can this contradiction be resolved?

Teleological evolutionary theories—including atavism and racial memories—served as a springboard for social Darwinian discourse that applied, or misapplied, Darwin’s struggle for existence to sociology by picturing natural selection as progressive. It is true that at the end of *Origin* Darwin shifts into a more contemplative mode in which he formulates natural selection as teleological, hinting that modern man is an improvement over previous versions—tending to “progress towards perfection” (489). However, although the last word in *Origin* is “evolved,” it is also the only instance of it in the work (490). To the contrary, there are a number of examples of Darwin underscoring that natural selection is based on “accidental variations” (209). He dispels “the tacit assumption, so often made with respect to corporeal structures, that there is some innate tendency towards continued development in mind and body” (*Descent* 141). He argues that, despite the attraction for thinking of evolution as ever-progressing, in relation to both society and biology, natural selection works only “tentatively”: He protests that, “development of all kinds depends on many concurrent favourable circumstances. Natural selection acts only tentatively” (141). For Darwin, the hypothetical endpoint of natural selection may be perfection, but the process of selection in the short term is uneven. And, because the cause of variation was unknown, it was also based on chance. He writes that, “new varieties are very slowly formed, for variation is a very slow process, and natural selection can do nothing until favourable variations *chance* to occur” (my emphasis *Origin* 177). Ignoring this emphasis on chance and time, social Darwinists, such as Spencer, tended to solely latch on to aspects of Darwin’s theory that painted natural selection as progressive. An idea that London found attractive: “London was struck both by the inexorable nature of evolution and also by the notion that

things were evolving toward perfection” (Reesman, *Racial* 48). Mugridge’s tip-seeking instincts are a prime example of how such progress-based evolutionary theories as race memories lent themselves to social Darwinism with a seductive ease. Mugridge’s monetary instincts exemplify how social Darwinism skewed Darwinian concepts of atavism (what Darwin called reversion), and hereditary instinct to neatly, but oversimplistically, explain human behavior, ignoring both the element of chance in creating variation and the enormous amount of time required for natural selection take effect.

Although progress sounds more positive than chance, social Darwinists employed evolutionary progress to justify the cruelties of racial hierarchy and laissez-faire individualism. As Naomi Beck mentions, Spencer fundamentally sidelined much of Darwin’s theory when he transplanted it onto societal progress:

Spencer’s eagerness to embrace Darwin’s theory was the result of his desire to incorporate it into his own system of progress Spencer’s belief that evolution was driven by individual competition and direct adaptive responses to changes in life conditions was more in line with Lamarckism view[ing] the struggle for existence as the motor of progress, for it prompted individuals to “advance” and become fitter. (299, 298)

Lamarck’s pre-Darwinian evolutionary theory involves direct adaptation to environment within a lifetime, requiring neither chance nor extended time. As such it enabled Spencer to popularize evolutionary ideas that theorized about current social practices. Labor emphasizes that London “uncritically embrace[d]” Spencer’s *First Principles* “as the Holy Scriptures” (85). And, as Andrew Furer notes, “London owned or borrowed dozens

of Spencer's works" (263 n16). As an ardent follower of Spencer, particularly early in his career, London was also capable of ignoring the chance and time elements in Darwin's theory and focusing on the teleological ones. Stephen J. Mexal posits that London's racism was part of his broader belief in evolution's progressiveness: "In a significant departure from Darwin, London thought social evolution was teleological. . . . [H]e saw as [an] 'unavoidable' truth that whites would inevitably 'endure' and triumph over other races" (264). By reading Spencer's theory of progressive evolution, London could apply popular social Darwinian discourse of race memories and "survival of the fittest" in social contexts with radically foreshortened time periods from those in which natural selection operated. As such, Mugridge's inherited instinctual response to money, outlandish as it seems, may simply be another example of London disregarding Darwin and parroting progress-based evolutionary ideas that underpinned social Darwinian racism and individualism.

Satirizing Social Darwinian Determinism

However, although London adhered to social Darwinian discourse, the image of Mugridge's "tip-seeking ancestors" and "hereditary servility" isn't, I don't think, an entirely straight-faced substantiation of instinctual materialistic drives. London increases the intensity of race memory in the monetary images to an absurd pitch when Van Weyden promises Mugridge that he "shall not forget" him when his clothes dry (i.e. promises to give him a tip): "A soft light suffused [Mugridge's] face and his eyes glistened, as though somewhere in the deeps of his being his ancestors had quickened and stirred with dim memories of tips received in former lives" (*Wolf* 493). This image of racial memory and atavistic avarice reflects social Darwinism that overlooked natural

selection's need for chance and time, applying theories of heredity, reversion, and "survival of the fittest" to contemporary culture as a means of defending materialistic individualism.²⁸ According to Spencer, "[b]iological truths and their corollar[y] . . . sociological conclusions" mean that only conditions of laissez-faire "self-support" can foster continued adaptation (*Sociology* 316, 319). He believed that "any relaxation of these conditions permits retrogression"—his word for atavism (319). Spencer creates a rigid sociological determinism that supports his laissez-faire individualism: "These are conclusions from which there is no escape, if Man is subject to the laws of life in common with living things in general" (318). Spencer's follower, Sumner, makes a similar rhetorical gesture, merging materialistic Malthusianism into his laissez-faire policy in order to insist that biology sanctions individualism: "Some people are greatly shocked to read of what is called Malthusianism, when they read it in a book, who would be greatly ashamed of themselves if they did not practise Malthusianism in their own affairs" (74). He suggests that, "The test of empiricism in this matter is the attitude which one takes up toward *laissez faire*" (121). In this last section, I'll argue that London's portrait of Mugridge's hereditary memories motivating his desire for money exemplifies and satirizes this kind of specious social Darwinian theorizing that anachronistically employed biological determinism to pardon individualistic materialism.

²⁸ Michael Newton suggests that London also was attracted to Spencer's and Ernest Haeckel's theory of atavistic "recapitulation"—in which the development of every individual mimics man's evolution from primitive childhood to reasoned adulthood (240-41). Newton cites *Before Adam* as an exemplar of London's "'recapitulatory' imagination": "London's narrator likewise believes that the savage experiences he undergoes in dreams are 'race memories' that are also individual memories; . . . fragments of the story of his past evolutionary self" (240, 248).

Given that London has Van Weyden specifically call Larsen out on his “read[ing] Darwin mis-understandingly,” Mugridge’s absurd instinctual response to money could constitute an early example of what Lawrence I. Berkove calls London’s “satire of social Darwinism” (249). That Mugridge’s greedy glistening eyes are inflected with hereditary instinct is ridiculous given the requisite time for the development of hereditary instincts. I have shown that London was fond of popular social Darwinian postulates that erased the requisite amount of time for natural selection to occur. On the other hand, however, the fact remains that London *did* read *Origin of Species* twice: in high school and again as one of only three books he had for the entire winter in the Klondike (Berkove 243, Mexal 262). It is difficult to imagine that London, so intimately familiar with *Origin*, could have completely missed the point when Darwin writes that, “No complex instinct can possibly be produced through natural selection, except by the slow and gradual accumulation of numerous, slight, yet profitable, variations” (209-210). A faithful reading of Darwin renders the idea that Mugridge has “generations of tip-seeking ancestors” who were naturally selected for their tip-producing eyes preposterous. Money and tips haven’t existed long enough for natural selection to take effect. Could this be a spoof of Spencer? London may have idolized *First Principles* for positing a progressive evolution, but he believed that the *means* of attaining progressive evolution was socialism, not the competitive individualism that Spencer espoused. According to Susan Nuernberg, “[a]ll his life” London sought “the progress and salvation of mankind in Socialism” (215). With the images of Mugridge’s tip-seeking eyes, London suggests that social Darwinism’s reliance on concepts such as adaptation and “retrogression” to argue that individualism is the product of biological determinism is based on reading Darwin “mis-understandingly.”

Mugridge's glistening eyes could be a caricature of social Darwinism's slap-dash and anachronistic application of Darwin to contemporary social behavior that justified materialistic individualism as the only path to progress.

Despite London's love of Spencer, the novel ends in not only Larsen's death, but with the death of his materialist philosophy as well. When Larsen is abandoned by his crew, blinded by disease, and washes up on the same island as Maud and Van Weyden, he forbids Van Weyden to repair the *Ghost*. But Van Weyden uses Larsen's materialist yeast metaphor to point out that, by the logic of Larsen's own materialism, Van Weyden no longer need recognize his authority: "You are no longer the biggest bit of the ferment," he says. "You were, once, and able to eat me, as you were pleased to phrase it; but there has been a diminishing, and I'm now able to eat you. The yeast has grown stale." Larsen responds: "I see you're working my philosophy back on me" (*Wolf* 734). Considering that Larsen is the mouthpiece of Spencer's unyielding materialism, the defeat of both his vaunted physical prowess and his philosophy suggests that Mugridge's race-memory-inflected rapacity may constitute a "parody of social Darwinism" (Berkove 248). Just as Berkove has documented London's shift away from Spencer and toward Huxleyan Darwinism, Gina M. Rossetti has noted that, although "initial London texts offer serious representations of atavism" his later stories offer "burlesques [of] this preoccupation" (Berkove 252-53; Rossetti 178). She notes that London is apt to provide "wry commentary about the impact of atavistic impulses" (179). With its absurd pseudo-Darwinian implication that money can engender physiological responses and inherited instincts, the image of Mugridge's glistening eyes provides "a wry commentary" on what

Cassuto and Reesman call “Wolf Larsen’s harsh Darwinian materialism” and the social Darwinian individualism it represents (6).

Although London, like Spencer, inconsistently adopted the few progressive parts of Darwin and glossed over the chance elements, he was equally inconsistent in adopting parts of Spencer that suited his ideas of progressive societal evolution and bypassing those that insisted on laissez-faire individualism as progression’s mechanism. According to Labor, while in prison for vagrancy, London learned that “[a]daptability . . . was the key to survival; Charles Darwin and Herbert Spencer were right about that”; on the other hand, “[r]ugged individualism could be fatal; Marx and Engels were right about that” (76). Labor summarizes London’s “idiosyncratic political attitude” as “a peculiar amalgamation of socialism and individualism” (xiii). Such idiosyncrasy explains how the images of Mugridge’s atavistic greed appear to fall in line with social Darwinian progressive evolutionary ideas of atavism and race memory but resist those of individualism: London didn’t hesitate to adopt the progressivism and associated racism of social Darwinism while rejecting its individualism. As Berkove notes, “in the early twentieth century socialism was considered by social Darwinism to be anti-progressive,” which exposes “London’s anti-Spencerian stance” (250, 249). Read in the context of London’s idiosyncratic politics and his socialism, the images of atavistic avarice lampoon social Darwinism that anachronistically applied Darwinian concepts to society in order to excuse the cruelties of laissez-faire individualism.

Conclusion

The monetary metaphors for materialism in the novel have limited logic, suggesting that money is not only a poor metaphor for materialism, since it is based on

immaterial confidence and social contract; money is also too recent an invention to factor into instincts adapted to the Malthusian struggle for existence. The image of Mugridge's adaptive servility and slaving over the thought of money mocks social Darwinism that mis-deployed Darwinian ideas to promote ideological concepts of survival of the fittest and social hierarchy. As Hofstadter remarks, "There was nothing in Darwinism that inevitably made it an apology for competition or force" (*Darwinism* 201). Social Darwinism wasn't, as Spencer's rigid declarations about "the laws of life" claimed, merely describing an *a priori* deterministic world. The rhetoric of social Darwinism was creating a ruthlessly competitive environment in which only those with characteristics suited to that horrible environment might survive. In short, social Darwinian principles weren't objective laws formulated through detached observation, as they claimed to be; instead, the social Darwinian rhetoric of laissez-faire individualism was actively constructing the conditions of nineteenth-century life. As Dan Colson deftly discerns of Norris's work, not biological but "*social Darwinism operates as an unnecessary, destructive force that causes biological regression and social malfeasance*" (my emphases 44). Similarly, the *Ghost* isn't a "hell ship" because of the material conditions of a cruel and indifferent sea environment or due to any biological determinism of the ship's inhabitants; what makes the *Ghost* an "elemental environment" requiring "a savage repression" is Larsen's *philosophy* of materialism and his brutality which stems from that philosophy (*Wolf* 511). London's mocking monetary images suggest that, despite social Darwinism's claims to empiricism, it was the *discourse* of social Darwinism itself that was responsible for creating, or at least sanctioning, the brutish materialism of the late-nineteenth century environment.

In light of Colson's argument that "social Darwinism is not merely an evolutionary mechanism but a determining force," I'd like to suggest that naturalist criticism in the vein of Becker's "pessimistic materialistic determinism" has been mistaken in identifying biological rather than social Darwinism as the agent of determinism in naturalism (Colson 39). Ultimately, social Darwinism *is* the deterministic force in naturalism, not the theories of evolution and biological determinism upon which it is based. With both the limited logic of Larsen's monetary metaphors and the parodic image of Mugridge's tip-seeking eyes, London appears initially to support, but ultimately sabotages, social Darwinists' abuse of Darwinism as an apology for rampant materialistic individualism. The crumbling material basis for the monetary metaphors and images in the novel creates the following critical comparison: just as Larsen used money metaphors to justify his moral apathy and materialism, so did social Darwinism pervert the purportedly fixed materialistic determinism of Darwin's ideas to justify morally apathetic laissez-faire individualism.

Chapter 6 Conclusion

My dissertation has shown how the naturalists used monetary themes and images to complicate nineteenth-century understandings of materialism and determinism. While the chapters cover a range of texts and topics, they all explore an overarching question relating to money and materiality in naturalism: How did the naturalists use money to signify the ideological concerns of a century shaken by scientific discoveries about both the materialistic determinism of life and the invisible and seemingly immaterial operations of that determinism? In the first two chapters on *The Financier* and *Cedars*, I analyze how naturalism creates a relationship between the fluctuating materiality of money and the dubious legal ontologies of crime and race. These chapters reflect each other because they both query the discreteness of the lines separating ideas commonly regarded as strictly opposed: in *The Financier* chapter, I argue that Dreiser questions the distinctions between speculation and gambling, home and market, guilty and not guilty; in the *Cedars* chapter, I show how Chesnutt blurs the lines separating intrinsic and fiat, counterfeit and genuine, black and white. Both chapters show how these naturalists deploy the immateriality of money to query the law's ability to definitively decide questions of ontology.

The final two chapters, on Crane's novellas and *The Sea-Wolf*, look at naturalism's thematic tension between money and morality. Both chapters outline how the naturalists question the morality of social Darwinian individualism and the solidity of laissez-faire's claim to garner material authority from Darwin's theory of natural selection. These chapters show that naturalists critiqued social Darwinism by hewing

more closely to Darwin's original idea of natural selection than did most popular strains of social Darwinism. I suggest that Crane's works reflect the element of chance in Darwin's original formulation of natural selection, thereby rejecting the social Darwinian idea that the individual is in control of, and therefore completely responsible for, their fate. As such, this chapter also reflects Dreiser's query into the elements of chance involved in differentiating speculation from gambling and in rendering Cowperwood's guilty verdict. While chance is often a part of criticism on naturalism (albeit usually as an addendum to heredity and environment), it is rarely traced back to, or located in, Darwin's works themselves. While much more research needs to be done to understand the relationship between chance and determinism in naturalism, my dissertation has recovered chance's importance to Darwin's theory of natural selection. I believe that the centrality of chance to natural selection goes a long way towards explaining how naturalist novels can, seemingly contradictorily, both investigate themes of determinism and yet also generate polemical messages. By creating a chance ethos, naturalism calls for more compassion towards the downtrodden and the outcast than dominant social Darwinian discourses allowed. And by satirizing popular social Darwinian excuses for selfishness, naturalist texts could engage in Darwinian determinisms while rejecting subsequent social Darwinian perversions of Darwin's ideas.

As well, the chapters on *Cedars* and *The Sea-Wolf* resonate with each other because they both examine the cultural and political motivations of monetary metaphors. Both chapters suggest that the naturalists' interest in money is not based in a desire for unearthing material value, but rather constitutes a query into the way that money is a metaphor for materiality. Given this distinction between money as object and metaphor,

these chapters suggest that Chesnutt and London show how discourses of monetary materialism are precisely those, discourses *about* material value, not evidence *of* empirical value. Those discourses have powerful material effects to be sure: as a result of Tryon's clinging to concepts of racial essentialism, Rena's heart is broken and she's barred, whether voluntarily or not, from concourse in the society that she desires; as a result of Larsen acting in accordance with the idea of materialism, Larsen's men are brutalized and murdered. But by underlining that essentialism and materialism are discourses, not facts, Chesnutt and London suggest that it is possible to alter those discourses by offering new narratives that acknowledge the contingency of value. Superficially, both their works appear to support hard monetary determinisms. As such, they seem to bolster racial essentialism and brutish individualism. However, as I've suggested, through providing subtle reminders of money's reliance on social confidence—such as sanctioning counterfeits or changing the basis of coinage—both Chesnutt's and London's novels ultimately undercut harmful nineteenth-century essentialisms and determinisms that were excusing the oppression of African Americans and the neglect of the impoverished.

Although my project is confined to late-nineteenth and early twentieth-century naturalists and their historical moment, my project speaks to the lingering determinisms that continue to divide Americans. Jack Beatty, chronicler of Gilded Age corruption, wryly suggests that “The details of the nineteenth-century specie controversy repel curiosity” (338). While it may seem esoteric to us now, nevertheless the currency debate retains *its* currency to today's American literary history for its cultural coupling with the rhetoric of race. As long as ideations of race rely on metaphorical metrics of materiality,

the nineteenth-century currency debates offer students of American culture an insight into what Ross Bullen calls “the connection between racial and economic materialisms” (199). Furthermore, in an age of cryptocurrency, which functions on faith in ideas even more abstract than the solvency and sovereignty of nations, understanding the way the naturalists negotiated the currency debates of their era through narrative may shed light on both the possibilities and the problems that the friction between money’s materiality and immateriality generates.

This project suggests that the naturalists investigated how the friction between money’s materiality and its immateriality generates both crisis and confidence, and that both are part of productive value creation. The first chapter investigates how accounting and the Gothic make similar, and similarly futile, attempts to peg money to a materiality that is always rendered mercurial by the market. The Gothic, right from the start with *The Castle of Otranto* (1764), was a satirical reaction *against* neo-Classicism and narratives of reason, logic, and empirical materiality. And yet, even *Otranto* was concerned with accounting for the hauntingly immaterial and unexplainable. The Gothic is therefore always resisting, but also secretly in cahoots with, accounting. Such a friction suggests that money is frightening in its immateriality, but also that it requires immateriality in order to function. Financial panics expose the necessity of that immateriality, but also provide an opportunity for true confidence rather than immediate material exchange. Like the Gothic genre, fiscal confidence is a strange alchemy that, in order to produce value, must include both an element of material accounting and a suspension of demands for material satisfaction.

The second chapter investigates the friction between confidence and counterfeit. While the goldbug rhetoric of the late nineteenth century deemed fiat and counterfeit unworthy of confidence and illegal, history shows that legality bears little relation to value. Likewise, the confidence that turns money into material value is less concerned with materiality than such rhetoric would have us believe. Panics and moments of counterfeit detection are both instances of fiscal embarrassment, but they both are also opportunities for reassessing the mechanics of value. As during a panic—when the limited materiality of money provides a moment for productive confidence that is willing to suspend its demand for immediate material exchange—counterfeit detection is likewise an opportunity to create value by placing confidence *despite* the absence of material value. Like the Gothic and accountability, which appear as opposites on a spectrum of rationality, confidence and counterfeit, rather than having a rigid resistance to each other, constitute a productive tension.

The third chapter doesn't investigate a friction between financial concepts so much as it deploys the concept of insurance to explore the tension between chance and determinism. Insurance is a useful conceptual handle for understanding how chance and determinism are in tension with, but also productive of, each other. Naturalist works do not necessarily have dominant themes of insurance—such as, for example, those that Puskar has shown are prevalent in William Dean Howells's *The Hazard of New Fortunes* (1890); however, the cooperation of the men in Crane's open boat and the collaborative culpability of the men in his blue hotel demonstrate an insurance ethics, that is an ethics rooted in narratives of the inevitability of chance that insurance culture cultivated. Insurance relies on the friction between, on the one hand, its promise to alleviate the

harmful effects of chance and, on the other hand, its narratives that produce chance in order to persuade people that they cannot possibly predict and control their fate—and should therefore join collective projects to defray the cost of chance. In short, insurance culture provides narratives of both crisis and confidence in the future. By tapping into the chance elements required for natural selection, naturalism makes a similar rhetorical gesture to that of insurance culture by mobilizing the productive friction between chance and determinism, i.e. the inevitability of chance, to generate a more compassionate understanding of the individual.

The final chapter probes the friction between money's materiality and its sociality on a broad level. It suggests that the closer money is to "natural" value, the less useful it is as money. In other words, the materiality of money is also the *cause* of its immateriality, or its evasive materiality. Materiality doesn't function as an anchor of value; rather it is a means of removing value from circulation and as such it functions more to catalyze crisis than it does to create confidence. In contrast, the sociality of money generates value by extending credit through confidence.

Far from having been bound to a "pessimistic materialistic determinism," American literary naturalism marshalled the elusive materiality of money in order to question perceived inevitabilities that governed turn-of-the-century ideology. It is true that the naturalists were compelled to investigate how materialistic concerns directed people's decisions and fates, and how such a determinism cast doubt on the validity of a Victorian conception of morality. Dreiser and London both acknowledge the material facts of life—Dreiser with his assessments about how, like spiders in our webs, we are inseparable from houses and material objects—and London through Larsen's outlining of

the hypocrisies of Victorian morality in the face of Darwin's discoveries. Yet neither author's works suggest that the material facts of biology *ought* to limit our capacities for making better and more moral choices. Crane and Chesnutt both insinuate that the most impactful determinisms of the nineteenth century, rather than material conditions themselves, were rhetorical formulations about materiality. Chesnutt used racist monetary rhetoric against itself, and Crane opposed fierce rhetorical individualism with the idea that morality is bound to collective conditions, rather than to individual fitness. Jerome Loving captures the contradictions of the naturalists when he describes Dreiser: "He wanted the helpless to be helped even though they might be the flotsam and jetsam of nature's elimination of the weak. Thus was born the determinist and the reformer, Dreiser's lifelong contradiction" (51). Although its monetary themes may at first appear to indicate naturalism's simplistic commitment to determinism and pseudo-Darwinian discourses of appetitive drives, my analysis of monetary themes in naturalism indicates that the naturalists employed the elusive materiality of money to question some of the dominant discourses of materialism and essentialism that they saw were causing harm. Although the naturalists may have been critical, they weren't pessimistic; and although they may have sympathized with people who were materialistically motivated, they thought people could rise above such motivations; and although they may have been determinists, they believed in the social construction of their world and hoped that, through their narratives, they might bring about more hospitable conditions.

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Appendices

Appendix A Copyright Credit

Portions of Chapter 1, “Gothic Gambling: Housing Crisis and Legal Chance in *Dreiser’s The Financier*” are from “Housing Crisis and Gothic Gambling in Theodore Dreiser’s *The Financier*” by Patricia Luedecke. In *Haunting Realities: Naturalist Gothic and American Realism*. Edited by Monika Elbert & Wendy Ryden, copyright 2017 by the University of Alabama Press. Used by permission.