

ЛЕГКО ЧИТАЕМ ПО-АНГЛИЙСКИ

Теодор Драйзер
ФИНАНСИСТ

Theodore Dreiser
THE FINANCIER

Адаптация текста,
комментарии и словарь
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Lingua
Москва
Издательство АСТ

УДК 811.111(075)
ББК 81.2 Англ-9
Д72

Дизайн обложки А.И. Орловой

Драйзер, Теодор.
Д72 Финансист = The Financier / адапт. текста и слов.
С. А. Матвеева. — Москва: Издательство АСТ,
2022. — 192 с. — (Легко читаем по-английски).

ISBN 978-5-17-147929-9

Первая книга «Трилогии желания» Теодора Драйзера, «Финансист» рассказывает историю Фрэнка Каупервуда — простого парня из провинциального города, обладающего великолепной интуицией. Фрэнк становится коммерсантом, играет на бирже и попадает в мир роскоши и больших денег, который со временем превращает его из амбициозного юноши в беспринципного, жаждущего наживы миллионера, убежденного в том, что для достижения поставленных целей все средства хороши.

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Предназначается для продолжающих изучать английский язык (уровень 4 – Upper-Intermediate).

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ISBN 978-5-17-147929-9

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Theodore Dreiser
THE FINANCIER

Chapter I

A city of Philadelphia, where **Frank Algernon Cowperwood**¹ was born, was a city of two hundred and fifty thousand and more. It was set with handsome parks, notable buildings, but many of the things that we and he knew later were not then in existence — the telegraph, telephone, **express company**², ocean steamer mails.

Cowperwood's father was a bank clerk at the time of Frank's birth, but ten years later, Mr. **Henry Worthington Cowperwood**³ became a **promoted teller**⁴. At once he told his wife to remove his family to a much better neighborhood, where there was a nice brick house of three stories. There was the probability that some day they would come into something even better, but for the present this was sufficient.

Henry Worthington Cowperwood was a man who believed only what he saw. He was at this time a significant figure—tall, lean, inquisitorial, clerkly—with nice, smooth whiskers coming to almost the lower lobes of his ears. He had a long, straight nose and a chin that tended to be pointed. His eyebrows were bushy, and his hair was

¹ **Frank Algernon Cowperwood** — Фрэнк Алджернон Каупервуд

² **express company** — служба доставки товаров

³ **Henry Worthington Cowperwood** — Генри Уортингтон Каупервуд

⁴ **promoted teller** — помощник кассира

short and smooth and nicely parted. He always wore a **frock-coat and a high hat**¹. And he kept his hands and nails immaculately clean.

Being ambitious to get ahead socially and financially, he was very careful of whom or with whom he talked. He was much afraid of expressing a rabid or unpopular political or social opinion, though he had really no opinion to express.

Mrs. Cowperwood was a small religious woman, with light-brown hair and clear, brown eyes, who had been very attractive in her day, but had become rather prim and inclined to take very seriously the maternal care of her three sons and one daughter.

Frank Cowperwood, even at ten, was a natural-born leader. He was a sturdy youth, courageous and defiant. From the very start of his life, he wanted to know about economics and politics. He cared nothing for books. He was a clean, stalky boy, with a bright, incisive face; large, clear, gray eyes; a wide forehead; short, bristly, dark-brown hair. He had an incisive, quick-motivated manner. He never had an ache or pain, and ruled his brothers with a rod of iron. "Come on, Joe!" "Hurry, Ed!" These commands were issued in no rough but always a sure way, and Joe and Ed came.

He was always pondering. How did all these people get into the world? What were they doing here? Who started things? His mother told him the story of Adam and Eve, but he didn't believe it. There was a fish-market not so very far from his home, and there he liked to look at odd specimens of sea-life. One day he saw a squid and a lobster put in the tank, and in connection with them was witness to a tragedy which stayed with him all his life. The lobster was offered no food, as the squid was considered his rightful prey. The lobster leaped and grabbed the squid. The squid was too tired. It wasn't quick enough.

¹ a **frock-coat and a high hat** — сюртук и цилиндр

"That's the way it has to be," Frank commented to himself. "That squid wasn't quick enough."

The incident made a great impression on him. It answered in a rough way that riddle which had been annoying him so much in the past: "How is life organized?" Things lived on each other—that was it. Lobsters lived on squids and other things. What lived on lobsters? Men, of course!

And what lived on men? he asked himself. Was it other men? Wild animals lived on men. And there were Indians and cannibals. And some men were killed by storms and accidents.

He wasn't so sure about men living on men; but men did kill each other. How about wars and street fights?

He went on home quite pleased.

"Mother!" he exclaimed, as he entered the house, "He finally got him!"

"Got who? What got what?" she inquired in amazement. "Go wash your hands."

"Why, that lobster got that squid!"

"Well, that's too bad. What makes you take any interest in such things? Run, wash your hands."

But for days and weeks Frank thought of this event and of the life, for he was already pondering on what he should be in this world, and how he should get along. 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, most fascinating street in the world.

Chapter II

The growth of young Frank Algernon Cowperwood was comfortable and happy. Buttonwood Street, where he spent the first ten years of his life, was a lovely place for a boy. It contained mostly small two and three-story red brick houses, there were trees in the street—plenty of them. The Cowperwoods, father and mother, were happy and joyous with their children. Henry Worthington Cow-

perwood's connections were increased as his position grew more responsible, and gradually he was becoming **quite a personage**¹. He knew a number of the more prosperous merchants who dealt with his bank, the brokers knew him as representing a very sound organization, and while he was not considered brilliant mentally, he was known as a most reliable and trustworthy individual.

Young Cowperwood was quite often allowed to come to the bank on Saturdays, when he would watch with great interest the deft exchange of bills. He wanted to know where all the types of money came from, why discounts were demanded and received, what the men did with all the money they received. His father, pleased at his interest, was glad to explain so that even at this early age—from ten to fifteen—the boy gained a wide knowledge of the condition of the country financially—what a State bank was and what a national one; what brokers did, and what stocks were. He began to see clearly what was meant by money as a medium of exchange. He was a financier by instinct. This medium of exchange, gold, interested him intensely. When his father explained to him how it was mined, he dreamed that he owned a gold mine. He was likewise curious about stocks and bonds.

At home he listened to considerable talk of financial investment and adventure. He heard, for one thing, of a curious character by the name of **Steemberger**², a great beef speculator from Virginia, who was attracted to Philadelphia in those days by the hope of large and easy credits. Steemberger, so his father said, was close to **Nicholas Biddle**³, **Lardner**⁴, and others of the United States Bank, or at least friendly with them, and seemed to be able to obtain from that organization nearly all that he asked for. He was a big man, enormous, with a face, his father said, something like that of a pig; and

¹ **quite a personage** — видная персона

² **Steemberger** — Стимберджер

³ **Nicholas Biddle** — Николас Бидл

⁴ **Lardner** — Ларднер

he wore a high beaver hat and a long frock-coat which hung loosely about his big chest and stomach. He had managed to force the price of beef up to thirty cents a pound, causing all the retailers and consumers to rebel, and this was what made him so conspicuous.

There was another man his father talked about—**Francis J. Grund**¹, a famous newspaper correspondent from Washington, who possessed the faculty of unearthing secrets of every kind, especially those relating to financial legislation. The secrets of the President and the Cabinet, as well as of the Senate and the House of Representatives, seemed to be open to him. Grund had been purchasing through one or two brokers large amounts of the various kinds of Texas debt certificates and bonds. The Republic of Texas, in its struggle for independence from Mexico, had issued bonds and certificates in great variety, amounting in value to ten or fifteen million dollars. Later, a bill was passed providing a contribution on the part of the United States of five million dollars, to be applied to the extinguishment of this old debt. Grund knew of this, and also of the fact that some of this debt was to be paid in full, and there was to be a false failure to pass the bill at one session in order to frighten off the outsiders who might have heard and begun to buy the old certificates for profit. He acquainted the Third National Bank with this fact, and of course the information came to Cowperwood. He told his wife about it, and so his son heard it, and his clear, big eyes glistened. He wondered why his father did not take advantage of the situation and buy some Texas certificates for himself. Frank realized that his father was too honest, too cautious, but when he grew up, he told himself, he was going to be a broker, or a financier, or a banker, and do some of these things.

Just at this time there came to the Cowperwoods an uncle who had not previously appeared. He was a brother of Mrs. Cowperwood's—**Seneca Davis**² by name—solid,

¹ **Francis J. Grund** — Фрэнсис Дж. Гранд

² **Seneca Davis** — Сенека Дэвис

unctuous, five feet ten in height, with a big, round body, a round, smooth bald head, blue eyes, and sandy hair. He was well dressed according to standards prevailing in those days. Frank was fascinated by him at once. He had been a planter in Cuba and still owned a big ranch there and could tell him tales of Cuban life—rebellions, ambushades, fighting with machetes on his own plantation, and things of that sort. He brought with him a collection of Indian curies, money and several slaves: Manuel, a tall, black attendant, and a bodyguard. He shipped raw sugar from his plantation to the Southern wharves in Philadelphia. Frank liked him very much.

“Why, **Nancy Arabella**¹,” he said to Mrs Cowperwood on arriving one Sunday afternoon, “you haven’t grown an inch! I thought when you married that you were going to fatten up like your brother. But look at you! I swear to Heaven you don’t weigh five pounds!”

And he jounced her up and down by the waist, much to the perturbation of the children, who had never before seen their mother so familiarly handled.

Henry Cowperwood was exceedingly interested in and pleased at the arrival of this prosperous relative; for twelve years before, when he was married, Seneca Davis had not taken much notice of him.

“I tell you, Henry,” Seneca continued, “you have a rather nice place here.”

And he looked at the main room of the three-story house with a critical eye.

Since Henry had become teller the family had acquired a piano—a luxury in those days—brought from Europe. It was summer time, the windows were open, and the trees outside, with their widely extended green branches, were pleasantly visible shading the brick sidewalk. Uncle Seneca strolled out into the back yard.

¹ **Nancy Arabella** — Нэнси Арабелла

"Well, this is pleasant enough," he observed, noting a large elm. "Where's your hammock? Don't you string a hammock here in summer? Down on my veranda at San Pedro I have six or seven."

"We hadn't thought of the hammock because of the neighbors, but it would be nice," agreed Mrs. Cowperwood. "Henry will have to get one."

"I have two or three over at the hotel. My servants make them down there. I'll send Manuel over with them in the morning."

He tweaked Edward's ear, told Joseph, the second boy, he would bring him an Indian tomahawk, and went back into the house.

"This is the lad that interests me," he said, after a time, laying a hand on the shoulder of Frank. "What did you name him in full, Henry?"

"Frank Algernon."

"Well, you might have named him after me. There's something to this boy. How would you like to come down to Cuba and be a planter, my boy?"

"I'm not so sure that I'd like to," replied the eldest.

"Well, what have you against it?"

"Nothing, except that I don't know anything about it."

"What do you know?"

The boy smiled wisely. "Not very much, I guess."

"Well, what are you interested in?"

"Money!"

"Aha! Well, that's a good trait. And you speak like a man, too! We'll talk more about that later. Nancy, you're breeding a financier here, I think. He talks like one."

He looked at Frank carefully. There was real force in that sturdy young body—no doubt of it. Those large, clear gray eyes were full of intelligence. They indicated much and revealed nothing.

"A smart boy!" he said to Henry. "I like him. You have a bright family."

Henry Cowperwood smiled dryly. This man, if he liked Frank, might do much for the boy. He might eventually leave him some of his fortune. He was wealthy and single.

Uncle Seneca became a frequent visitor to the house—he and his negro bodyguard, Manuel, who spoke both English and Spanish, much to the astonishment of the children; and he took an increasing interest in Frank.

“When that boy gets old enough to find out what he wants to do, I think I’ll help him to do it,” he observed to his sister one day; and she told him she was very grateful. He talked to Frank about his studies, and found that he cared little for books. Grammar was an abomination. Literature was silly. Latin was of no use. History—well, it was fairly interesting.

“I like bookkeeping and arithmetic,” the boy observed. “I want get to work. That’s what I want to do.”

“You’re pretty young, my son,” observed his uncle. “How old are you? Fourteen?”

“Thirteen.”

“Well, you can’t leave school before sixteen. You’ll do better if you stay until seventeen or eighteen. It can’t do you any harm. You won’t be a boy again.”

“I don’t want to be a boy. I want to get to work.”

“Don’t go too fast, son. You’ll be a man soon enough. You want to be a banker, do you?”

“Yes, sir!”

“Well, when the time comes, if everything is all right and you’ve behaved yourself and you still want to, I’ll help you get a start in business. If I were you and were going to be a banker, I’d first spend a year or so in some good **grain and commission house**¹. You’ll learn a lot that you ought to know. And, meantime, keep your health and learn all you can.”

He gave the boy a ten-dollar gold piece with which to start a bank-account.

¹ **grain and commission house** — хлебно-комиссионная контора

Chapter III

When young Cowperwood was thirteen, he entered into his first business venture. Walking along Front Street one day, he saw an auctioneer's flag hanging out before a **wholesale grocery**¹ and from the interior came the auctioneer's voice:

"What am I bid for this exceptional lot of Java coffee, twenty-two bags all told, which is now selling in the market for seven dollars and thirty-two cents a bag wholesale? What am I bid? The whole lot must go as one. What am I bid?"

"Eighteen dollars," suggested a trader standing near the door. Frank paused.

"Twenty-two!" called another.

"Thirty!" a third.

"Thirty-five!" a fourth, and so up to seventy-five, less than half of what it was worth.

"I'm bid seventy-five! I'm bid seventy-five!" called the auctioneer, loudly. "Any other offers? Going once at seventy-five; am I offered eighty? Going twice at seventy-five, and"—he paused, one hand raised dramatically. Then he brought it down with a slap in the palm of the other— "sold to Mr. **Silas Gregory**² for seventy-five. Make a note of that, Jerry," he called to his red-haired, freckle-faced clerk beside him. Then he turned to another lot of grocery staples.

Young Cowperwood was making a rapid calculation. If, as the auctioneer said, coffee was worth seven dollars and thirty-two cents a bag in the open market, and this buyer was getting this coffee for seventy-five dollars, he was making then and there eighty-six dollars and four cents. As he recalled, his mother was paying twenty-eight cents a pound.

He drew nearer, and watched these operations closely. The starch, as he soon heard, was valued at ten dollars

¹ a wholesale grocery — оптово-бакалейный магазин

² Silas Gregory — Сайлас Грегори

a barrel, and it only brought six. Some kegs of vinegar were knocked down at one-third their value, and so on. He began to wish he could bid; but he had no money, just a little pocket change. The auctioneer noticed him standing almost directly under his nose, and was impressed with the stolidity—solidity—of the boy's expression.

"I am going to offer you now a fine lot of Castile soap—seven cases, no less—which, as you know, if you know anything about soap, is now selling at fourteen cents a bar. This soap is worth anywhere at this moment eleven dollars and seventy-five cents a case. What am I bid? What am I bid? What am I bid?"

He was talking fast in the usual style of auctioneers, with much unnecessary emphasis; but Cowperwood was not impressed. He was already rapidly calculating for himself. Seven cases at eleven dollars and seventy-five cents would be worth just eighty-two dollars and twenty-five cents; and if it went at half—if it went at half—

"Twelve dollars," commented one bidder.

"Fifteen," bid another.

"Twenty," called a third.

"Twenty-five," a fourth.

"Twenty-six."

"Twenty-seven."

"Twenty-eight."

"Twenty-nine."

There was a pause.

"Thirty," observed young Cowperwood, decisively.

The auctioneer looked at him curiously and almost incredulously but without pausing. He had, somehow, in spite of himself, been impressed by the boy's peculiar eye; and now he felt, without knowing why, that the boy had the money. He might be the son of a grocer.

"I'm bid thirty! I'm bid thirty! I'm bid thirty for this fine lot of Castile soap. It's a fine lot. It's worth fourteen cents a bar. Will any one bid thirty-one? Will any one bid thirty-one? Will any one bid thirty-one?"

"Thirty-one," said a voice.

“Thirty-two,” replied Cowperwood. The same process was repeated.

“I’m bid thirty-two! I’m bid thirty-two! I’m bid thirty-two! Will anybody bid thirty-three? It’s fine soap. Seven cases of fine Castile soap. Will anybody bid thirty-three?”

Young Cowperwood’s mind was working. He had no money with him; but his father was teller of the Third National Bank, and **he could quote him as reference**¹. He could sell all of his soap to the family grocer, surely; or, if not, to other grocers. Other people were anxious to get this soap at this price. Why not he?

The auctioneer paused.

“Thirty-two once! Am I bid thirty-three? Thirty-two twice! Am I bid thirty-three? Thirty-two three times! Seven fine cases of soap. Am I bid anything more? Once, twice! Three times! Am I bid anything more?”—his hand was up again—“and sold to Mr.—?” He leaned over and looked curiously into the face of his young bidder.

“Frank Cowperwood, son of the teller of the Third National Bank,” replied the boy, decisively.

“Oh, yes,” said the man, fixed by his glance.

“Will you wait while I run up to the bank and get the money?”

“Yes. Don’t be gone long. If you’re not here in an hour I’ll sell it again.”

Young Cowperwood made no reply. He hurried out and ran fast; first, to his mother’s grocer, whose store was within a block of his home.

Thirty feet from the door he slowed up, put on a nonchalant air, and strolling in, looked about for Castile soap. There it was, the same kind, displayed in a box and looking just as his soap looked.

“How much is this a bar, Mr. **Dalrymple**²?” he inquired.

“Sixteen cents,” replied that worthy.

¹ **he could quote him as reference** — он мог на него сослаться

² **Dalrymple** — Дэлримпл