

Prologue



Summer 1897

They were showing the savages on the rooftop—that was the word at the curbstone. The brickwork canyon of La Salle Street ebbed with clerks and stenographers, messenger boys astride their Monarch bicycles, wheat brokers up from the pit at the Board of Trade. Typists in gingham dresses stood behind mullioned windows, gazing down at the tidal crowd. Insurance men huddled together in islands of billycock hats and brown woolen suits, their necks craned, wetted handkerchiefs at the nape. The swelter hung in the air like a stench. All summer long the signal station had issued warnings and proclamations. Water-carriers at construction sites fainted from heatstroke and were carried off on stretchers. Coal and lumberyard workers could be seen at noon, shirtless, wading into the oceanic blue of Lake Michigan. People spread rugs on their stoops to eat supper in the open air, watching, with something that approached religious awe, the horse-drawn ice wagons pull along the streets.

Despite the heat wave, the Chicago First Equitable was opening on schedule. Destined to be the world's tallest skyscraper for a little over a year, it jutted above the noonday tumult, twenty-eight stories of Bessemer steel, terracotta, and glass. For months, welders and riveters had worked by night to meet the deadline, tethered to the steel frame by lengths of hemp rope, laboring in the haloes of sodium lamps. Laden barges hauled along the roily dark of the Chicago River. They came from a bridgeworks on the Mississippi, pulling loads of rivet-punched girders and spandrel beams. By late spring the glaziers and carpenters had taken over, finishing out, thirty men to a floor. The clock

tower was calibrated and set in motion, each hand as broad as a man. In the final stages the *Tribune* reported a death a week: pipefitters down the elevator shaft, electricians over the brink. But, as the glass-paneled walls began to hang from the girded floors like drawn curtains, not bearing weight so much as channeling light, the newspapermen turned their ink to the soaring itself. They stopped writing about the insurance company's grandfathered building permit, the backroom deals that trumped the city's height limit, and instead wrote about the effects of altitude on business acumen, about the hawks and falcons that roosted above the high cornices and gargoyles. By mid-morning, they wrote, with the sun up over Michigan Avenue and the shadows shortening inside the Loop, the juggernaut is nothing but a wall of lake-hued light.

Owen Graves stood among the crowd waiting to enter the mahogany cool of the building's lobby. The company would conduct tours by hydraulic elevator but only VIPs—insurance executives and their wives, journalists, councilmen—were invited for the topside exhibition. Owen was one of the rooftop invitees and he stood a few feet from the bloodred mayoral ribbon, staring down at the elegant shoes of his fellow skyscraper travelers, squinting through the brassy aura of a noonday hangover. He was wearing a pair of stovepipe boots, scuffed at the toe and split along one seam. Perhaps there had been a mistake. Ever since returning from a Pacific trading voyage two years earlier, he had been dodging the letters of his creditors so that he'd opened the company envelope with dread. Arriving as it had by private messenger, he'd thought it was surely a summons for failure to pay. But the elegant lettering inexplicably requested his presence at the opening and suggested he would have a private meeting with the company president at the conclusion of the event.

The city teemed at his back. A concession wagon made a slow orbit through the welter of derby hats and bicycles, selling tripe to famished telegraph boys. Herdics and hansoms rode up to the human wall and fell back, their passengers alighting in the side streets and alleyways. The wind was scorched with smoking lard as it whipped through the financial canyon and he could smell the dredge of the cess-filled river. Owen Graves did not like crowds. There was no happier place for him than on the foredeck of a sloop or clipper, alone and keeping watch in the spectral hours before dawn at sea. He missed the ocean and the rituals of sailing. He raised his eyes—tender as peeled fruit—to see a clutch of policemen escort the mayor and company president toward the building entrance. A wave of applause lapped through the crowd, echoing off the windowpanes and masonry, punctuated here and there with a stadium whistle and an alley whoop. The recently elected Carter Harrison, Jr., edged forward in a bowler and double-breasted, his epic mustache riding above a grin. Hale Gray, insurance magnate and company president, trotted at his side, doffing his hat to the ladies. Bearded in the manner of frontier explorers, Hale brought to Owen’s mind an Irish wolfhound—there was something woolly and quietly menacing about him.

The mayor and company president floated pithy speeches about progress and the insurability of the common man. Above the foot shuffling and the iron-rail whinny of the cable cars, Hale said, “Chicago is a city of country people with values that bear those origins.” The man beside Owen—a cheerless, onion-breathed fellow who’d been sent by God to avenge insobriety—tugged at his own shirtsleeves and said, “I’m dying out here in this oven. Could they show a fella some mercy?” The rest of the speech was clipped by the wind before the great clock sounded—a C-pitched freighter calling through a high

fog. The mayor turned to the ribbon with purpose. The outsized scissors sliced through in one motion and a collective sigh, then cheering, passed through the multitude. Chicago was now ahead of New York by two floors. Two doormen opened the hand-carved doors and the official party, wives first, stepped inside. The lobby gave out a breath of cool, sanctified air and Owen felt the draft on his face as he moved forward: the first reprieve in the halting crush of daylight.

The lobby warren'd away into alcoves and cloistered nooks, a tobacconist, a barbershop, a telegraph office, each in a recess of cherrywood paneling and rubbed bronze. A stained glass dome lit from above the bust of Hale Gray's grandfather. Elisha Edmond Gray, merchant underwriter, had amassed a fortune on the calculus of loss and yield. Life insurance has never had its Plato or Aristotle, Hale was saying now in a pulpit voice, there were no poetics or treatises, just the burial clubs of Rome and a fraternity of prudent Britons. Practical men with shipping charts on their walls, actuarial tables mounted like maps of the Atlantic. Owen was aware of his frayed collar and his nicotine'd fingers as he sidled toward the grillwork of the elevators. The operators stood at attention: dough-faced pallbearers in brass buttons and epaulets. Somebody mentioned a cocktail table waiting roof-side and Owen brightened. He filed into one of the waiting cars, its interior hushed with velvet. The operator fashioned a congenial smile for his passengers—a few executives and their wives, and Owen, backed into a corner—before closing the doors and setting to his controls. A lever was moved into place before the car rocked then began to rise. Owen felt his stomach drop away as they lurched skyward. One of the ladies rested a nervous hand against the crushed velvet siding, steadying

herself. Easy now, the husband admonished, as if to a skittish mare, and Owen wondered if he was speaking to his wife or the elevator itself.

Hale Gray was the tour guide and he marshaled the group from floor to floor. In the document repository—a wooden metropolis of floor-to-ceiling filing cabinets—Owen imagined thousands of policies neatly filed, men’s lives tallied and reduced to a few pages between cardstock. Next, they moved into the adjacent typing pool, where Hale gestured to the rows of desks, each with a Remington No. 2 museumed in a cone of lamplight. For several minutes, he sermonized on the benevolence of the company’s stance toward its employees. His army of policy clerks and typists would enjoy free lunches in the cafeteria, subsidized visits to the doctor’s suite, affordable haircuts in the lobby barbershop. There was no reason to leave the building during business hours. Turning solemn, Hale said, “Think of this skyscraper as contributing to the elevation of the species.”

Every time Owen thought the tour was winding down, that a gimlet was within reach, Hale took up a new thread of tedium about the building—the system of pneumatic tubes that carried policies between floors, the mail chutes that ran parallel to the elevator shafts, the uplifting array of evening classes available in the second-floor library: actuarial science, sewing, first aid, English, citizenship. Owen drifted from the pack when they passed a washroom. His stomach was a little squiffy from the elevator ride and he needed to splash some cold water on his face. The white-tiled bathroom was cavernous, broken up by a long line of urinals. He washed his face in the sink, drank from his cupped hands, regarded his hangdog expression in the mirror. What did these people want with

him, these insurance men and their spaniel-faced wives? Even in the washroom there was a kind of order that threatened to suffocate—the hand towels were stacked in a neat tower, each embossed with the company logo of a lion with one paw on a globe, and a white-faced clock hung above the urinals, the red second hand a needling reminder of time’s strident passage. Was this to prevent a clerk’s watery rumination? A workingman couldn’t be fooled; he knew when he was being hemmed in. It might not be the stockyards, Owen thought, but it was still long hours hunched at mindless labor. A clerk might take his free lunch at noon, his evening class in English verbs, even get his shoes spit-shined in the lobby, but he’d emerge from the glass tower in the falling dark each day with a secret kind of malice towards the benevolence up on the twenty-eighth floor.

When Owen came out the party was waiting for him by the elevators. The attendants stood at attention, waiting to load.

Hale laced his fingers across his stomach and launched onto the balls of his feet—“And now the rooftop beckons. We’re all mountain climbers today, even you, Mrs. Carmody.”

An elderly woman looked over the rims of her glasses and tapped her cane good-naturedly. “Will it be any cooler up there in the clouds?” she asked.

“Could be breezy, so hold on to your hat,” Hale said, ushering people into the elevators.

The iron railing of the observation platform kept the VIPs a dozen feet from the abyss. Cocktails poised, hats fastened, they stepped onto the deck and edged toward it. Owen was now in front and he placed one hand on the metal guardrail while the other held the

sacrament of gin over ice. La Salle Street dropped away, a river of hats, flecked cloth, upturned faces. “Give them a wave,” said Hale. Owen set his glass on a table and raised both hands, crossing them above his head in a nautical look-here-now. The mob hollered in response. Errand boys tossed their hats in the air, tooted their bicycle horns. The other VIPs joined Owen and there was a full minute of waving down into the pit as a photographer flashbulbed beside them.

When the euphoria subsided, Owen picked up a pair of opera glasses and took in the panorama—the ziggurat skyline with its middling towers and sunless mercantile valleys, the lake a sapphire backdrop to the east. The streets, glimpsed through the endless procession of flat roofs, dizzied with placards and advertisements—miniature lettering for *Brown’s Iron Bitters* and *Roxwell’s Corned Beef Hash*. Over on State he could make out the Masonic Temple, Chicago’s now-eclipsed high point, and the Reliance, with its wide bays of glass and Gothic tracery. His father had once demolished buildings in that vicinity though he couldn’t remember the exact blocks. The El cut a narrow path between office façades, between walls of red-pressed brick, and Owen saw the dotted faces of passengers at the windowpanes as it flashed into a narrow gap of open space. The cross-hatching of streets and avenues stretched for miles, bordered on one side by the shoreline, but continuing south and west through a scrim of smoke and soot, the grid thinning into tenements and vacant lots and cemeteries, out farther to the Livestock Emporium and stockyards, before it all faded into a distant patchwork of dun-brown farms. The Midwest of the country was just beyond, the great plains furrowed and sown. This bucolic reminder continued closer in, on the flat rooftops of nearby buildings—chickens, a running dog, a boxed flower bed. A custodian’s perch topped a ten-story

office building, a leaning tin shack with a man standing shadowed in the crude doorway. Laundry flapped from a line and a scrubwoman was beating a Persian rug into dusty submission.

“The great mongrel city,” Hale said, sipping his neat whiskey. He looked off at the clouds scudding in from Canada, at the ships hauling timber from Michigan pineries, before turning abruptly and raising his glass. “We’ve outstripped the Masons and the church steeple and of course the easterners are clambering after us. But no matter. This is our moment. To the dream of a fully insured populace. To them, down in the hole.” Everyone drank and Hale tilted his glass as if to anoint the laborers and shopgirls with a single drop. “Now,” he said, stepping away from the edge, “I believe it’s time for lunch and a little demonstration. Ladies, we will enjoy the buffet together but then I’m afraid it will be gentlemen only for a few minutes. Forgive me on this account.”

They moved to the alcove by the clock tower, to a canvas tent filled with chairs and banquet tables. Bow-tied waiters, flushed in their dinner jackets, tended the reception. Slices of salmon and mackerel were stacked on ice; crescents of fruit and sandwich triangles were arranged on trays. Owen moved among the tables, a chip of ice cooling his tongue. As long as he didn’t linger in one spot there was little chance of conversation. Itinerant trader, orphaned son of a housewrecker, what did he have to discuss with Mrs. Carmody, widow and baroness, who kept a lockbox of jewels in the basement of the First National? Precisely nothing, he thought, retreating to the cocktail table.

Hale guided the women from the tent, inviting them to take another spell at the observation deck. When he returned he asked the men to be seated while a pedestal was

set up in the rear. A man in coveralls, sitting on a high stool, tinkered with a contraption that burned a small lamp bulb. The mayor whispered the word *Vitascope* and the tent flaps were shut. The scent of warming mackerel and body heat on wool. Darkness except for a shiv of daylight along the tent's ground-seam. The projector hummed through its gears and a grainy, silver-blue light threw itself against the canvas siding. At first the images were dark and jumbled—a wedge of pristine beach, a flickering of date palms, a settlement of thatched treehouses—before the view crystallized on a band of tattooed savages dancing in a circle. A ragged line of bare-chested women clapped sticks together. A silent montage spilled across the canvas—canoe races, black men with kinked hair paddling through the waves, a masked figure rampaging through a village with a club, a pig roasting in a coral hearth, an old woman asleep on the sand. The audience sat rigid, cocktail glasses and cigars poised. An insurance broker held an asparagus tip inches from his mouth. Owen leaned forward in his seat. A jittered sequence tracked a naked girl coming out of the ocean with a fish writhing in her hands. She smiled and took off running in the sand and a few of the insurance underlings whistled before Hale placed a finger to his lips. A young boy on a clifftop blew into a conch shell. Villagers sat in the dirt, feasting on what Owen guessed was taro and pork. Somewhere in Melanesia he suspected. The last image was of a native hoisting himself up a banyan tree. He sat in the fork of two branches, a betel-nut bag over his shoulder, looking out to sea. After a moment, he took a brownish clump from the bag and put it into his mouth. He chewed slowly, eyes fixed on the horizon, before the image faded and bled away from the screen.

The tent flaps remained closed but Hale lit a kerosene lamp. The nitrate smell of heated filmstock lingered. Hale walked among the men, handing each of them a postcard.

On the front was a picture of an idyllic beach where two black natives faced each other with spears and wood-carved shields. Their muscles were tense, their stances martial. The reverse side featured a printed message made to look like handwriting: *Dear Sir, The Chicago First Equitable Insurance Company invites you to see an exotic spectacle on the rooftop of their new landmark downtown building.* Then, below, in smaller font: *Life Insurance Delivers Men from the Primitive Rule of Nature.* A murmur broke out among the vice presidents as they lit to the idea of sending postcards to thousands of suburban households, out into the third-acre plots where Mr. O'Connor or Haroldson still kept a smokehouse and a potato patch in back and was waiting to be brought in from the frayed edge of his workaday life.

“This is just the beginning, gentlemen,” Hale said. “Think of this building as our totem pole. Our chief advertisement up in the clouds. Tourists will flock to the observatory. They’ll try to spot their houses and neighborhoods, pointing this way and that. We’ll rent them spyglasses and hand out policy pamphlets and lemonade in the elevators.” He moved to the tent entrance and drew back one of the canvas flaps, letting the daylight blanch their faces. “And each night when the clock tower stops chiming and the beacon comes alight, they’ll remember that we stand for permanence and fair-mindedness. Something beyond the grime and gristle.”

Owen pictured the galley slaves in the typing pool, the filing clerks perched on their stepladders like steeplejacks. He stood up from his chair, feeling the pull of a breeze and a tumbler of gin somewhere outside the canvas furnace. Hale Gray let him pass without a word but was soon upon him, an assured hand at his back.

“Mr. Graves, when all these niceties are over, I have a business proposition for you.”