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## Women and Modernity: Dream or Nightmare? Skyscraper and Skyscraper Souls

By Lawrence Rainey



Still from Skyscraper Souls (1932)

Typewriters, telephones, Dictaphones, adding machines, duplicators, loose-leaf ledgers, card indexes, vertical filing systems – all interlinked and concentrated in that new kind of building, after 1890 increasingly called the 'skyscraper': these devices shaped what business historians now recognize was 'a veritable revolution in communication technology' that took place between roughly 1890 and 1910, one that created an interlocking grid of communications and storage-and-retrieval technologies.<sup>1</sup> The centre of that grid, its epitome, was an equally novel figure: the female clerical worker, more commonly described as typist, secretary, or stenographer, a figure who not only stood at the centre of a communications revolution transpiring in the real world, but also became a major protagonist within a rapidly changing media ecology that reformulated that world as spectacle. She was both the protagonist and the addressee of plays, postcards, comic strips and

cartoons, novels serialised in tabloid newspapers, conduct books, popular songs, poetry, and above all, film. Taken together, these now forgotten works constitute a vanished continent of modern consciousness, one that has only recently begun to be rediscovered and explored.<sup>2</sup> While mapping an entire continent is plainly beyond the scope of an essay, two representative specimens from the 1930s can cast light on the interwoven issues at stake: capital, sexuality, trust, and the literary and cinematic conventions marshalled to address them.



Fig. 1

Skyscraper (Fig. 1), a novel by Faith Baldwin, was published in 1931, while Skyscraper Souls (Fig. 2), a film that was based on the novel, was released in 1932.<sup>3</sup> *Skyscraper*, the novel, turns on the experiences of Lynn Harding, a 22-year-old secretary who has recently moved from a small town in the Midwest to New York. Doing so, Lynn unknowingly follows the trajectory of a well-worn fictional convention: during the period 1890-1930, novels that featured a typist or secretary as the protagonist routinely portrayed her as stemming from а small-town or rural background.<sup>4</sup> In effect, such novels became fables of modernity, retracing a journey from a

traditional culture governed by customs formed in webs of kinship and community to another

answering to the more abstract and impersonal grids of modernity. Not only her move from country to city signals this. Lynn works in the Seacoast Building, a fictional skyscraper that mirrors the contemporary Chrysler Building, the real skyscraper that was completed in 1930 and became the object of much contemporary media attention.<sup>5</sup> Overnight it became the world's tallest building, eclipsing the Bank of Manhattan Building (now Trump Building) which had been completed a few months earlier in 1929. That building, in turn, had itself broken the record for height held since 1913 by the Woolworth Building. But the Chrysler Building differed from both those skyscrapers in more than height: it rejected their backward-looking neo-Gothic (Woolworth) and neo-classical (Bank of Manhattan) styles, and instead adopted the modern, machine-age style and materials of art deco, traits that coalesced in the famous, stainless-steel sunbursts that cap the building's crown. Here was modernity incarnate, a structure so iconic that its outline on the book's dust jacket sufficed to evoke an entire world.<sup>6</sup>

The fictional building's identification with modernity is still further accentuated within the text proper. The real Chrysler Building was owned and financed by a representative of industrial manufacturing, the automobile maker Walter Chrysler; the fictional Seacoast Building is owned by the Seacoast National Bank and Trust Company, a titanic financial institution nestled within the building and the site of Lynn's daily labours. The building no longer indexes just modernity, but the force that informs and drives it: capital. And whereas the upper storeys of the real Chrysler Building contained an exclusive club and restaurant, the upper storeys of the fictional Seacoast Building studios of UBC, a radio station that represents what was then the cutting-edge technology, the ultra-modern communications and entertainment medium reaching directly into the home and destroying the distance that once divided abstract capital and human intimacy. Financial manoeuvres and sexual bargains: these may be curiously entwined in this brave new world.



The plot of *Skyscraper* revolves around the fate of Lynn and Tom, a 23-year-old young man who works as the confidential clerk to a vicepresident at the bank. In the story's background stands another couple composed of 48-year-old Sarah Dennet, who is both Lynn's boss and her godmother, and David Dwight, also 48, a wealthy and celebrated trial lawyer. Twenty years earlier they had had a passionate affair that collapsed, but they have remained cordial friends. After meeting Tom through a casual encounter in the skyscraper coffee shop (ch. 1), Lynn is actively courted by him. Their courtship takes place in public spaces, with predictable obstacles for their developing intimacy. But when Lynn moves out her single room in the Marlow Business Club for Girls and takes small flat with a friend named Jennie, she finds that she has only traded one problem for another (ch. 4):

Fig. 2

Yet the flat did not work out. Oh, as far as Jennie was concerned it did. But when Tom came into it, the flat was proving dangerous. They were in it together and alone far too much. (47)

Lynn and Tom are finding it difficult to trust themselves when alone. To remedy their deepening frustration, Tom proposes marriage, though with the proviso that Lynn quit her job. But Lynn thoroughly enjoys her work and, moreover, Tom isn't earning enough to support them both. Lynn rejects his proposal, and Tom caps off their discussion by storming out. Soon thereafter (ch. 5), Lynn meets David Dwight. Despite their different ages, Dwight begins to court her, carefully using his friendship with Sarah as a screen (chs. 6-8). Meanwhile, Lynn and Tom, once more reconciled and pursuing plans for marriage, find their aspirations repeatedly blocked. Tom

has conceded that Lynn can go on working after marriage, but worsening financial conditions have prompted the bank to alter its policy on women: married women will soon be let go (ch. 9). Lynn then tries to find another job, but her plan goes awry (ch. 10). Tom then announces that he intends to act on an insider trading scheme proposed to him by a colleague at the bank, but Lynn responds with moral indignation and vetoes it (ch. 11). Their plan to marry has been blocked a third time.

It is at this point that Lynn and Sarah go away for a weekend party at David Dwight's summer house on Long Island (chs. 12-14). Too trustingly, Lynn solicits Dwight's counsel about the insider trading scheme. Outwardly he discourages the plan, but inwardly he ponders exploiting it for his own gain. Sarah, meanwhile, becomes aware of David Dwight's romantic interest in Lynn and grows apprehensive. She makes him promise not to pursue Lynn any further as long as she remains together with Tom. Just as the plan for Lynn to marry Tom has been blocked, so David Dwight's pursuit of her is blocked. The plot now sets off on a new trajectory.

Dwight has correctly guessed that Lynn's enquiries were really enquiries on behalf of Tom, and through Sarah he leans the identity of Tom's friend at the bank (ch. 15). Through him, in turn, he acquires knowledge of an impending merger between the Seacoast and another large bank, an event that will spark a rise in the bank's stock shares. Together with others, Dwight now engages in insider trading. But when bank officials notice that the stock prices are rising and surmise there has been a leak, they fasten on Tom and fire him. Tom, though surprised, remains unruffled: he has long detested his office job and has already been exploring avenues to pursue the career in radio engineering that truly engages him. But when he conceals his dismissal from Lynn, eagerly takes up a new job in radio (ch. 16), and then buys a second-hand car with his first earnings, trouble ensues as Lynn learns the true story about his dismissal and wrongly accuses him of having reneged on his promise to abandon the insider trading scheme. Tom, indignant at her lack of faith, breaks with her (ch. 17). And when David Dwight learns of this, he resumes his pursuit of Lynn. His courtship proceeds with some success as Lynn grows heartsick over Tom's absence. She is poised to fall for David Dwight (ch. 18). But at just this moment Tom turns for help to Sarah Dennet, Lynn's godmother and protector (ch. 19). After learning the details of the insider trading scheme from Tom, Sarah guesses what has happened. She arranges a melodramatic scene, with Lynn present, in which she exposes Dwight's betrayal of public trust through insider trading, then discloses his shabby betrayal of her private trust twenty years earlier. (ch. 20). Chastened, Lynn is finally reconciled with Tom, and since the bank has altered its policy regarding married women (times are getting better), they can at last be married.

Trust is the key concept and theme of *Skyscraper*, driving all its major turning points. Lynn, not by chance, works in the bank's trust department. As she and Tom grow ever more intimate they find that they can't trust themselves when alone together and therefore turn to the institution of marriage. But when that avenue is blocked, Lynn wrongly places too much trust in David Dwight, assuming he is the disinterested friend that he

pretends to be. She also wrongly places too little trust in Tom, doubting whether he has kept his word not to engage in insider trading. David Dwight, instead, exploits his trust with Sarah Dennet both to get the information that will facilitate his insider trading and to gain advantage in his romantic courtship of Lynn. In the end his lack of faith, his fundamental untrustworthiness, is exposed by Sarah. And Sarah, who has felt divided by a residual sense of loyalty to Dwight and her loyalty to Lynn, comes to see that her faith in Dwight was self-deception. While the plotting asserts a loose parallel between David Dwight's abuse of trust in the financial sphere and his unscrupulous pursuit of Lynn, the parallel remains inert and undeveloped. In Skyscraper Souls, instead, it acquires genuine salience – and startling, even terrifying power.

Assessing whether film adaptations are 'faithful' to their precursor novels is a notoriously hazardous enterprise. Brian McFarlane has recently urged that a great deal of imprecision and mere impressionism in such criticism might be reduced by concentrating solely on cardinal narrative functions. ('Cardinal narrative functions' are those actions and events that are the hinge-points of a narrative by virtue of creating alternatives of consequence to the story's development.)<sup>7</sup> Viewed in these terms, the novel *Skyscraper* has a restricted number of cardinal functions that are easily catalogued:

- 1. Lynn meets Tom
- 2. Lynn is courted by Tom, leading to excessive intimacy
- 3. Lynn meets David Dwight
- 4. Lynn is pursued by David Dwight, but his pursuit is blocked
- 5. Someone's word is cast in doubt, and Tom breaks with Lynn
- 6. Lynn is pursued again by David Dwight, and almost falls
- 7. Lynn is rescued from David Dwight by Sarah Dennet
- 8. Lynn is reconciled with Tom

These cardinal functions are all replicated in the film, and moreover are replicated in the same sequence, however different the specific incidents through which they are articulated. Assessed in these terms, the film faithfully follows the novel.

Yet in another sense *Skyscraper Souls* is a very dark reworking of *Skyscraper*, a reworking that takes place not on the narrative's horizontal axis of event and sequence, but on its vertical axis, one that embraces more diffuse yet crucial notions such as psychological and biographical data of characters, notations of atmosphere, and representations of place. Seven of these prove crucial. First, David Dwight is assigned a new profession: he is no longer a lawyer who does occasional business at the Seacoast Bank; he is now its president and principal owner – and he resides there in a luxury suite as well. He has been transformed into its heart of darkness, a figure who also possesses real and unbridled power over Lynn. Second, a major change occurs in the dating of the

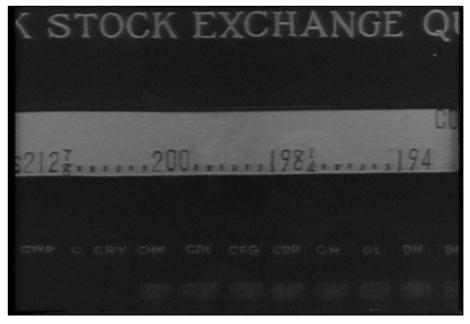
romantic affair between David Dwight and Sarah Dennett. In the novel it has transpired twenty years ago, a remote event with only modest reverberations in the present. In the film it is something transpiring in the narrative now, sustained through petty and sordid deceptions. Third, reworking the chronology of their love affair entails another consequence. For while the film follows the novel in depicting Sarah as a surrogate mother for Lynn, her ongoing affair with David Dwight implicitly turns him into a surrogate father and so endows his pursuit of Lynn with lurid, incestuous undertones. Fourth, the insider trading scheme of the novel is radically reshaped: it is no longer a project concocted by Tom's friend at the bank; instead it becomes a scheme hatched by David Dwight alone, and insider trading is replaced with fraudulent price fixing, a plot to strip fellow investors in the bank of their shares. (Dwight will precipitate a massive drop in share values, forcing everyone to sell out, then purchase the shares at bargain prices to become the bank's sole owner.) Fifth, the film sharply accentuates the parallel between economic and sexual fraud, doing so by underscoring differences between its construal of the symbolic and visual orders.

Consider a typical sequence showing how David Dwight and Sarah Dennet conceal their ongoing affair from Lynn Harding. First we see Lynn answering the phone, trustfully accepting David Dwight's enquiry about Sarah Dennet; then the film cuts to Dwight in his private apartment, panning left to disclose Sarah Dennet, who sits in a revealing negligee and is placed against the background of a large bed that shimmers behind a veil of gauzy material. The telephone call has been merely a ruse conducted through the symbolic order of language; but what the film reveals is truth, at once alluring and sordid, disclosed through the visual order of the camera. Consider a second scene that occurs a bit later in the film. Lynn Harding has been asked to work late in order to type up a special report, one she must then deliver personally to David Dwight at his apartment in the building. But when she arrives at his apartment, she discovers a party in progress. Dwight invites her to join in and then escorts her toward some interior rooms just glimpsed through a doorway. Meanwhile, with his arms bent behind his back, he rips up the report she has just finished and throws it into a nearby urn.

Once again the symbolic order of words has been turned into waste paper, its meaninglessness revealed through a cinematic and visual order that unfolds beyond the knowledge of Lynn and implicates the viewer. That marks a sixth major difference between the novel and the film: whereas the novel uses free indirect discourse and other devices to make the reader identify with the protagonist Lynn Harding, the film's visual order ensures that a viewer shares knowledge about 'what is really happening' with David Dwight, her antagonist. Together, Dwight and the film viewer share dirty knowledge, guilty knowledge.

The contrast between the symbolic and visual orders is restaged near the end of the film in a double sequence that is bridged by a single, brief image. As David Dwight's price fixing scheme kicks into gear, shareholders in the bank learn that their shares are rapidly becoming worthless. In the first sequence, the spurious reports of the ticker tape (Fig. 3), indices of the symbolic order, are intercut with numerous reaction shots that depict how

individuals respond the to discovery that their shares are worthless. Then comes a brief image, pure visuality devoid of speech or any other marker of the symbolic order: the legs of Lynn Harding (Fig. 4). These give way to an office scene, where David Dwight is making a sexual proposition to Lynn. He invites her to come away with him on a journey on his yacht. Lynn, after raising some objections (she would prefer to be married, but accepts on trust his fraudulent claim





that his wife won't give him a divorce), agrees to go away with him, in effect becoming his mistress. In this extraordinary double sequence, the film juxtaposes the fall of the share prices with the fall of Lynn Harding. The financial ruin of the characters in the first sequence is mirrored by the sexual and moral ruination of Lynn in the second. What discloses the hidden logic that binds them together is the camera's lingering close-up on Lynn Harding's legs, filmic synechdoches for the real economy of desire that drives both the financial and sexual economies. Again it is the visual order, devoid of words, that reveals the truth and unmasks the deceptions encoded in the symbolic order of language, the printed abbreviations and numbers on the ticker tape or the words exchanged by Lynn and David Dwight. And as if to underscore this distinction, the dialogue in the second sequence ends on a pointed note:

Lynn Harding: Don't you think it'd be a little bit embarrassing if you couldn't introduce me as 'Mrs.'? David Dwight: Well, you could go as my ward. Lynn Harding: That'll cover a multitude of sins. David Dwight: *[Laughter]. Fade out.* 

It is impossible not to notice the use of paronomasia (or playing on words that sound alike) in Dwight's final comment to Lyn: 'Well, you could always go as my ward.' For if we take the term 'ward', drop its final consonant and add some initial aspiration, we discover the term 'whore', one that accurately characterizes the status that Lynn will acquire by accepting Dwight's proposal. But if instead we merely alter the central vowel of 'ward', we soon hear the term 'word'. The symbolic order ('word') both conceals ('ward) and intermittently reveals ('whore'), the libidinal economy other disclosed only in and by the visual order. And when Lynn replies, 'That'll cover a multitude of sins,' she bespeaks not only her acceptance of a sordid ruse, but also the film's deep

distrust of the symbolic order that comprises money (the fraudulent share prices) and language. Appropriately, David Dwight replies with nonverbal laughter.

The sequences depicting the collapse of the share prices and Lynn's moral fall find their counterpart in another one that occurs just before the movie's ending. In the interim, Sarah Dennet has learned that her twelve-year affair with David Dwight has been based entirely on a lie. Dwight has always told her that he cannot marry her because his wife refuses to give him a divorce; but when his wife herself turns up at the office, Sarah learns directly from her that he has never asked for one. When she then learns that Lynn has agreed to Dwight's proposed cruise on his private yacht, she takes a final step to thwart his plans. She shoots him. (In the novel, we recall, she stages a judgement scene and exposes his financial and romantic infidelities.) In his dying moments, Dwight performs a strange act of chivalry: he carefully wipes off Sarah's fingerprints from the pistol, calls in his



butler to announce that he has accidentally shot himself, and orders him to fetch a doctor. Then he collapses, evidently dead: it is from this point onward that the film becomes completely silent, the symbolic order of words and language now wholly subsumed within a purely visual order lasting forty seconds.

Sarah rises from where she has been bent over the corpse, then

looks at her hands. Hypnotically, she moves toward a doorway

(screen right) that leads to an off-screen space otherwise unidentified. With another cut we become aware that she is on a rooftop terrace. Behind her, in the background, bristles the New York skyline (and the Chrysler Building is unmistakably visible). Wordlessly, she climbs up some steps to a rampart, pauses for a moment, and then leaps. The film abruptly cuts to a special-effect shot: the camera is seemingly positioned between the canyon-like walls of adjacent skyscrapers and we see Sarah's corpse descending. Then the film cuts away to passers-by on the street below: a series of faces, craning upwards, scream in horror. Thereafter the film fades out to black, prefacing the film's final sequence, when Lynn will be reconciled to Tom.

What is so shocking about this penultimate sequence of the film is its willful, even violent reversal of the values that have previously been attached to the visual order. Up until this moment, the visual has been the vehicle for

truth and transparency, for disclosing the hidden desires that drive the financial and sexual economies. But here it becomes the vehicle for madness and speechlessness, a corpse and a scream of horror. The promise of transparency has given way to pure opacity.

How can we account for this oscillation within the film between transparency and opacity? And how can we account for the much darker vision that, only one year later, turned *Skyscraper* into *Skyscraper Souls*? One obvious answer would be: the Great Depression. In early 1931 when *Skyscraper* was published, the economic contraction precipitated by the crash of the stock market in October 1929 was only a year and a half old, brief enough to permit the illusion, which the novel explicitly entertains, that things would soon get better (242-3). By August 1932 when *Skyscraper Souls* was released, the era had already acquired the name by which it is known today, a phrase coined by the contemporary economist Lloyd Graves in his book *The Great Depression and Beyond*. The country's economy was mired in 'the most severe contraction in US history'. Between 1929 and 1932 real GNP fell by almost 30 per cent, while unemployment reached 25 per cent of the labour force. More pertinently, between 1930 and 1933 more than 9,000 banks failed in the United States, equal to some 30 per cent of the total number of banks in existence at the end of 1929.<sup>8</sup> *Skyscraper Souls*, in short, is a reckoning with the Great Depression and what had caused it: unbridled desire, financial and sexual, acting through deception and fraud. Sarah Dennet's final fall from the Seacoast Building is a restaging of the Great Crash of 1929; in miniature she re-enacts that largely mythical scenario of Black Tuesday, 1929, when investors and stock traders were said to have thrown themselves out of the windows of skyscrapers.

Yet while such an account helps us understand why *Skyscraper Souls* is so much darker than *Skyscraper*, it also slights the common features that structure their shared narrative. To understand those better, we must revisit our earlier diagram listing the cardinal narrative functions that shape the story in book and film, then translate those functions into more abstract or even mythical terms. To do that results in a core story like this:

Lynn meets Tom
Lynn is courted by Tom,
leading to excessive intimacy
Lynn meets David Dwight
Lynn is pursued by David
Dwight, but his pursuit is blocked
Someone's word is cast in doubt,
and Tom breaks with Lynn
Lynn is pursued again by David
Dwight, and almost falls
Lynn is rescued from David

- 1. Princess meets knight
- 2. Princess courted, excess of intimacy
- 3. Princess meets wicked wizard
- 4. Princess pursued by wicked wizard, blocked
- 5. Knight goes away, abandons princess

6. Wicked wizard pursues again, almost succeeds

7. Princess rescued by protector/helper

Dwight by Sarah Dennet

8. Lynn is reconciled with Tom

8. Princess reconciled with knight; marriage

Despite their many differences, book and film conform to an almost archetypal story pattern, one that can be readily described as a myth or fairy tale. But if that claim is true, then we need to ask: how is it that a mythical story structure could be marshalled to address subject matter so recognizably, even hyperbolically modern, set inside a skyscraper and addressing the crisis point of modern capital, the Great Crash and the ensuing Depression? Or is it possible that this question, about the discrepancy between fairy-tale narrative and hyperbolic modernity, is only a variant of our other, still unanswered question about the reversibility of transparency and opacity in the visual order as rendered by the film?

Visuality, within the film *Skyscraper Souls*, functions as an index of presence and transparency, and so also of trust. We trust what we can see, what is present before our eyes. But it can be argued that this rendering of the visual is antithetical, even inimical to modern experience. For with the increasing development of abstract systems in modernity, trust in impersonal principles and anonymous and/or invisible others becomes indispensable to social existence. We fly often, say, from London to New York; but we know little about the principles of aviation, and even less about the invisible others who maintain the aviation system. Modernity demands extraordinary degrees of trust in order to function, and of nothing is this more true than with that quintessentially modern invention, money. Only if everyone agrees to trust in the value it allegedly represents can it function at all. Which is why, of course, the plots of both the novel and the film interweave their meditations on trust around human intimacy and abstract capital.<sup>9</sup>

In the penultimate film sequence depicting Sarah's suicide, paradoxes of visuality and presence, trust and risk, are pushed to their extreme. The more we see, the less we seem to know. Because Dwight has already exculpated her, eliminating fear of apprehension as a motive, because Sarah refuses all recourse to the symbolic order of language, because her actions are depicted through the visual order alone, her motives remain fundamentally inscrutable, implacably obscure. Tension is further heightened to an almost unbearable extreme when, just after she leaps off the building's edge, the film cuts abruptly to a special-effects shot that simulates an overhead view of her body plummeting downward. The effect is uncanny because it places the viewer in an untenable position, as if hovering above the streets of Manhattan, peering down. The view is both exhilarating and anxiety-inducing: exhilarating because the technological magic of modernity has enabled us to achieve a viewpoint otherwise impossible; anxiety-inducing because we tacitly recognize its impossibility and secretly fear that we may soon be following Sarah in her horrific descent. Moreover, what we actually see is reduced to a diagrammatic, schematic blankness: a dwindling dark mass set against the grid of street and buildings, a Pollock-ian drip transposed over Mondrian-esque lines. Euphoric transparency and vertiginous opacity merge to form what can only be called a modernist sublime, one in which the dream, or the exhilaration, and the

nightmare, the terror of our own relationship to modern capital find compelling expression. What matters, in the final analysis, may be neither the dream per se nor the nightmare per se, but the distinctively modern reversibility that perennially lets the one become the other.

#### Lawrence Rainey

## NOTES

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- 3. Faith Baldwin, *Skyscraper* (New York: Cosmopolitan, 1931; repr. New York: Feminist Press, 2002); all citation are to the more recent and accessible reprint. Edgar Selwyn (dir.), *Skyscraper Souls*, Metro-Goldwyn-Mayer (August 1932), starring Warren William (as David Dwight), Maureen O'Sullivan ((as Lynn Harding, Verree Teesdale (as Sarah Dennet), and Norman Foster (as Tom Shephard).
- 4. Consider only four American novels from the period:

Author/Title	Date	Protagonist	From	То
Clara Del Rio, Confessions of a Typewriter	1893	Unnamed	rural Illinois	Chicago
Elinore Dawson, Merciful Unto Me, a Sinner	1905	Gypsy	W. Virginia	Chicago
Sinclair Lewis, The Job	1917	Una Golden	Pennsylvania	New York
May Christie, <i>Love's Ecstasy</i>	1928	Aleda Ray	upstate NY	New York

5. For a bibliography of contemporary media writings see <u>http://xroads.virginia.edu/~1930s/DISPLAY/chrysler/works.html</u>.

6. The recent reprinting of the novel by the Feminist Press sports a cover illustration from the Dell Books paperback edition which, although undated, can only have been published sometime after 1943, when Dell was established. The claim, issued on the back cover of the Feminist Press edition, that the 'cover art [is] from *the 1931 Dell edition*' (italics mine) is patently mistaken. Not surprisingly, the post-1943 Dell cover illustration and the poster for the 1932 film *Skyscraper Souls* replace the Chrysler Building with a stylized but immediately recognizable depiction of the Empire State Building, which was

completed in early 1932 and replaced the Chrysler Building as the world's tallest building, status it retained until 1973 when it was eclipsed by the Sears Tower in Chicago.

- 7. Brian McFarlane, *Novel to Film: An Introduction to the Theory of Adaptation* (Oxford: Oxford University Press, 1996), 3-30. McFarlane is adapting the well-known terminology of Roland Barthes, 'Introduction to the Structural Analysis of Narratives', in his *Image--Music--Text*, trans. Stephen Heath (Glasgow: Fontana/Collins, 1977).
- 8. Elmus Wicker, *The Banking Panics of the Great Depression* (Cambridge: Cambridge University Press, 1996), 4 and xv.
- 9. The two now-classical starting points for discussing trust are Ulrich Beck, *Risikogesellschaft: Auf dem Weg in eine andere Moderne*\_(Frankfurt am Main: Suhrkam, 1987), translated by Mark Ritter as *The Risk Society: Towards a New Modernity* (London and Newbury Park, CA: Sage, 1992); and Anthony Giddens, *The Consequences of Modernity* (Stanford: Stanford University Press, 1990), 27-36, 79-100, 112-24. For an overview of the immense discussion that has ensued, see Reinhard Bachmann and Akbar Zaheer (eds), *Handbook of Trust Research* (Cheltenham: Edward Elgar, 2006).