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Forty Millionaires on One Train

CONDUCTOR R. REDFEARN AND ENGINEER GEORGE MURDOCK READY TO TAKE OUT THE MILLIONAIRES' SPECIAL.

SIX PARLOR CARS CARRY THEM EACH FRIDAY EVENING TO SPEND SUNDAY AT LAKE GENEVA

Human freight, representing perhaps \$200,000,000, is carried out of Chicago to Lake Geneva every Friday afternoon on the millionaires' flyer on the Northwestern.

No train in the world perhaps carries as many millionaires as that which, running as the first section of No. 536, on Fridays races northward over the seventy miles to Chicago's summer suburb on the shores of beautiful Lake Geneva.

On one afternoon forty millionaires occupied the seats in the six parlor cars which compose the equipment, while the other seats were occupied by men and women whose names are important in Chicago's social and business life, even if their accumulation of riches does not yet entitle them to rank with the millionaire class.

Perhaps in this one train, according to rough calculations of fortunes there was \$200,000,000 represented, and the thought of the damage which a bad wreck might occasion should keep the railway officials of the road thinking.

Palatial Train Which Carries Rich Men.

The 3:45 train to Lake Geneva is a popular one, even on ordinary days, but on Fridays the crush is so great that the road decided upon a train which has been nicknamed the "millionaires' special." The regular train, for "common folks" who are not worth more than \$100,000 or so, is made up as usual, but it is run as the second section, while a gorgeously equipped train, with one of the fastest racing engines on the road and six parlor cars, is sent out in the lead.

On ordinary days the 3:45 train stops at half a dozen stations, but on Fridays the millionaires' special is destined for Lake Geneva, and, from its first rush out of the Wells street train shed until it flashes into Lake Geneva it never even hesitates - but flies through towns and cities and hamlets at sixty miles or more an hour. At Lake Geneva, at the head of the lake, a great part of the millionaires alight, and then the millionaires'

special whirls on around to Williams Bay to unload the remainder of its precious human freight.

No train in America, according to railway officials, carries such a load of precious lives - "precious" being used in the sense of their value as represented in their fortunes. Possibly more money is represented in travel between Chicago and Lake Forest in summer, but that is scattered in autos and over many trains. The millionaires' train of Friday afternoon, however, catches the scores of men or millions who have their summer homes around the shores of the beautiful lake, and who, skipping Saturday, break loose from all cares Friday afternoon and rush out for the weekend at the lake.

Forty Millionaires in a Single Trip.

Conductor A. Redfearn, who has been on the run to Lake Geneva for twenty-four years and who knows personally most of his millionaire passengers, has counted forty men rated at from one to a dozen millions on his train in one Friday afternoon.

Figuring conservatively, Redfearn and his engineer, George Murdoch, who has been hauling trains from Chicago to the lake for twenty-six years, carry \$500,000,000 worth of humanity a week for twenty weeks during the summer season, or over \$10,000,000,000 in the season.

The train makes the run to Lake Geneva in a little over an hour, and completes the flying trip at Williams Bay in about an hour and a half, beating the regular schedule several minutes, the "common folks" train that follows, being scheduled to make the run in an hour and forty-five minutes, landing the millionaires at home in time for early dinner or a dip in or a sail upon the lake.

The flight of the millionaires' special is full of interest to a man worth approximately 45 cents over and above the fare and the extra seat fare charged on the millionaires' special, and who is wondering if he can get anything to eat in a colony of millionaires for 45 cents. He feels a little bit condescending toward the common people in the train on the other track that is to follow, and he begins to understand how people feel who call Rockefeller "John." He understands, too, why these people tell him to see the office boy when he calls on them, and he begins to perceive that maybe, after all, a fellow honestly may believe that he is right and the law wrong when he wants to do anything forbidden by statutes made by common people.

Man With 45 Cents Feels Scared.

There is atmosphere on the millionaires' train. The man with 45 cents and a return ticket begins to wonder if he will have to give 40 cents of it to the porter and go hungry until he can get back to Chicago. He trembles with the thought that perhaps one of these millionaires will recognize him and invite him to dine. He begins to feel important, because he sees John J. Mitchell, Chicago's leading banker and Morgan's western representative come in, choose a seat, and glance idly over a paper, and notices that Mr. Mitchell's clothes aren't any better than his and no more neatly pressed. Up to that time, he feared that perhaps he'd look shabby and that the millionaires would stare at him.

Pretty soon a fellow whose pictures he has seen in the paper strolls in, chewing a cigar as if he would enjoy lighting it. The man with 45 cents begins to feel important. He knows that, somewhere, he has seen the picture of the man who is strolling through the aisle, and that he undoubtedly- is a millionaire, but he is not prepared for what follows. The rather large man across the aisle looks up from his paper and says, "Hello Swift," and the man sits down in the opposite chair, remarking: "Hello, Allerton: pretty hot, isn't it?"

Seventy-Five Millions in Two Seats.

The man with 45 cents in his pocket begins actually to bloat. There is one of the Swifts. He thinks it is Edward Ward, but maybe it is the great Louis himself, and beside him is Samuel Allerton. There are \$20,000,000, perhaps more, within reach. If it is Edward Swift then there is \$12,000,000 or more, and Allerton is worth any \$20,000,000 - that makes \$32,000,000 - and if it is Louis Swift why, then the man with 45 cents figures that perhaps there is \$75,000,000 in two seats.

He recalls with vague alarm the tales he has heard of high finance, and, seeing little hope between the millionaires and the porter, he clutches his 45 cents and determines to hang on to it as long as possible.

The scene is getting busy. The train on the opposite track is filling up with the half-million and under citizens, while every glance down the platform reveals three or four millionaires. The man with 45 cents in his pocket figures that, after all, he is the representative of the class they are all after, and comforted. He keeps his eyes open. Down the aisle comes a strong looking old fellow, and he meets in the aisle another man whose face is dimly familiar to the man with the 45 cents.

"Hello, Crane," says one. "Going out?"

"Hello, Hutchinson," greets the other, and they pass along, seeking their seats.

Selfridge, Crane, and Hutchinson.

There go a few, score more of millions, for the men are Charles Hutchinson and R. T. Crane. Through the aisle comes another, a man with prominent whiskers brushed fearlessly aside. Evidently, he has been through a couple of cars and has not found the companion or the seat he is seeking. He glances at the seated passengers as he passes, and greets several. The man with the 45 cents wonders who he is, until one of the men buried in the paper up and says: "Hello, Selfridge, sit down."

Add \$10,000,000 or so more. It is Harry G. Selfridge, running up for the weekend.

N. W. Harris comes bustling through the car, and a short distance behind him appears Dr. R. N. Isham.

It is getting near time for the train to start. The man with 45 cents begins to get anxious and wonder if multimillionaires ever miss trains and what they would do if such a thing would happen. He looks out of the window just in time to see John J. Mitchell speak to the brakeman, laugh at some bright greeting, and dive up the steps into the car. Add a score or more of millions.

The man with 45 cents is beginning to get reckless about millions. He started in to keep accurate account of every penny that came aboard the train, according to ratings by Dun, Bradstreet, rumor, and other authorities on the wealth of great men. But when Morgan's representative, director in more companies than one can count, and head of one of the biggest banks in the country comes on, he begins simply to put down the name, and add ciphers until his wrist gets tired. The chances are he will miss Mitchell's wealth half a dozen millions or so, but what's the difference? If he underestimates Mitchell, he probably will overestimate James Hobart Moore, who is ascending the steps of car No. 3 and speaking to Charles Wacker.

Names Familiar to All Chicago.

C. H. Lytton, E. H. Glennon, W. J. Chalmers, and John M. Smyth arrive almost in a body, hurrying down the platform and distributing themselves through the cars in search of seats.

To men who are worth millions minutes are worth many dollars and it is evident that they don't want to lost a minute even in catching a train. They are coming across Wells Street Bridge in autos, carriages, and cars. It is apparent they have just allowed themselves time enough to catch the train, and

calculated, on giving five minutes' allowance in case the bridge is turned.

The last five minutes before train time brings a swarm of millionaires down the platform. The man with the 45 cents sticks his head out of the window and tries to pick them out. He sees Mason B. Starring, but that hardly is worth figuring on. O yes, he's rich, but then not according to the standards of the millionaires' special. He catches sight of W. S. McCrea and puts down that name, because it may add a' million or so to the list. A. C. Bartlett arrives to swell the total. The others he don't know by sight. O, yes, there's Grommes; what's his first name? Well, Grommes will do for this occasion. If it were any other time the man with 45 cents would hunt an hour to be sure to get his initials correct, but what's a million or so on this train? Is that Albert Keep coming? Looks like him, anyhow. Add a few millions. It'll help swell the total. There's Lytton. How much is he worth? O, leave it blank.

Loan Shark Mistaken for Millionaire.

The millionaires are coming so fast that the man with 45 cents can't keep track of them. Besides, he can't pick them out of the crowd. He knows if they come toward his train, the chances are they are worth millions. Just about this time the man with 45 cents suddenly becomes aware that you can't always tell a millionaire when you see one. He saw a face that was familiar and was about to ask some one who he was when he remembered. He was a loan shark downtown, probably looking up some railway man who owes him \$26 with \$325 interest accumulated. He isn't going on the train, but never mind, if he keeps on he may ride on it in a few years. The 45-cent man warns himself to be careful and not to trust his memory for faces, or he may mistake the brakeman for a multimillionaire and get the list wrong.

There's O. D. Wetherell coming. Just in time, for Conductor Redfearn is waving his hand—a few belated millionaires are climbing aboard and the train is beginning to move with its—how much wealth? The man with 45 cents adds up rapidly and finds that he has calculated on \$250,000.000 that he has seen. O, well, what's the use of taking a chance of overestimating. Let's cut it down to \$200,000,000 and be conservative. What's a matter of a little thing like \$80,000,000 to a man with 45 cents anyhow?

Call Each Other by First Names.

The train moves slowly out into the glare. Millionaires quit wandering through the aisles and settle down placidly into chairs, greeting each other by their first names. Just think of

calling J. H. Moore "Hobe" - think of it! Yet that is what one of them did, and "Hobe" said "Hello, Charlie." The man with 45 cents doesn't know who Charlie is, but any one who can call Moore "Hobe" ought to be worth a few millions, anyhow. Let's add-no, what's the use? After a time ciphers get so they don't mean anything to common people. Let's not add any more; \$200,000,000 sounds just as big as \$700,000,000 anyhow, and if any one wants to make us prove those figures (the tax assessors, for instance) it would be tough. Let's be conservative. There's at least \$200,000,000 represented on the train, and anything bigger than that is likely to give a man with 45 cents heart failure on a hot day.

The millionaires' special rolls across a bridge, and, gathering speed, flies through the city. The man with 45 cents gets up and strolls through the train.

Let's figure it another way. Count thirty-two seats to the car, that's about the number that are occupied: Thirty-two times 6-let's see; 6 times 2 is 12, put down 2 and carry 1; 6 times 3. 18, and 1. That's it, 192. They'll average at least \$1,000,000 a seat, or roughly, \$200,000,000. It's more than that, but we started out to be conservative.

Wonder if Mr. Redfearn will tell who is aboard? Wait till he gets through punching tickets.

Many Rich Women on the Train.

O, say: we forgot the women. There are at least two dozen women on board, and some of the richest women in Chicago make their summer homes at Lake Geneva. Yes, there's Mrs. Wilmarth. Saw her at some charity affair during the winter. There's Judge Kohl-saat. He's rich.

Let's see what the millionaires are doing. This train doesn't seem to be like ordinary trains. Conversation and reading papers seem to be the chief form of amusement. Perhaps they are tired out and want to get away from business. A tour of the train, with casual glances in all directions, shows only two men who appear to be talking business. Most of the millionaires are talking golf, or boating, or horse. Funny now rich men love horses. There's a young fellow whose face is familiar. Think he is one of the Egans. Wonder if Joe Leiter is on the train; he a place up there? No, can't find him anywhere. He'd have raised the total considerably.

The man with 45 cents wanders through the train to see what the millionaires do in the hour and forty-five minutes that they cannot use. The first car on the train is the buffet car, and,

although it is well and represents perhaps more money than any car on the train, there is little drinking. It is devoted almost exclusively to smoking.

Play Bridge and Sip Cool Drinks.

Besides, there are two tables of bridge and one of hearts running, and one millionaire, while sipping at a cool looking concoction, is amusing himself by playing solitaire. Mostly the conversation runs on improvements at their country places, the social events of the coming weekend, both at the lake and at Lake Forest, and they all seem to be trying to forget business. One man mentions the wheat market and its sensational advances, but he gets no encouragement, and the subject of golf is broached.

In the next car are five women, and each is talking to at least two men. In the smoking compartment are three millionaires, chewing away at their cigars, looking out of the window, and passing the time. One buries himself in his newspaper and smokes, and the other two keep up a desultory conversation.

In the next car the man with 45 cents figures there are at least \$45,000,000 represented, and he doesn't know half the people. There are eleven women, and the gossip and merriment reveal their influence over the men, for there is but one lone man in the smoking compartment, who is looking over some papers.

Each Praises His Own Cigars.

In the last car the scene is much the same. Six men, two of them extremely wealthy, occupy the smoking room, and their conversation is about cigars. Each one smokes the best brand, and each backs up his argument by giving each of the others a sample of his. One even asks the man with 45 cents to try his brand, said offer being instantly accepted. That man won the argument. He got two votes and the others got one each, which proves that it pays millionaires to give men with 45 cents good cigars. Come again, Charles.

As the train flashes northwestward at a mile a minute there are shifts. Millionaires make calls through the cars, stopping for friendly chats with the women, who hold court in their seats. Invitations to dine, to ride, to auto, to do anything flash around, but the man with 45 cents doesn't receive any. He begins to feel like an outsider. One kind dowager comes near inviting him, and then puts up her lorgnette and looks straight through him out of the window and calls attention to a beautiful view.

Tough luck.

The man with 45 cents subsides into his seat and begins figuring how much the damages would be if the train were wrecked and everybody killed. Simple calculation on a mere avoirdupois basis: Two hundred persons, average weight 170, worth roughly \$5,882.35 a pound.

That's McHenry. Millionaires' special doesn't stop there on Fridays.

Conductor Used to Rich Passengers.

The man with 45 cents hunts up Conductor Redfearn. Much disappointment. Instead of being worth so many millions Conductor Redfearn figures them as so many fares. He remembers, however, a lot of those who are aboard.

The train flashes in sight of a beautiful body of water and a few minutes later stops at the city of Lake Geneva. Around the station are autos and traps, dog carts and carriages, all sorts of horses, and carriages, and liveries. About \$125,000,000 worth of millionaires descend, greetings are extended, gay equipages, filled with pretty women and girls, bear the millionaires away down the beautiful drives, and a moment later the millionaires' special is racing around to Williams Bay, back of the wonderful estates on the lake front, and pretty soon the same scene is repeated at the Williams Bay station.

Concludes Millionaires Are Merely Human.

The run of the millionaires' special is ended. Conductor Redfearn smiles and exchanges parting words with his passengers. Engineer Murdoch and his fireman overhaul and oil and examine the big engine.

The man with 45 cents inquires when the train starts back, skirmishes for a piece of pie and a cup of coffee, and keeps adding and multiplying and subtracting until train time.

And on the way back he suddenly comes to the conclusion that if any one had climbed on the train without knowing with whom he was riding he never would have suspected that they were all millionaires, but would have thought that they merely were a crowd of ordinary people, glad that the week's work was ended, and happy at the prospect of two days of sunshine and fresh air and rest in the country.