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A Madman and a Visionary

George Francis Train, Speculation, and the Territorial Development of the Great Plains

REBEKAH CROWE

At three o'clock on a December afternoon in 1863, about one thousand inhabitants of Omaha, Nebraska Territory, gathered two miles north of the ferry landing to watch the groundbreaking ceremony for the Union Pacific Railroad. The usual dignitaries, including the governor and mayor, gave run-of-the-mill speeches about progress and the settling of the West. Then, after some coaxing from the crowd, a handsome man in his thirties climbed into a buggy and began to speak to his spellbound audience.¹ George Francis Train (Fig. 1), already well known across the country and around the world for both his business genius and extremely energetic oratory, used the rhetoric common to such events, celebrating the combination of progress and manifest

destiny, in "a most eloquent and enthusiastic character."² During the speech, Train insisted that millions of immigrants would flood into Nebraska, eager to take their part in this most American of adventures. In his last autobiography, Train excerpted the most famous portion of his speech: "The great Pacific Railway is commenced, and if you knew the man who has hold of the affair as well as I do, no doubt would ever arise as to its speedy completion. The President shows his good judgment in locating the road where the Almighty placed the signal station, at the entrance to a garden seven hundred miles in length and twenty broad."³

Far from the death and destruction of the Civil War and the eastern centers of predatory business, "those assembled felt that they bore witness to the start of a great enterprise and a watershed that ushered in a new industrial era in America," exactly the feeling George Francis Train intended to bestow on the crowd during his speech.⁴ His enthusiastic prediction about the hordes of immigrants impatient to claim their little portion of territory opened

Key Words: George Pickering Bemis, *Credit Mobilier of America*, Cyrus Hall McCormick, Nebraska, Omaha, Union Pacific Railroad

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Fig. 1. George Francis Train, ca. 1868. Courtesy of the Douglas County (Nebraska) Historical Society Collections.

by the Union Pacific Railroad aligned with the hopes of both railroad officials and community leaders.⁵

While none of the Union Pacific directors traveled to Omaha for the event, they carefully planned this event, including participation by Train, the territorial governor, and the municipal governments of both Omaha and Council Bluffs. First, Train, Union Pacific chief engineer Peter Dey, and others wielded shovel and pick while cannons boomed on both sides of the Missouri River.⁶ After satisfactorily breaking the ground, someone read congratulatory letters from such prominent persons as President Abraham Lincoln, Secretaries William Seward and Salmon Chase, and New York City mayor George Opdyke, followed by speeches

including Train's aforementioned oration.⁷ Immediately after the ceremony, Train sent Union Pacific vice president Thomas C. Durant, manning the company's headquarters in New York City, a flurry of telegrams describing the event and subsequent celebrations.⁸ The next day, the telegraphic barrage continued, and Train urged Durant to check national newspapers for reports.⁹ As a national celebrity, Train provided star power to the event, drawing a larger crowd and garnering much more attention from the national press than Durant or most other Union Pacific managers could have done.

Following the December 2, 1863, groundbreaking, Train spent several years enthusiastically promoting the Union Pacific Railroad and Nebraska, but by the completion of the transcontinental railway in 1869, George Francis Train had moved on to other endeavors. In this article I trace the years of Train's involvement with the Union Pacific Railroad, specifically related to the *Credit Mobilier of America*, his Nebraska real estate empire through the *Credit Foncier of America*, focused in Omaha and Columbus, and his involvement in promotional excursions along the Union Pacific tracks. During these exciting years, Train came into contact with significant men already in the process of settling the Great Plains, such as Cyrus McCormick and Augustus Kountze. Further, in bringing his cousin George P. Bemis with him to Nebraska to serve as personal secretary, Train launched a long relationship between Bemis and Omaha.

While Train's status as a national celebrity gave him the opportunity to headline Union Pacific events and to take advantage of the booming real estate business in Nebraska, neither of these ventures lasted more than five

years. At the end of his life, his connections to the Union Pacific Railroad Company, Credit Mobilier of America, and Nebraska were little remembered. In addition, his eccentric, and even erratic, personality has led many, from Train's contemporaries to the present day, to discount his foresightedness about the future importance of the Great Plains region, specifically Nebraska. In light of the sesquicentennial of Congress's passage of the 1862 Pacific Railroad Bill, I argue that George Francis Train and the other boosters of both railroad and territory must be recognized as an influential, albeit not particularly fiscally successful, element in the territorial development of the Great Plains.

Railroads and Land Speculation

Most historians agree that railroads played an influential part in settling the West. Within the Great Plains, argue Kurt Kinbacher and William G. Thomas III, the railroads become the principal agent of that development and also the key to the modernization of the region.¹⁰ Shelton Stromquist concurs, adding that it was the vast federal land grants that placed railroads in a unique position to "promote emigration, to locate and plat communities, and to endow certain areas with opportunities for economic development, while denying opportunities to others."¹¹

The relationship between the accumulation and sale of land with the erection of railroad lines is well documented. Ray Allen Billington argues that Frederick Jackson Turner left the speculator out of Western prototypes in his famous frontier thesis. Billington's research, although focusing on the colonial period of U.S. history, applies to Train's experience as well. He finds that settlers had more respect

for land speculators working alone but on site over those who created large corporations and served as absentee landlords.¹² Train's success appears to have come while he was the former; perhaps his losses grew out of his failure to remain in Nebraska. John C. Hudson agrees that speculators were necessary for the settlement of the West.¹³

Mark Twain's Colonel Beriah Sellers, while obviously a tool to make his author's point about the corruption of the Gilded Age, does bear a striking resemblance to actual townsite promoters, including George Francis Train. Since we know Twain was aware of Train, this character takes on a special significance in this study. Hudson refers to Colonel Sellers as a liar, traveling with "a satchel full of other people's money, on their way to the next town to find another batch of suckers." Ironically, he is the biggest sucker of them all, increasingly unable to distinguish fact from his fiction.¹⁴

According to A. Morton Sakolski, railroad promotion often had more to do with the increase of both urban and rural real estate values than the profitability of the railway itself. Land speculators in the West had no interest in vast acres of wilderness; they wanted control of the land that would become towns, especially those with railway stations. To this end, speculators, of whom George Francis Train is an example, began to plan and promote towns before the laying of the first railroad ties.¹⁵ J. W. Reps refers to Train as "the most authentic lunatic" of all those who sought wealth through land in the West, while also arguing that he "exhibited genius for erecting complex financial structures as well as a talent for enlisting the gullible and the greedy in his various enterprises."¹⁶ G. C. Quiett agrees, calling Train an "internationally known genius in real-estate speculation and

railroad promotion.” Due to Train’s inside information from Union Pacific and Credit Mobilier of America, his Credit Foncier of America knew before anyone else where the Union Pacific line would be laid.¹⁷ This relationship is reflected in other land speculators who used their close relationships with railroad officials to benefit their townsite promotions.¹⁸ Hudson adds that by law, townsites could not be developed along Union Pacific’s land grants previous to the railroad survey. As soon as the survey team passed through, however, land was open for settlement.¹⁹

Charlyne Berens and Nancy Mitchell add a third element into this partnership: local newspapers. They argue that nineteenth-century newspapers assisted in the settlement of the Great Plains by working with railroads and land speculators to encourage immigration to the region. Boosters of Nebraska and other Great Plains locales, whether employed by a railroad corporation or a newspaper or operating on their own as land speculators, utilized such “self-interested enthusiasm that their descriptions of and praise for [Nebraska] bordered on fantasy.” George Francis Train, as I will demonstrate here, definitely fits this mold. He often submitted so-called advertorials to local and Eastern newspapers in which he waxed poetic about the benefits of living in the Great Plains, thereby contributing to the “unified, cohesive story” created and repeated by newspaper articles and railroad promotional information throughout the United States.²⁰

George Francis Train: Union Pacific Employee?

George Francis Train came to the Union Pacific groundbreaking, his first trip to the Great Plains, via invitation from Durant, an

equally colorful, but to most people, much more distasteful human being than Train.²¹ In fact, Nebraska banker Edward Creighton later complained to Union Pacific chief engineer Grenville M. Dodge that Durant “created \$250,000 worth of ill-will in Omaha and Council Bluffs” every time he visited.²² Dodge later recalled that he suggested Omaha as the eastern terminus for the first transcontinental railroad during a meeting in the spring of 1863. Upon Lincoln’s agreement, Dodge rushed to New York City to visit with the officers of the fledgling Union Pacific Railway Company, including Durant and Train, who were “greatly encouraged” by his news.²³ By late October of that year, Train and Durant hurriedly connived to take control, via stock purchase, of the Union Pacific Railroad and Telegraph Company.²⁴ Durant quickly became the vice president of the corporation while Train remained an off-the-books promoter of the railroad, for which he was paid handsomely.²⁵

After attending the groundbreaking, Train headed to Washington DC to lobby Congress during the debates over new railroad legislation. During the spring of 1864, Train daily sent scores of telegrams to Durant, directing Union Pacific operations from his New York City office; the flow of missives reads much like today’s live blogging or a Twitter feed.²⁶ He encouraged senators to form a select committee to consider an amendatory bill to the 1862 Pacific Railroad Act.²⁷ The resulting legislation, passed in 1864, benefited Train’s friends in the Union Pacific by lowering the par value of their stock, raising the number of available shares, doubling land grants, extending the completion deadline, and relaxing repayment requirements.²⁸

According to Stromquist, railroad compa-

nies made sure someone representing their interests “perpetually prowled the halls of Congress and state legislatures.”²⁹ Richard White adds that these “strikers,” of whom Train is just one, did not appear on railroad company payrolls but worked to “move legislation and thus avoid gridlock . . . at a price,” gladly paid by these corporations who needed men on the ground to help their interests stay present in the mind of “virtually every branch of government.”³⁰ Specifically, Train and his striker compatriots hovered around the congressional committees responsible for funding transcontinental railroads. Since these committees were not particularly high-ranking, it was not difficult for railroad executives to make sure friendly congressmen garnered these appointments and directed legislation and monies toward the railroad corporations.³¹ Charles Carleton Coffin of the *Boston Journal* served much the same purpose for the Northern Pacific Railroad, lobbying, lecturing, and writing articles to support the railroad while never appearing on the corporation’s payroll.³²

Train left Washington DC periodically to attend meetings of Union Pacific stockholders and directors in Durant’s stead.³³ On June 28, 1864, with the passage of the 1864 Pacific Railroad legislation inevitable, Train sent a telegram to Durant announcing he was on his way “to the seat of Empire,” most likely referring to Omaha.³⁴ He charged the Union Pacific four thousand dollars for “expenses and services” during three trips to Omaha.³⁵ Train’s services on behalf of Eastern Division, both in Kansas and the halls of Congress, earned him nearly ten thousand dollars, paid by Durant out of company funds.³⁶ A few years later, rumors circulated through the press that Durant paid Train anywhere between \$50,000 and \$350,000 “as commissions in earlier negotia-

tions of that enterprise,” while other reports claimed “not one dollar has ever been paid to George Francis Train by the gentlemen referred to.”³⁷ Train’s creativity and energy in the lobbying process during congressional debates over the 1864 amendment to the 1862 Pacific Railroad Act made him well worth his cost.³⁸

Credit Mobilier of America

While Durant felt a great deal of pressure to break ground on the Union Pacific Railroad, he was in no hurry to start any actual construction, because the company’s coffers stood nearly empty. Once again he turned for an answer to George Francis Train, who had the perfect plan.³⁹ While in France the previous decade, Train had observed “new methods of finance” used by Parisian brothers Emile and Isaac Perrere to finance French infrastructure and real estate ventures with limited liability to stockholders.⁴⁰ Train decided to introduce twin corporations, the Credit Mobilier and Credit Foncier, to the United States.⁴¹ The Credit Mobilier of America, which financed track-laying contracts for the Union Pacific, quickly outgrew Train’s control and ended in a congressional bribery investigation. While most of the testimony given in the formal inquiry relegates Train to a very minor and innocuous role, historical evidence supports Train’s claim to the concept, name, and purchase of the organization that became the Credit Mobilier of America.

Instead of starting a corporation from scratch, Train suggested the less expensive and quicker route of revamping an existing Pennsylvania company. The incorporators of the Pennsylvania Fiscal Agency, chartered in 1859 for vague purposes related to railroad building, never progressed further than sell-

ing a small amount of stock. Train decided this organization would fit his purposes and set about transforming it into the Credit Mobilier of America in late February 1864. Oliver W. Barnes, one of the original incorporators in the Pennsylvania Fiscal Agency, later testified before Congress that Train acted as Durant's agent when negotiating the purchase of the charter from Barnes and his associate, Charles M. Hall. Train informed Barnes and Hall that he and Durant wanted to buy the charter "for the purpose of using it in building the Union Pacific Railroad." He offered about \$30,000 for the charter and expenses; cementing the deal on March 3, 1864.⁴² By the end of the month, the Pennsylvania Legislature approved the name change to the Credit Mobilier of America.⁴³

Train claimed to have paid five hundred dollars to facilitate this change.⁴⁴ Train also claimed to have purchased the first shares under the name of his father-in-law, Colonel George T. M. Davis, for \$150,000, but subscription lists show a much more modest investment on Train's part and nothing under Davis's name.⁴⁵ Davis came into the transcontinental railroad business entirely separate from his son-in-law and continued his involvement long after Train moved on to other pursuits. Central Pacific director Collis Huntington recruited Davis, already a purveyor of railroad equipment, early in the conceptual stage of the Central Pacific Railroad. President Lincoln considered Davis a friend and advisor on matters concerning the transcontinental railroad.⁴⁶ As with much of the story of his life, Train's account in his final autobiography rarely matches the historical evidence when discussing fiduciary matters.

Through the fall and winter of 1864, Train and Durant sought subscriptions for the

Credit Mobilier. Meanwhile, Credit Mobilier of America headquarters moved from Pennsylvania to office space at 20 Nassau Street in New York City, adjoining that of the Union Pacific Railroad Company.⁴⁷ Quickly, Train and Durant made preparations to elect a new board of directors. According to Train's recollection of the first stockholders' meeting, he worried that powerful Eastern railroad interests would seize control of the Credit Mobilier. To ward off this hostile takeover, Train suggested a slate of officers including Union army general John A. Dix as president and Union Pacific banker John J. Cisco as treasurer. Then he informed those attending the meeting that he held control of 85 percent of the capital.⁴⁸ No one challenged Train's claims, and since the charter stipulated that only business relating to the Union Pacific Railroad Company was allowed without the permission of those holding three-fourths of the stock, Train's nominees carried the election.⁴⁹

Train followed the losing stockholders out into the street, yelling, "You stand on the corners of Wall Street again and call me a 'damned Copperhead' [referring to his affiliation with Northern Peace Democrats during the Civil War]; but don't forget that I kicked \$2,000,000 worth of you into the street!" Train later suggested this episode might have given rise to rumors of his mental instability.⁵⁰ While there is no direct evidence to support this hypothesis, most of Train's contemporaries viewed him as eccentric, if not erratic, in his behavior.

Part of Train's value to both the Union Pacific and the fledgling Credit Mobilier of America was his ability to pass his enthusiasm on to wealthy potential stockholders and directors. One such conquest was Cyrus McCormick. Train met the agricultural ma-

chinery magnate in the summer of 1865 while taking the water cure then in vogue at the Hydropathic Institute in New York City, and wasted no time in extolling the virtues of the Union Pacific Railroad and Credit Mobilier of America. Train continued to press McCormick for his financial involvement via letters over the next several months. In one he stroked McCormick's ego, arguing that the robber baron was "just the man to be interested in the World's Highway."

Train also promised McCormick that this plan was a sure thing since Durant "succeeds in Everything [*sic*] he undertakes." Further greasing the wheels, Train suggested McCormick visit Durant's yacht during his vacation in New York City.⁵¹ Revealing the ever-political nature of the railroad business, Train reported to McCormick that he would make a good Union Pacific director because he was a Democrat; Train argued that "we have too many Republicans now."⁵² McCormick must have liked what he heard because he was indeed a member of the Union Pacific board of directors before the end of the year; six months later he owned 945 shares in Credit Mobilier and 1,251 shares of the Union Pacific Railroad Company. As part of his directorship in the Union Pacific, McCormick was the trustee of the company's land grants; during his tenure he signed over ten thousand bonds for that land.⁵³

While Train billed Durant's aggressiveness in business as a positive attribute to McCormick, many powerful Union Pacific directors, such as New England industrialists Oakes Ames and Rowland Hazard, saw Durant's actions as overly forceful and his business practices questionable.⁵⁴ When Durant used his control of the Credit Mobilier of America to become the majority stockholder in the Union

Pacific Railroad Company, he violated the 1862 Pacific Railroad Act.⁵⁵ Hazard and Ames, who joined the boards of both Credit Mobilier and Union Pacific in 1865, fought Durant's control of both companies, successfully ousting him from the Credit Mobilier of America by May 1867.⁵⁶ By the end of the year, the Credit Mobilier issued its first dividends to stockholders, worth about three million dollars, making it much more enticing for congressmen to become stockholders when approached by Train or Ames. Further sweetening the pot, the unlikely Durant left the Union Pacific the next year after Generals Ulysses S. Grant and William T. Sherman instructed him that he must follow the orders of Union Pacific chief engineer Grenville M. Dodge.⁵⁷ Most likely Train's hands-on involvement with the railroad business ended with Durant's departure.

Widespread confusion about the close personal and business connection between the Credit Mobilier of America and the Union Pacific Railroad Company intensified questions of Durant's ethics. Train himself contributed to the misunderstanding during a speech in Denver in 1867, referring to Credit Mobilier and Credit Foncier, respectively: "The first of these *credits* owned the Union Pacific, the second the towns."⁵⁸ Connecting office space in New York City and shared directors and other officials made separation between the two organizations even more hazy, leading to rumors of impropriety.

Train failed to realize that the names he gave the Credit Mobilier and Credit Foncier would cause confusion and even suspicion on the part of many Americans. By the time of the congressional investigation, politicians used the foreign-sounding name of the Credit Mobilier as evidence of corruption.⁵⁹ On both sides of the Atlantic, the term Credit Mobilier

became synonymous with scandal and financial impropriety.⁶⁰ Hazard later bemoaned that Credit Mobilier of America “though innocent in itself, was strange and foreign, and therefore open to suspicion. Its meaning was unknown, and it was thus capable of having vile meanings imported into it, and it became possible for the popular mind to attach to it all those ideas of fraud and villainy which, having no existence in fact, could never have been fastened to plain ‘Pennsylvania Fiscal Agency.’”⁶¹

The connection between the Credit Mobilier of America and the Union Pacific Railroad Company ended after only 247 miles of road. Hazard claimed that the Credit Mobilier made very little profit, insisting that after two years of investment, stockholders, for each one hundred dollars invested, had two hundred dollars in Union Pacific stock, worth not more than twenty dollars, 33.3 Union Pacific bonds, worth around thirty dollars, and Credit Mobilier stock “considered to be worthless.”⁶² Other accounts are much more generous. By Richard White’s calculations, the Credit Mobilier of America granted dividends of 50 to 100 percent a year. Charles Francis Adams, an outspoken critic of Credit Mobilier, and later, president of Union Pacific Railroad Company, suggested profits nearing 750 percent, for a total of somewhere between eleven million and twenty million dollars.⁶³ Robert Riegall places his estimate somewhere in the middle, around 370 percent profit by 1869.⁶⁴

According to economic historian David Montgomery, “Train’s grandiose scheme . . . became the most widely renowned symbol of predatory business activities of the decade.”⁶⁵ A subsequent national scandal in 1873 involving the bribery of congressmen with Credit Mobilier stock resulted in two congressional investigations. Only two congressmen, one

of whom was Oakes Ames, were ever punished and none of the money involved was ever recovered.⁶⁶ In truth, most railroads had a similar “construction” company that was “less concerned with moving dirt than with moving securities.”⁶⁷ Economic historian Edward Kirkland argues that while the Credit Mobilier came to symbolize Gilded Age corruption because of its involvement in politics, it should be given the credit for “successfully complet[ing] a road through unknown territory, occupied largely by hostile Indians, during an era of high prices at a profit.” He continues that those involved in the transcontinental railroads, “when they reflected upon their stupendous accomplishments . . . [were] understandably stirred to pride and to an estimate of themselves as benefactors of the community and of the nation.”⁶⁸ George Francis Train would certainly agree.

Luckily for McCormick, he was abroad in 1867 while Durant and the Ames faction squabbled over control of the Credit Mobilier and Union Pacific Railroad Company. This twist of fate, and a conveniently mislabeled legal document, allowed McCormick both to escape involvement in the Credit Mobilier scandal and to sell off some of his stock with impunity.⁶⁹ McCormick made no mention of the scandal in his correspondence, but consented to an interview with the *Chicago Times* in May 1873. By the time the scandal broke, McCormick was no longer officially, or financially, connected with the Union Pacific, but he maintained large amounts of stock in the Credit Mobilier of America.⁷⁰ Dodge was implicated in the scandal; he confided to a friend that the slander must be coming from “Durant and the other thieves that I threw out of the company.” He eluded a subpoena for the congressional investigation of the Credit Mo-

bilier of America and never testified about his involvement in the corporation.⁷¹

George Francis Train's Real Estate Empire

Train appears to have been much more interested in the money to be made alongside the rail line than from contracts to build the line itself.⁷² He threw himself into this western boom economy by purchasing large amounts of land in Nebraska and then promoting Omaha as “the young Chicago” and Columbus as “the future capital of America—the geographical center.”⁷³ According to Stromquist, Chicago was the shining success that other railroad town promoters hope to emulate.⁷⁴ To raise funds for his real estate empire, Train again turned to the Perrere brothers for a model, this time aping their land bank, the Credit Foncier, in his own Credit Foncier of America. The Nebraska Territorial Legislature, overruling the governor’s veto, chartered the Credit Foncier of America with Train, his father-in-law G. T. M. Davis, and Omaha banker Augustus Kountze as its incorporators on February 15, 1866.⁷⁵ Kountze and his three brothers came to Omaha very early in the town’s settlement, first in the freight business but quickly moving on to banking. Their Kountze Brothers Bank became the First National Bank of Omaha in 1863.⁷⁶

While the House of Rothschild financed the original Credit Foncier, Train chose to take a more diverse route. His version required one hundred subscribers, allowed only one \$1,000 share each, at no personal liability, for total capital of \$100,000. Train served as president, with his cousin, George Pickering Bemis, as secretary, and John J. Cisco and Son of New York City functioning as banker; Cisco also

served as banker for both the Union Pacific Railroad Company and the Credit Mobilier of America. The Credit Foncier of America included men who also served on the boards for both the Union Pacific and Credit Mobilier; in addition, Credit Foncier shared headquarters with the other two corporations in New York City, leading to confusion about which similarly named company served what purpose. Train encouraged shareholders to sign a proxy form naming him their “attorney and agent . . . to vote as our . . . proxy, at any Election of Directors.”

Further examination of Credit Foncier of America documents reveals Train’s plans to create a real estate empire in the Great Plains. One such document, printed in New York City in 1866, explained the scheme to buy real estate in Omaha and along the Union Pacific line, building cottages on alternating lots, including 320 quarter lots already laid out in Omaha.⁷⁷ Another prospectus focused on Columbus and its future importance, “the national point for an important station.” It included a geographical map of the area, claiming to be “surrounded by the finest agricultural lands in the world.” The author of the prospectus, almost certainly George Francis Train, reassures his readers of the soundness of the investment by adding that the Credit Mobilier of America owned land just outside the city, as did “leading Generals and Statesmen.” Train also encouraged prospective Credit Foncier stockholders to act quickly, before land prices rose. To increase profits and endear itself to possible immigrants, the Credit Foncier sold “alternate lots at a minimal price to the public.”⁷⁸ In 1868, when Train founded the suffragist periodical *Revolution* with Susan B. Anthony and Elizabeth Cady Stanton, he included in its masthead a demand for “The Credit Foncier and

Fig. 2. Cozzens Hotel, Omaha, ca. 1867. Courtesy of the Douglas County (Nebraska) Historical Society Collections.

Credit Mobilier system, or Capital Mobilized to Resuscitate the South and our Mining Interests and to People the Country from Ocean to Ocean!”⁷⁹ The exaggerated language used in the Credit Foncier’s printed materials is similar to promotions of other town-jobbing companies.⁸⁰

According to Walter Prescott Webb, land speculators played an important role in settling the West alongside the rail lines, encouraging immigrants to travel to new lands and promoting the importance of these future towns.⁸¹ Although Train’s speculating activity postdates John C. Hudson’s study by about a decade, he still fits the historian’s description of an optimistic Yankee, one of the “individuals who anticipated that their efforts would pave the way for what was to come.” Hudson

argued that while land speculators have been vilified, few realize that “[t]he creators of these ‘paper towns’ would not have been disappointed had their broadsides turned out to be accurate predictions. Their goal was making money, but many of them also came to believe in their own dreams.”⁸² Train, much like the speculators Hudson summarizes, invested his own money (as well as much, much more of other people’s money) in his Omaha real estate ventures and truly believed in the success of Omaha, Columbus, and the Credit Foncier of America.

Searching for investors for his Credit Foncier, Train returned to Cyrus McCormick. Train insisted that Credit Foncier, while “entirely independent of the Pacific and Credit Mobilier,” enjoyed a closeness with officials of

the two that gave it “the advantage of knowing where Station Buildings and Towns will be built” along the tracks.⁸³ Train’s cousin and secretary, Bemis, also contacted McCormick with information about the fledgling land speculation company: “As towns will be started at every station on the U.P., the idea [behind the Credit Foncier] is but in its infancy, and by reinvesting the profits every forty miles where the station is built & town started, leaving the alternate lots of land to increase in value, the man who puts down his one thousand dollars now can judge of the harvest he will reap.”⁸⁴ McCormick took the bait, buying his share and becoming a director of the Credit Foncier of America.⁸⁵

Even before the Credit Foncier got off the ground, George Francis Train adopted Omaha as his new hometown, purchasing land and ten buildings, and building the Cozzens Hotel within a few short years (Fig. 2). He thus became one of the first land speculators to cash in on the Union Pacific’s arrival, perhaps even starting the boom economy.⁸⁶ Train purchased the land known as the Credit Foncier Addition, or Train Town, from the Kountze brothers and Samuel Rogers in October 1866, the largest land purchase in Nebraska to that point.⁸⁷ On January 1, 1866, Train wrote a check from Durant’s account to Augustus Kountze for \$8,708.80. The check, which Train postdated forty days, does not include any reason for the payment, but it might possibly be a down payment on the Credit Foncier Addition.⁸⁸ Once the land had been divided into town lots, Train brought in ten frame houses built in Chicago, complete with brick chimneys and foundations.⁸⁹ According to the 1866 Omaha city directory, the first for the young town, Train worked as speculator and lived at Twelfth and Douglas.⁹⁰ That same year *New*

York Tribune correspondent Albert D. Richardson visited Omaha, already eight times larger than it had been when the Union Pacific broke ground. Richardson was impressed with the Credit Foncier, a company to which he attributed every power “save that of reconstructing the late rebel States.” He saw the corporation’s erection of cottages in full swing and reported that Train owned five hundred acres at \$175 an acre.⁹¹ Union Pacific employee Silas Seymour also commented on how heavily the Credit Foncier was investing in Omaha in 1866.⁹²

A map of the city (Fig. 3) prepared by local surveyor and real estate agent Oscar F. Davis (who, by 1872, worked as the Union Pacific’s land commissioner) published the same year shows four hundred unimproved acres of George Francis Train’s land in Section 27, at the southeastern corner of town, split by Bellvue Road. A small portion of this land is inside the corporation boundary line. Adjoining this unimproved land is the Credit Foncier subdivision, stretching from Eighth Street on the west to Second Avenue on the east. Pierce Street is the last street to the north, about one block from the subdivision, while Pine Street is the southern border. This property is made up of just under two hundred lots covering twenty-four city blocks. A tract titled “G. F. Train’s Residence” fits between his other two properties, undivided but covering roughly four city blocks stretching south from the corporation boundary to Chestnut Street, between Sixth and Eighth Streets.

Henry Stanley, a well-known travel writer, visited Omaha in September 1867 on the way to a conference of Native American leaders. Stanley complained of the Omaha dust “notwithstanding . . . its George Francis Train.” He was not completely unimpressed, however,

Fig. 3. Inset of 1866 map of Omaha. Courtesy of the Douglas County (Nebraska) Historical Society Collections.

referring to Omaha as “a wide-awake, energetic town.”⁹³ In his travelogue, he mentions that he left town through Train Town, “a suburb which is filled with numerous cottages, erected by the ‘Credit Foncier’ of America, of which George Francis Train is the President.”⁹⁴ Two months later, during a speech in Denver, Train bragged about the sale of six thousand lots in Omaha for five hundred dollars apiece. According to the speculator extraordinaire, this “triumph of instinct over science . . . was a fair beginning for a fortune, in his humble opinion.”⁹⁵

Two years later a *New York Times* reporter, visiting the city as part of a Union Pacific-sponsored excursion to the end of the line, referred to Omaha as Train’s home, “or at least the place where he has laid the foundation of that fortune of thirty million, which he says he will be worth in ten years from now.” The

reporter did not doubt Train or the “future greatness of this City of Omaha.”⁹⁶ The same year, Charles Collins dedicated his Omaha city directory to Train, who had already moved on; however, addresses of “Train Town” appear in the listings, indicating that at least some of the Credit Foncier cottages had occupants.⁹⁷

Train did not limit his Nebraska real estate empire to Omaha; he also purchased land, through the Credit Foncier of America, at several spots along the Union Pacific tracks, most notably in Columbus, a tiny stop ninety miles northwest of Omaha.⁹⁸ Train picked Columbus as the most natural capital for the United States because, he claimed, it was ten miles from the center of the United States, within one mile of the center of the earth, and exactly in the center of the universe. In preparation for the national government’s arrival, Train purchased eight hundred acres in

Columbus, named it the Capital Addition, and laid it out in lots.⁹⁹ Richardson accompanied Union Pacific officials to Columbus in 1866. He reported that Train and the Credit Foncier intended Columbus to be “a great city . . . capital of Nebraska, and perhaps of the United States.”¹⁰⁰ Seymour also found evidence of the Credit Foncier in Columbus, where the company promised “through its far-seeing and enterprising managers, to add much to its future growth and prosperity.”¹⁰¹ A newspaper reporter participating in one of the end-of-the-line excursions also described Columbus and its future importance: “Looking forward to the time when its central position may make it the capital of the nation, an organization of New-York capitalists, the *Credit Foncier* of which GEORGE FRANCIS TRAIN is President, has purchased here, and now holds for speculative purposes, five or six thousand lots of land, or 688 acres.”¹⁰²

Upon a visit to the town in the fall of 1867, Train made plans for another “*Credit Foncier* hotel for some rising Cozzens to rent” matching his Cozzens Hotel already in operation in Omaha.¹⁰³ The Union Pacific more realistically promised the residents of Columbus that the town was to become a freight depot with repair shops, a roundhouse, and other railroad-related ventures. For this purpose, Durant purchased valuable property and gained rights to land for a depot and the right-of-way in most of the county for the Union Pacific’s purposes.¹⁰⁴ Later that year, with the achievement of statehood for Nebraska, Train’s goal for Columbus to become the state capital dissipated when voters chose Lancaster, quickly renamed Lincoln, as the seat of government.¹⁰⁵ Despite Train’s delusions of grandeur found within the Credit Foncier brochures, Columbus remained rela-

tively unimportant to the territorial development of the Great Plains.¹⁰⁶

Train’s larger plan for a real estate empire disintegrated as Nebraska gained statehood and the Union Pacific decided to use their own Town Lots Division instead of his Credit Foncier of America to sell off their voluminous land grants. According to Union Pacific employee Sam Reed, Train believed “he was sacrificed by the railroad men,” who made a substantial profit off the development of Omaha, most noticeably the rows of workmen’s cottages in Train Town.¹⁰⁷ Train’s vision for a string of towns stretching along the line of the transcontinental railroad from Omaha to San Francisco was “only partially realized.”¹⁰⁸ This did not mean, however, that his idea had no merit. Other land speculators, perhaps those with more focus and better mental health, developed towns and way stations all along the Union Pacific route.¹⁰⁹

End-of-the-Line Excursions

One of the ways in which Train advertised the Credit Foncier’s presence in Omaha, Columbus, and elsewhere along the rail line was through participation in Union Pacific-sponsored end-of-the-line excursions. The Union Pacific Railroad Company sponsored many end-of-the-line excursions for journalists, legislators, and other interested parties. These excursions gave the Union Pacific the opportunity to highlight its progress, with goals of eliciting favorable reporting and legislating from the participants. According to Sig Mickelson, excursions were one form of advertising that “focus[ed] the attention of the nation on the railroad . . . creat[ing] an interest in the enterprise that made the public more receptive to the land advertising that was to

come later.” Mickelson observes that newspapermen participated in excursions to such a degree that they were obviously among the “most satisfactory” options for guaranteeing newspaper coverage.¹¹⁰ In addition, “modern homesteaders” were likely to join these excursions as a way to “gain claims to their liking.”¹¹¹

George Francis Train, who attended and most likely helped plan several of these excursions, shared the aspirations of Union Pacific officials; he also hoped to develop his real estate empire by showcasing Columbus as an up-and-coming frontier city. Train almost always made at least one speech during these excursions, both of his own volition and as the mouthpiece for the Union Pacific Railroad, refuting the claims of Riegal, Mickelson, and others that the Northern Pacific Railroad was the first to extensively rely on public speakers.¹¹² On one such occasion, Train waxed poetic about the “common destiny with the great West being clasped in an iron embrace by mutual labor and enterprise.”¹¹³ Train’s language for both his townsite promotions and end-of-the-line excursions fits the dominant tone of frontier literature at the time—one, according to Webb, “of adventure and unusualness.” Since frontier experiences tended to be fleeting, subsequent generations longed to participate in “its hardships and sufferings with a feeling of vicarious adventure.”¹¹⁴

One of the ways in which the Union Pacific provided its excursionists with an authentic western experience in the Great Plains was through carefully choreographed participation by the Pawnee Scouts under the command of Major Frank North. During an excursion arranged for Senator Ben Wade, Major North, accompanied by his U.S. Cavalry troops and Pawnee Scouts, attended the excursion at Fort Kearny, including a buffalo

hunt for the Union Pacific officials. Ames, Durant, Train, and others traveled in wagons until the party found one hundred buffalo.¹¹⁵ At that point, Durant, Train, and another Union Pacific official mounted horses and joined the hunt while the others remained with the wagons.¹¹⁶ Durant shot a buffalo with a revolver. Once they completed the buffalo hunt, these men asked their guides if they could go find hostile Sioux warriors and watch an Indian battle, but Major North demurred.¹¹⁷ That evening, the Pawnee returned to camp with a Sioux scalp and performed a war dance.¹¹⁸

During an excursion of Union Pacific officials in October 1867, two Pawnee chiefs, Spotted Tail and Big Mouth, presented the officials with “the freedom of the plains.” Pawnee warriors later performed a war dance.¹¹⁹ In 1880 the Pawnee Scouts went to work for Buffalo Bill Cody, a friend of Major North, and his Wild West show, repeating the performance they gave guests of Union Pacific excursions all over the world. Indeed, Buffalo Bill staged the first full dress rehearsal of his Wild West show in Columbus before formally opening in Omaha a few days later.¹²⁰

One of the most elaborate of these excursions celebrated the progress of the Union Pacific tracks to the One Hundredth Meridian. Train, whose participation in the trip belied his desire to promote both the railroad and his real estate empire, covered the event for the *Chicago Journal*; several other papers across the nation printed his reports as well. The excursion left Chicago, heading by train to the Missouri River, on Monday, October 29, 1866. When the train arrived at the eastern banks of the Missouri River, fireworks and cannons welcomed them to their ferries, where they spent the night.¹²¹

Train grew even more excited as the steam-

boats passed into Nebraska and Omaha came into view: "The land of my adoption—land of future promise—great city of the nineteenth century!"¹²² A great welcome met the excursionists when they arrived in Omaha. The governor welcomed them to the territory; both the mayor and a representative of the Board of Trade did the same for the city. The excursionists enjoyed a carriage ride around the city, passing by the Credit Foncier lots, of course, and then to a ball hosted by the city, which Train argued had "a basket full of lovely women." Early the next morning, two hundred excursionists boarded a train and headed west amid whistles, flags, bugles, and boat horns.

The excursion stopped for the night at Columbus. Train's reference to it as a "brilliant sight" described not only the city of illuminated tents arranged for the trip but also his pride in the city he believed he was building.¹²³ After dinner, more cannons, bugles, and bells sounded, but to the excursionists' great surprise and alarm, Pawnee war whoops joined the din. To calm the frightened travelers, Durant explained that the Pawnees were merely entertaining the excursion party with a traditional war dance. During the night, Train gave a short speech to a group of prominent Chicagoans, whom he referred to as "all Credit Foncier millionaires."¹²⁴ This speech, as reported by Train, clearly identifies his pride in Columbus and plans for its future. "Caucasians! fellow-noblemen, citizens and horses (this last was addressed to the Indians' ponies on either side)—welcome to the Credit Foncier property. These seven thousand lots you sit on belong to the Credit Foncier."¹²⁵ He continued by admitting the importance of making Columbus a stop on the excursion: "This was once a howling wilderness—but now I shall make

three hundred thousand dollars by your having concluded to sit on it."¹²⁶

The next morning, as the excursion took a tour of Columbus, the Pawnee from the previous night reappeared from one direction while what appeared to be Sioux warriors, but actually were all from the same Native group, came into view. After an impressive hour-long display of riding and shooting guns and arrows in a mock battle, the ladies of the party presented the victorious warriors with gifts.¹²⁷ Seymour, a Union Pacific official and member of the excursion, did not enjoy the Indian "attack" the following morning, as he perceived that Durant and others "were only making them dance and perform this most unique and savage morning serenade for their own particular amusement."¹²⁸ Durant arranged the Native exhibitions involving around one hundred Pawnee warriors through Union Pacific officials stationed in Columbus, although Dodge later attempted to take credit for the raid.¹²⁹ If Train assisted Durant in planning the Indian demonstrations, as is highly possible, it can be surmised that while Train wanted the excursionists to view Columbus as an up-and-coming civilized city, he also wanted to give the visitors a taste of "authentic" life on the Great Plains frontier.

Aboard the train once more, the excursion continued west, past the One Hundredth Meridian to Camp Durant, another twenty-five miles west and the end of the Union Pacific tracks (Fig. 4). This tent city, complete with printing press, telegraph office, barbershop, saloon, and opera house welcomed the excursionists for the night. The evening's entertainment included a ball, concerts, and many speeches. Train served as voluntary master of ceremonies and, it would seem, the star attraction when Professor Wells, a phrenologist,

Fig. 4. One-half of a stereoscope image. George Francis Train (seated) with Thomas C. Durant and Wilhelmina Davis Train behind him at the One Hundredth Meridian, Nebraska Territory, 1866. Courtesy of the Denver Public Library, Western History Collection, Z-3310.

delivered a lecture using Train, “the *humorist* of the party,” as his example.¹³⁰ At midnight, around the bonfire, many of the excursionists thanked Durant and the other Union Pacific executives for arranging the trip. When his turn arrived, Durant asked Train to speak on his behalf.¹³¹ This example demonstrates the hopes of Train and Union Pacific officials that his status as both national celebrity and local businessman would prove financially beneficial to all parties involved.

The next morning the excursionists hunted antelope and buffalo, watched the workmen lay track, and posed for photographs taken by Professor Carbutt of Chicago. The pictures were both souvenirs and for use in publications as far distant as the *Illustrated London News*. The excursionists also printed their own newspaper, the *Railway Pioneer*, in camp, listing participants including Durant, Train, and reporters.¹³² The Union Pacific Railroad Company wanted extensive press coverage of this event. George Francis Train, at once both the subject and author of newspaper reports, raised the visibility of this and other Union Pacific excursions.

Headed back east on the line, the excursionists stopped at the One Hundredth Meridian for additional photographs and speeches before boarding the train once more.¹³³ The party witnessed an evening prairie fire, arranged by Durant, covering fifty miles before arriving back in Omaha for a midnight supper.¹³⁴ As the excursion drew to a close and the group departed Nebraska, Train waxed poetic about the journey. “Good by, Credit Mobilier, good by, Durant, good by, Credit Foncier, good by, Omaha!”¹³⁵

About a year later, George Francis Train did say goodbye to Omaha, to Nebraska, and to the Union Pacific Railroad. When he left,

he assigned management of the Credit Foncier of America to Bemis, who went several years without drawing his annual salary of fifteen hundred dollars plus expenses because the Credit Foncier’s accounts stood empty.¹³⁶ This also signaled the end of this relationship with the Union Pacific as the company’s management increasingly worried about his mental health.¹³⁷

Questions of Mental Illness

Even in the 1860s, people noticed Train’s strange ways and wondered about his sanity. Travel writer Albert Richardson, in recalling his 1866 visit to Omaha, mused that Train “[c]uriously combin[ed] keen sagacity with wild enthusiasm, a man who might have built the pyramids or been confined in a straight jacket for eccentricities, according to the age he lived in.” At that time, Train told Richardson that “since [I] began to make money, people no longer pronounce [me] crazy!”¹³⁸ By the early 1870s, however, Train’s financial empire began to crumble and his mental capacities came into serious question.

In December 1872 one of Train’s controversial publications brought him to the attention of New York City’s self-appointed arbiter of Victorian morals, Anthony Comstock. He and John Wesley Nichols, a twenty-three-year-old photographer and Train’s campaign manager, faced charges of “publishing an obscene and blasphemous sheet called the *Train Ligue*,” which, incidentally, was Train’s presidential campaign newspaper.¹³⁹ Train started the *Train Ligue* in Omaha, where local officials quickly suppressed it. Undaunted, Train moved his publication to New York City, where he produced five more issues before his arrest. Train quickly found himself arraigned and await-

ing trial in New York City's infamous Tombs prison. By the end of the year, news of Train's arrest reached the West Coast. A report in the *San Francisco Daily Evening Bulletin* stated that "though George Francis Train failed to become President, he has accomplished the next dearest wish of his heart in getting into an American bastille [referring to Paris's Bastille prison made famous during the French Revolution]."¹⁴⁰

Train continued to refuse bail and remained in the Tombs until his trial began in March 1873.¹⁴¹ On March 28, Train appeared before the New York Supreme Court, which was packed with a crowd "in anticipation that the 'great sensationalist' would make himself as conspicuous as usual." The judge determined that Train's obscenity case belonged back in the county court and then allowed Train, "profusely adorned with flowers," to make an "energetic, though rambling" statement about the need for ventilation in the Tombs and that the rumors of his sanity were "a mere hoax" designed to force him out of prison and keep him from suing the district attorney for false imprisonment. He declared that "they had already taken away his liberty, and now conspired to rob him of man's most-prized treasure, his faculties of mind."

When the judge reprimanded Train for his "irrelevant" statement, since he was in court for obscenity, not questions of his mental health, Train retorted that "if his Honor had been fourteen weeks in prison he might, perhaps, postpone the other business for a while." The judge's smile encouraged Train to continue. He argued that "the entire Press was subsidized . . . and that, sane or insane, he wanted a trial, and would not be forced out of prison without it." After several more minutes, the judge cut Train off and adjourned the

proceedings, ordering the case to return to the county court the following day.¹⁴²

By early April, the New York county courts also determined that Train's mental competency must be addressed before he could be tried on the obscenity charges.¹⁴³ The proceedings designed to determine Train's mental competency began on Tuesday, April 15, 1873.¹⁴⁴ When Warden Johnston of the Tombs prison took the stand, he testified that he had known Train for about a decade and "considered him a great American humbug" whose behavior had not changed in the time the men knew each other. Johnston did not think Train was insane, but "rather . . . one who desired to advertise himself at the expense of the public, or more particularly the Press, without paying anything for it."¹⁴⁵ As part of the proceedings on April 24, Train's attorney, Clark Bell, presented a short biography of Train's life in which he emphasized Train's organization of the Union Pacific Railroad and the Credit Foncier.¹⁴⁶

On April 30, Train's defense team called several more witnesses who could testify to Train's sanity. The first of these witnesses, Augustus Kountze, was a banker from Omaha. He met Train in connection with the Union Pacific Railroad in 1863 and had multiple interactions with Train regarding the railroad, the Credit Foncier of America, and Nebraska real estate. Kountze testified that he considered Train "eccentric, but never supposed him to be insane." He also trusted Train's business sense, as he had over the previous decade for many transactions involving large sums of money. New Jersey politician James Scoville also testified that he had known Train quite well for about ten years. Like Kountze, Scoville also considered Train "a peculiar man" but an "excellent business man." When the prosecution asked Scoville if he had volunteered as a

witness, he replied that he had not, but he had sent Train a telegram in which he said he did not consider Train “as crazy as the Credit Mobilizer [*sic*] Congressmen.”¹⁴⁷ The trial ended in early May when the jury returned after just a few minutes of deliberation, having determined that George Francis Train was “sane, and responsible for his acts.” The courtroom erupted in applause and congratulations from both the audience and the jury.¹⁴⁸

Train remained in the Tombs prison, despite the efforts of his legal counsel and a judge to have him released on his own recognizance, until his obscenity trial began on Friday, May 16, 1873.¹⁴⁹ The following Monday, Nichols testified that he was Train’s agent for the *Train Ligue*, selling the newspaper on commission.¹⁵⁰ In an abrupt about-face from the previous defense strategy, Bell, Train’s attorney, now claimed Train’s great mental activity constituted insanity at the time he wrote the materials in question, indicating that all men of Train’s “great intellect were subject to fits of insanity.”¹⁵¹

Later that morning, when Bell moved for a verdict of not guilty on the basis of insanity, the prosecutor agreed. The judge then directed the jury to acquit Train of the charges since both sides believed him to be insane. Bell insisted that the wording be “not guilty” and the judge so ordered. The jury foreman, upon being asked by the clerk how the jury found the defendant, answered “in rather bewildered manner” that the jury found Train not guilty by reason of insanity. The audience in the courtroom began tittering, and Train both blushed and paled, remaining “absolutely dumb with astonishment.” The jurors also seemed confused, and Bell asked that the jury be polled individually. The judge refused his motion and discharged the jury.

The pandemonium continued as the assistant district attorney attempted to formally close the proceedings while Bell repeatedly insisted that the individual jurors be heard. The judge ignored Bell and ordered the clerk to enter the verdict, also ordering that Train be committed to an asylum for the insane. Upon this declaration, the courtroom erupted into further chaos. Train’s attorneys protested that they had witnesses who would testify to Train’s sanity, while Train, recovering a bit from his shock, began to speak. The judge banged the gavel, yelling, “I don’t want to hear anything from you.” Train continued to protest, arguing that he received no trial after five months in jail. He moved for the judge’s impeachment, to the delight of the audience. The court adjourned and Train returned to the Tombs while the clerk drew up commitment papers sending Train to the State Lunatic Asylum at Utica in the custody of the New York City sheriff until “thence discharged according to law.”¹⁵²

At the end of May, one of Train’s lawyers filed a petition on his behalf before the New York Supreme Court requesting that Train be released from “confinement as a lunatic.” In the document, Train swore to be “of sound mind” and stated that further incarceration would be a “gross, wicked, and cruel injustice” since he was an educated man of “liberal attainments and great mental capacity and power.” Train also claimed he owned one million dollars in real estate in Omaha, as well as five thousand dollars’ worth in Columbus, Nebraska, and a similar amount in Council Bluffs, Iowa. Train also insisted that he still had an unsettled claim for a million dollars against the Union Pacific Railroad Company and the presidency of the Credit Foncier of America, “a large moneyed corporation . . . in which some sixty

leading capitalists of the United States are interested with him." All these business operations required his signature, which he could not do if declared legally insane. Instead, the court would appoint a committee to manage his estate and business affairs, charging exorbitant fees. Therefore, he requested an interview to determine his sanity so that he might return to his responsibilities. Tombs warden Johnston and the prison's physician both certified Train's "perfect sanity and harmlessness."¹⁵³ Later that month, Train appeared in court again to discuss his mental state. This time the jury immediately returned with the opinion that Train was sane at the time of his trial, sane when he filed his petition, sane at the present time, and that "it [was] perfectly safe and proper to discharge him."¹⁵⁴

The state of New York officially released Train, who immediately boarded a ship for Europe on May 30, 1873.¹⁵⁵ Not only did Train escape further questions of his sanity by heading to Europe, he also eluded a subpoena (by a mere hour) from Connecticut regarding a lawsuit related to the Credit Mobilier of America.¹⁵⁶

Train's legal difficulties put his financial situation in permanent decline. For the rest of his life, Train sought to collect claims and hang on to real estate assets in Nebraska, Illinois, and elsewhere. Train had spent the previous decade "purchasing" real estate on promises, rous, and other people's money. Since his work for the Union Pacific Railroad and Credit Mobilier of America was off the books, Train had to rely on lawsuits, several of which dated back to the late 1860s, to receive funds he believed the corporations owed him for services rendered.¹⁵⁷

The first sign of change in Train's financial portfolio came in August 1873 when he of-

fered to sell off half his five thousand lots and the Cozzens Hotel in Omaha via lottery. He planned to sell 250,000 tickets for ten dollars each, adding two and a half million dollars to his purse.¹⁵⁸ Since all the lots Train claimed to own most likely had been repossessed by this time, it is unlikely such an auction occurred. The Cozzens Hotel was tied up in legal troubles of its own at this point, but was still officially owned by the Credit Foncier of America.

Twenty acres of Train's Nebraska land went to auction a year later to pay thirty-five hundred dollars in back taxes and interest. An irritated Train told a New York reporter that he "tired of being a pauper millionaire, and consider[ed] Omaha a fraud."¹⁵⁹ In order to pay the mortgages on the property held by the First National Bank of Omaha and Samuel Rogers, the Credit Foncier Addition went to auction in August 1875. These eight hundred acres, now worth double the original purchase price of seventy thousand dollars, drew a large crowd to the Omaha courthouse, but an injunction attained by Credit Foncier stockholders stopped the sale.¹⁶⁰

Train's financial situation continued to worsen in early 1876 when his cousin and secretary, George P. Bemis, won a suit in an Omaha court against the Credit Foncier for twelve thousand dollars in salary due him. Bemis next planned to sue Train personally for approximately forty thousand dollars' back pay he earned as Train's secretary.¹⁶¹ Later the same month Train appeared in New York's Marine Court to officially list his assets. During the proceedings, Train claimed to "no business" and that he gave most of the proceeds from his recent presidential campaign lectures to charity. He also insisted that his clothes and a watch worth one hundred dollars made up

his personal property, but that he still awaited settlements totaling nearly fourteen million dollars in claims against several of his business endeavors, both official and unofficial, including the Union Pacific Railroad Company, real estate in Omaha and Chicago, and for false imprisonment against the City of New York during the time between his arrest and trials in 1872–73.¹⁶²

The Marine Court appointed a receiver to manage any further assets Train could “manage to secure.”¹⁶³ While Train had been declared sane by a jury, testimony of multiple medical professionals declaring him to be suffering from “monomania” or “partial” insanity allowed the courts to judge him “incapable of managing his finances,” with earlier, similar cases as precedent.¹⁶⁴ This act signaled the end of George Francis Train as a businessman of any nature. Now, not only did the American public view him as a lunatic and his opinions irrelevant, but his identity as financier and business genius had been stripped away as well.

Articles regarding Train’s assets appeared in both New York and St. Louis, the latter of which mocked that this amount could “not be depended upon” since Train “was always painfully modest in estimating his own worth.”¹⁶⁵ An article in the *St. Louis Globe-Democrat* a few weeks later described Train as “busted” and the city of Omaha in similar shape with his influence removed and the U.S. Supreme Court’s order to move the Union Pacific terminal across the river to Council Bluffs, Iowa.¹⁶⁶

In May 1887 Bemis again brought a suit on Train’s behalf in an Omaha courtroom for six thousand lots in Omaha. Train, in Tacoma, Washington Territory, at the time, valued the lots at ten million dollars and claimed they had been taken from him when the New York court declared him insane. Herman Kountze,

brother of the aforementioned Augustus, was the current owner of most of the property in question; he insisted he held an official title and the court decided in his favor.¹⁶⁷

Another ten years passed before Train reopened the suit, claiming the Omaha land was now worth twenty million dollars. Bemis and other friends of Train supported his case.¹⁶⁸ As late as 1898, Train still had Bell, continuing to argue that Train’s insanity invalidated any foreclosure, working to settle the thirty-million-dollar lawsuit concerning his Omaha lots.¹⁶⁹ Even if Train did still own land in Omaha, it would not have been worth the amount he claimed toward the end of his life, at least partially due to both the financial insolvency of the Union Pacific Railroad Company and its decision to move the eastern terminus of the Union Pacific across the Missouri River to Council Bluffs, Iowa.¹⁷⁰

Train Returns to Nebraska

With no business to conduct, estranged from two of his three adult children, mourning the loss of two loved ones in 1877 (his wife, Wilhelmina Davis Train, and his friend Brigham Young), and disheartened at what he considered society’s rejection of his genius, Train decided to try something new—sit on a park bench in New York City’s Madison Square Park and play with the local children. For the subsequent two decades, Train refused to speak to adults and retreated further into his own world.

Omaha did not entirely forget George Francis Train. In 1881 an Omaha reporter insisted that Omaha owed Train thanks for “much of her present prosperity” since “he spared neither time nor money in advancing her interests, and probably advertised her advantages

and prospective growth more than any man or set of men who ever resided within her limits."¹⁷¹ Members of the press across the country also attributed Omaha's success to George Francis Train, calling him "the prophet of Omaha's future greatness" who "did much to make her good points known to the world."¹⁷²

Train made one final visit to Omaha in 1893 in an attempt to connect his new pet projects, children and World's Fairs, to his previous involvement in the building of the Great Plains. When the World's Fair came to Chicago, Train came up with the idea of an Omaha day. He traveled to the city, spending a week seeking permission to take five thousand children to Chicago for the day. Bemis, mayor of Omaha at the time, agreed to look into the plan.¹⁷³ Train asked the railway passenger agent, an old acquaintance, to give the children special rates, but he refused. When Train argued that hogs traveled cheaper, the agent replied that the children could have the same rate as the hogs if they would accept the same accommodations as the swine. In a rage, Train thundered: "I made the town and I'll break it!"¹⁷⁴ Bemis and a dozen children escorted Train to the depot where he caught a train for Chicago. Train never returned to Omaha, disillusioned by the fact that he no longer commanded attention from the city he built or the railroad he brought to it.¹⁷⁵

Two years later, Omaha, perhaps in large part due to Bemis's two terms as mayor, built a school named after Train. The red brick Train School opened in the Credit Foncier Addition with just under four hundred students in the fall of 1895. The land and the building combined cost the city about thirty-five thousand dollars.¹⁷⁶

His bitterness dissipated somewhat with age, George Francis Train spoke fondly of

Nebraska, Omaha, Columbus, the Union Pacific, the Credit Mobilier of America, and the Credit Foncier of America in his last autobiography, published less than two years before his death in 1904. At that time, he insisted that he still owned five thousand lots in Omaha worth thirty million dollars and that Omaha's prosperity connected "directly to the Union Pacific Railway and to the other enterprises that I organized in the West." In the preface of this memoir, Train claimed to have created the Credit Mobilier of America, with which he built the Union Pacific Railroad. He also insisted that three generations of his family continued to live off its profits. Train does not mention the school in his autobiography, but this Omaha legacy, of which he should have been the most proud, still stands.¹⁷⁷

George Francis Train's participation in the building of the Great Plains, centering on the interconnected economies of the Union Pacific Railroad and the burgeoning cities of Omaha and Columbus, lasted less than five years. Like many others who came West after the Civil War, Train sought wealth and personal fulfillment. Also like scores of other men and women, his short-lived success left him frustrated and he moved on to other endeavors. Looking back some 150 years, we can now see that Train left more of a legacy than it appeared during his lifetime. The encouragement he gave would-be investors, such as Cyrus McCormick, to see the future importance of the Great Plains benefited Nebraska and the surrounding areas long after Train's name faded into obscurity. While Train relatively quickly lost claim to his Nebraska real estate empire, the emigrants he predicted would come did pour into Omaha, many of them settling into the southeastern neighborhood still referred to as Train Town, in which

a red brick school still bears his name. Train deserves to rise from his obscurity, shake off the fetters of his “brilliant buffoonery,” and return to a place among the men and women whose optimistic vision and whole-hearted support encouraged the development of the Great Plains.¹⁷⁸

Notes

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