

more detailed study than he has ever received, for in personality and accomplishments Vanderbilt is the most romantic figure in the history of American finance. We must remember that Vanderbilt was born in 1794 and that at the time we are considering he was seventy-one years old. In the matter of years, therefore, his career apparently belongs to the ante-bellum days, yet the most remarkable fact about this remarkable man is that his real life work did not begin until he had passed his seventieth year. In 1865 Vanderbilt's fortune, consisting chiefly of a fleet of steamboats, amounted to about \$10,000,000; he died twelve years later, in 1877, leaving \$104,000,000, the first of those colossal American fortunes that were destined to astound the world. The mere fact that this fortune was the accumulated profit of only ten years shows perhaps more eloquently than any other circumstance that the United States had entered a new economic age. That new factor in the life of America and the world, the railroad, explains his achievement. Vanderbilt was one of the most astonishing characters in our history. His physical exterior made him perhaps the most imposing figure in New York. In his old age, at seventy-three, Vanderbilt married his second wife, a beautiful