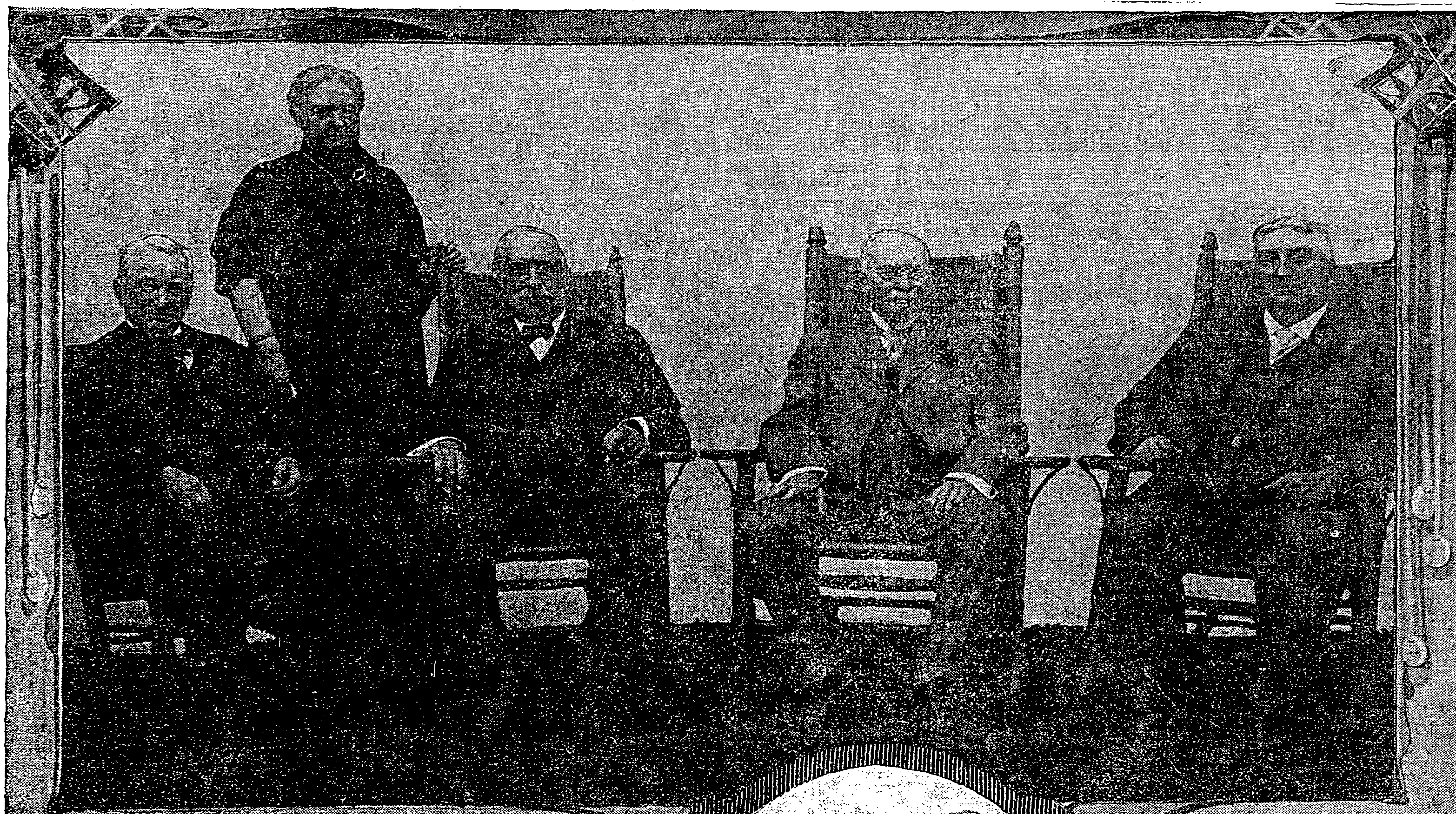


BY SEPARATE PATHS FOUR BROTHERS WIN MILLIONS

Starting with \$700 Each, the Miller Boys of Connecticut Weave an Amazing Modern Fairy Tale of Finance.



The Four Remarkable Miller Brothers and Their Sister. From Left to Right They Are Darius, Nathan, Charles, and Frank. The Sister, Kate, Is Now Mrs. Strickland.

nothing ever takes Darius Miller home at 9:45 or keeps him till 10:15. Some say he is the richest of the brothers, but nobody knows just how much he is worth, and Darius is not going to mention it. He is modestly itself. When he went to New Britain and married, fifty years ago, he went to live over his store as a thrifty New Englander should. Now that he is a millionaire several times over, he still lives over the store. Some years ago his wife persuaded him that they should have a suitable house. He admitted the justice of her point of view and went and bought an elaborate establishment, but when she spoke of moving in he could only shake his head and beg for a respite. He has found that he cannot bring himself to move from the little place over the store.

Nor has the store itself changed in fifty years. Let not the enthusiastic expounder of modern methods try to make an example of Darius Miller. He would not touch a modern method with a pole, and he has kept on growing richer and richer. From time to time business men have pointed out to him the great advantages that would be obtained by changing his way of doing business. They never got out of him any more than a whimsical smile and a twinkle of the eye.

There is little subdivision in his place. One clerk will take you through every department and sell you anything you want, from a yard of silk to a tin pail. You give your money to him and he goes and puts it into the cash drawer and brings you the change. Some time ago a business friend suggested to Mr. Miller that he probably lost money in this way and that he had better change his system in regard to the cash drawer. He meditated a while and then remarked:

Tireless at Eighty-one.

"Maybe I do lose money, but I don't change. It would kill me." When the seeker after information thought that Darius Miller would probably be at his brother's home, where his golden wedding had been celebrated the day before, the man to whom this remark was made looked surprised. "Why, no," he said, "Mr. Darius Miller wouldn't stay. He has been away from the store a day as it is. He's just got to get back." And, indeed, Mr. Miller at the age of 81 is more "on the job" than ever.

In all matters he is ultra conservative. Never does a day catch him oversleeping. He never varies a minute in his time for going downstairs to the store. At his regular hour he rests for dinner. After dinner he goes home for an hour. Then he goes back to the store. When the place closes he goes home and has bread and milk for supper; then to the club, which he leaves exactly on the stroke of 10, as if some Cinderella-like change would come over him if he waited until the last stroke had ceased.

Mr. Miller's fortune has come from his marvelously shrewd investments of the profits of his little store. He seemed to know exactly what to do with his money, though all the brothers

have that faculty. Darius was a friend of J. Pierpont Morgan's father and they often took counsel together. He has never plunged, and he has always grown more and more prosperous year by year. Withal he is a most kindly old gentleman who loves a joke and knows how to make a good one. Nathan G., now 77 years old, was the second brother. He is the very opposite of Darius. He is not happy unless he is engaged in great speculations, and he goes from one to the other in a meteoric way that has often made Wall Street rub its eyes. To buy and sell a railroad or a steamboat company is an ordinary event with him. He was the first President of the Iron Steamboat Company, and it is said that he cleared \$9,000,000 when he sold the concern.

Widely Different Temperaments.

Naturally, he has had from time to time heavy losses. The path that he chose was not the steady one along which Brother Darius loved to plod. But he is a very rich man to-day. They say in Wall Street that no one ever took a great loss more casually than Nathan Miller, or a great profit either, for that matter.

Perhaps at bottom he and Darius are

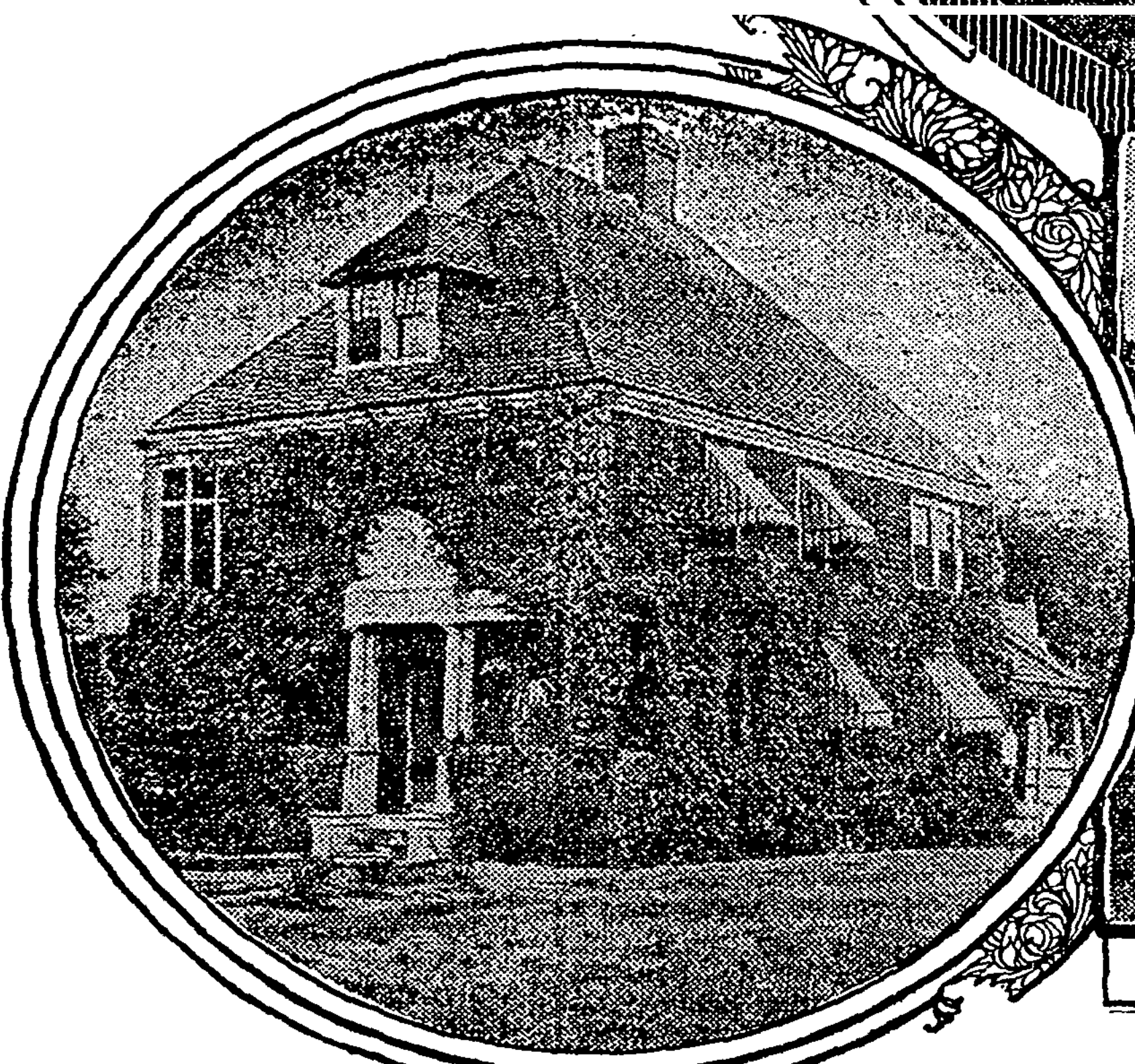


Darius Miller and His Wife, Who Just Celebrated Their Golden Wedding Anniversary. (Picture to Left.)

Mocks of valuable real estate and controls many large industrial concerns. Charles got his start largely from his brother Darius. Of course, he had his \$700, but when he went out to make his fortune he thought it would be safer to keep under the wing of Darius. Darius, however, was his mother's own son. He thought the boy would get along better on his own feet, so he packed him off with a friendly promise to help him out if he got into trouble. But Charles never did get into trouble any more than any of the rest of them.

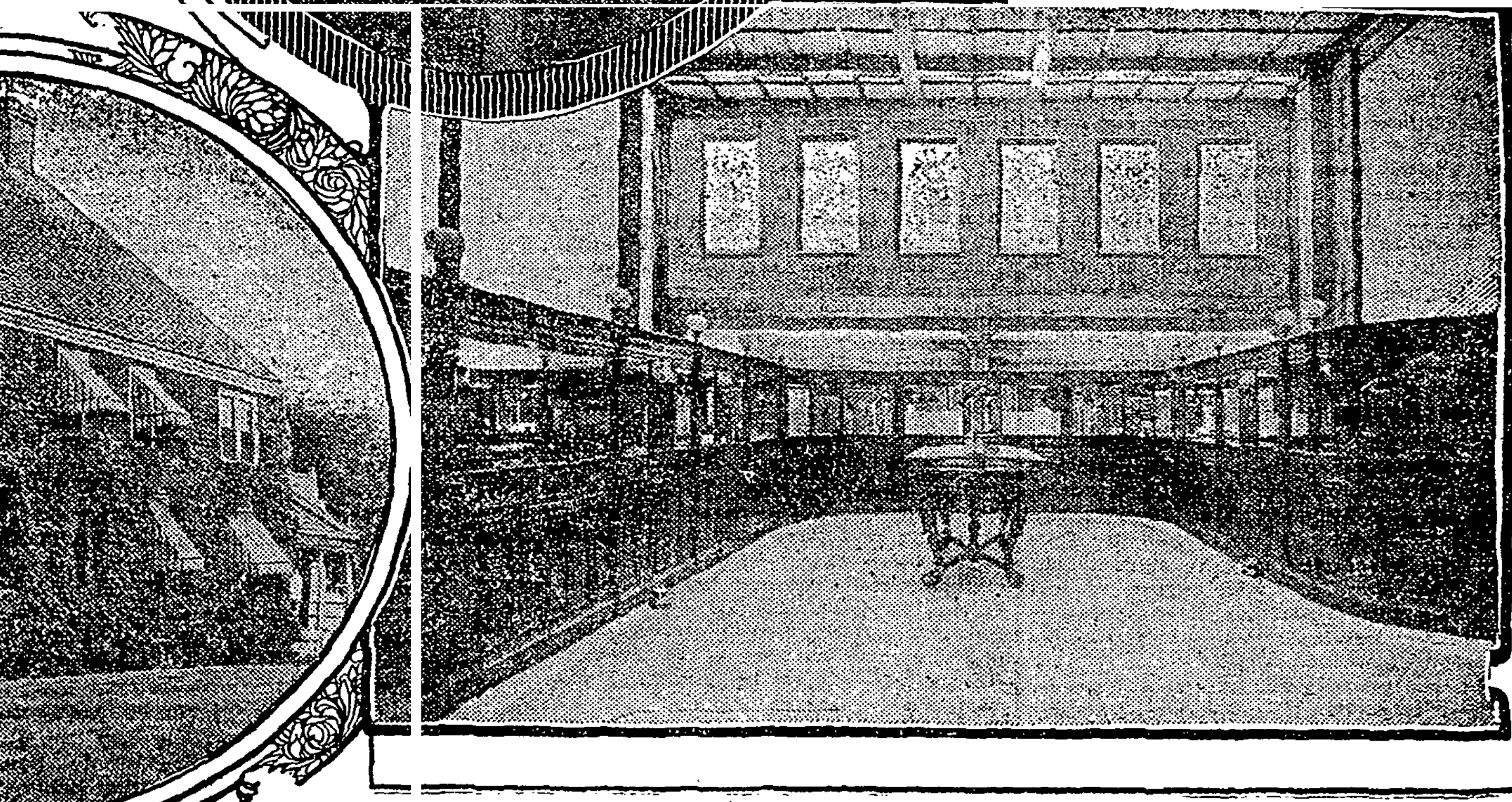
Romance of the Youngest Son.

Now comes the tale of the last son, Frank. Frank was much younger than the others and is now a mere boy of 82. He left home, however, nearly at the same time as his older brothers, for, responding with the Miller temperament to the call of the romantic, he went off and joined the First Connecticut Heavy Artillery that was going to fight under Grant. Mr. Miller, Sr., though he was a plain Connecticut farmer, lived in the days of the good



Frank Miller's Home at Bridgeport, Conn.

more alike than it would appear at first. It is the game that they both love, though they play it in widely different fashions. Darius loves not his money but his store. Nathan loves not his money but his dream of this or that possibility. And that Nathan Miller has, as all great speculators must have, a touch of the artistic and imaginative temperament, is shown by his heavy backing of Thomas A. Edison. Somehow in all these four prosperous business men there is a strain that has nothing at all to do with business. It



One of the Miller Banks.

for fifty years. I have made all I need out of it, and I am going to give it to you."

So he turned over a business valued at \$400,000 to his head clerks because he felt that without their help it might not have succeeded so well, and because he himself did not any longer need the income from it. They say it pulled hard at Charles Miller's heart-strings, for, like Darius, he loved his store, but he did it, and bought the Randolph & Clowse Company, a well-established business, for which he refused \$1,000,000 a few months ago. In addition to this establishment he owns

old-fashioned American democracy, and was a warm friend of Edwin M. Stanton, whom he was able to assist during the war in a good many ways.

Up on the Middletown farm Frank heard inspiring war talk, so off he went to offer himself to the cause. He tells a touching story of what happened one day in 1864. He was at the front, a boy of 16, taking his share of hardships along with the men, when one day, to his utter amazement, who should appear in camp but his father. The boy's discharge papers were in his hands, signed by Lincoln himself, and Frank was free to go home. But

the boy flatly refused to go. He said he had enlisted for the war and he was not going to back out. The father, presumably, felt that his boy was right, then he explained.

He said that he had got the discharge papers because of his wife. Never since, the boy enlisted had she allowed him to lock the doors when they went to bed, and never had she failed every morning to go to Frank's room to see if he had come back during the night. No one else had been allowed to sleep there, and it was kept in readiness for his return. So because of the suffering of the mother's heart the father had gone and told Lincoln the story and the President had signed the discharge papers.

The boy cried, as much as a soldier boy may, and sent endless messages of love to his mother, but he stuck to his post—the Millers have a way of doing that. Perhaps the mother, in the midst of her agony of fear, was prouder of him than ever.

When Frank was mustered out and went home, arriving at night, there was the door open, just as his father had said, and his room was in readiness.

A Dominant Figure in Bridgeport.

In Bridgeport, where Frank Miller lives, he is regarded as an institution. He owns the City National Bank, all the tug business around Bridgeport, "most all the oyster beds from Connecticut to Provincetown," as somebody said; great stretches of timber land in the South, coal and other mining interests. He manages them all by his system of choosing good men and trusting them. This is another Miller characteristic. Just as Darius wanted his brother to stand alone and has set up in business various clerks who promise well, just as Charles turned a business over to his clerks, so Frank Miller likes to let a man show what is in him. If he makes good he can get anything he likes. If he does not, he goes.

Frank Miller makes up his mind in a hurry. When he was quite a boy he wanted to start a store like Darius and Charles. His ambition was to go into a large store and learn the methods, and at length he succeeded in securing a place in a big concern. He stayed there one hour. It took him that length of time to discover that the place was not run as he meant his to be and after that he wasted no time in leaving.

He was hardly more than a boy when this happened, but the characteristic remains. The other day he and Mrs. Miller were out motoring. Mrs. Miller called his attention to a pretty house marked "for sale," and observed that it would make a desirable country home. Twenty minutes after she had said this the house had been bought for her. This is no exaggeration. The story is variously told with an allowance of ten and fifteen minutes, but it is literally true that it took no longer than twenty.

Mr. Miller's kindness of heart and consideration for others who work for him give rise to many stories. A town resident remarked of him, "There's a man who's got more money than he can count up, and he never forgets to do a kindness to somebody who is not so well off. A man worked hard for him for some time and helped him build up a branch of his business. He did not feel that the business was suddenly on its feet to justify his going off and leaving it. One day Mr. Miller asked him what he was going to do about his vacation. The man said he guessed he wasn't going to take any. Mr. Miller replied, 'I have a car out there that looks pretty good and I think you and your wife had better get into it and go off for a couple of weeks.' So the manager and his wife went all over the country in the automobile and had the time of their lives."

The Daughter's Financial Genius.

Kate Miller, who became Mrs. Strickland, and did not get \$700 and sent out, but she made her fortune just the same. She was left a widow some twenty or twenty-five years ago. She took her husband's life insurance and without asking anybody's advice proceeded to make the shrewdest investments. She has big profits on some of her stock, and all her purchases prove that she has just the same business acumen that marks her brothers.

It is not often that one finds a family like this in which every member, starting poor, has lived and prospered. Few are the families that have not one amiable ne'er-do-well. The Miller brothers are amiable, certainly, and have their fair share of artistic temperament, but it has helped to insure rather than retard their financial success. All the brothers sing, write verses, and amuse themselves in a variety of artistic diversions. The sister is a musician and an artist.

The story of the Miller successes has nothing to do with sordid devotion to the single object of making money. They have been living as well as working. They have not bent all their activity to one idea of going ahead regardless of what they sacrificed in their own lives or in the lives of others. Their success comes from thrift and shrewdness kept in their proper relation to the rest of life. It is good to think that America even to-day produces such families and offers opportunity to them to develop their gifts in a rational, human way. Frank Miller says that what they have done any man can do now; that it is only a matter of reasonable economy and common sense. However that may be, there is certainly something singularly inspiring in this modern fairy tale of the Miller and his sons.