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The Founder
1852-1904

Dated Sept 24, 1864

B. D. Miller Esq

January in the city of Detroit seldom inspires enthusiasm for new ventures. And in the mid-1800s, winter in the Great Lakes bore down upon the city's 20,000 residents even more heavily than it would upon their descendants in the distant future of insulated housing and heated automobiles. Ice blocked the flow of commerce on the river. Even on Jefferson Avenue, the city's one great thoroughfare, snow slowed the movements of horses and pedestrians to a muffled crawl.

Yet in January of 1852, Sidney Davy Miller could be pardoned for high hopes. Despite the oppressive weather, it was a good place and a good time to begin the practice of law. Assessing his prospects at the age of not quite 22, Miller could count himself well-fitted for his work by training, temperament and character.

In that month Miller became the newest and probably the youngest member of the Detroit bar. He had competitors, to be sure, but few as well-trained as he. Many, in fact, still practiced a harum-scarum brand of frontier law with no formal degree at all. Miller had taken a bachelor of arts degree from the University of Michigan at Ann Arbor, where he showed a predilection for serious study and research, then read law in his home town of Monroe, Michigan. He completed his preparation in the department of law at Harvard, a rare achievement among westerners. No less auspicious, he had the sort of family connections that serve a young lawyer well.

Miller was the only son of Elizabeth Davy, the Canadian daughter of a captain in the British Navy, and Dan Bramble

Miller. Dan Miller was one of the New Englanders and New Yorkers who swarmed to Michigan as the Midwest opened to settlement. In the mid-1820s, Miller had helped to found a thriving Great Lakes village named for the president whose term had just ended, James Monroe. An ambitious town whose residents liked to call it “the Independent State of Monroe,” it vied for a time with Detroit to become the territory’s principal trade center. Dan Miller was one of its leading figures. As a frontier banker and mill owner of “unquestioned probity and remarkable force of character,” the elder Miller was called “Honest Dan” by friends. He shipped the first flour from Michigan to New York City via the new Erie Canal. In politics he was strong for the Democrat Andrew Jackson—a party affiliation that would last through at least four Miller generations—and as mayor he became the Jackson administration’s “receiver of public monies” in Monroe, a patronage plum. His associates included Robert McClelland and Isaac Christiancy, prominent attorneys who later served the state, respectively, as governor and U.S. senator. In fact, it was in the offices of McClelland & Christiancy that young Sidney Miller, fresh from Ann Arbor, first read law. Undoubtedly their introductions in Detroit’s business circles helped the youngster find his earliest clients.

Miller opened his practice at 168 Jefferson Avenue. It was a good location but there were few bad ones in town, since Detroit’s business district consisted of only a few square blocks. Even in winter, Miller could see nearly all the city’s defining sights from his door—looming masts and spars in the riverside shipyards; smoke and steam rising from small shops and factories; the luxury lake steamers *Mayflower* and *Ocean* moored at the wharf; the fine new Michigan Central Depot at the foot of Third Street; and eastward on Jefferson, beyond the business blocks, the fine homes of the city’s leading citizens, most of them merchants. For Detroit was a mercantile city in 1852.



Detroit in 1853. The firm's founder could walk to the offices of most of his clients.

Only the Michigan Iron Foundry hinted at its coming industrial might.

Once the weather softened in spring and pedestrians multiplied, young Miller might encounter in a single day each of the men whose endeavors had turned this old, isolated frontier town into a clattering center of commerce. At Jefferson and Griswold, Miller might nod to Zachariah Chandler, soon to represent Michigan in the U.S. Senate. In Washington, Chandler would make his name as a fierce abolitionist and “Radical Republican,” insisting on harsh measures against the southern

aristocrats. But in Detroit he was chiefly known as the indefatigable salesman who had connected the city with the farmers and villagers of the Michigan interior, “drumming” for buyers of his staple goods on horseback and accumulating a fortune in the process. Near the river, Miller might catch sight of the aged Oliver Newberry, adjusting the business papers he kept in his top hat as he inspected one of his ships hoisted at drydock. Nicknamed “the Admiral,” Newberry had acquired his own fortune by opening the Great Lakes to steamship traffic. Miller might doff his own hat to a fellow graduate of Harvard Law, though one far more renowned—the city’s leading attorney, James F. Joy, a descendent of Puritans who had been instrumental in founding the Michigan Central Railroad. Across Jefferson, the youngster might catch sight of Charles C. Trowbridge, president of the Michigan State Bank, whose daughter Miller would marry. Among them, these four men could claim much of the credit for Detroit’s emergence as a regional powerhouse, the leading city in a promising young state, with connections by land, water and rail to the Mississippi River and New Orleans, to Chicago and the West, to the St. Lawrence and the great ports of the Atlantic. Thus Miller might have looked on them with a mixture of awe and envy, wondering if he might ever match their stature. He could not have known that for all their eminence, it was none of their names but his own—Sidney Davy Miller—that would remain attached to a going concern a century and a half later.

Sidney Miller’s rise to prominence—and much of the staying power of the law firm that took his name—were intimately tied to the character of Detroit and Michigan in the mid-1800s. Miller arrived as the city was undergoing a surge in population, from 9,100 residents in 1840 to 45,000 in 1860. (By the end of Miller’s life the number would approach an astonishing 300,000.) The newcomers were mostly working men and their families—dockworkers, shipbuilders, sawyers and clerks, half

of them foreign-born, mostly from Great Britain and Canada though with a large German contingent. They came, as ever, for the jobs Detroit offered. But the city at mid-century was in some ways ill-equipped to receive them. Most of their houses were crude. In spring the muck of unpaved streets sucked at their boots. In summer they feared cholera. And they struggled to achieve some small measure of security. For Detroit in the late 1840s had no good place for a workingman to set aside a portion of his earnings against the vagaries of illness, fate and old age.

No sooner had the Michigan Territory joined the Union in 1837 than a crisis in banking had swept the nation in general and the burgeoning West in particular. The promise of the new territories, so rich in farmland and natural resources, led banks to issue paper currency that often lacked genuine backing in hard money. The paper flood fueled wild spirals of land speculation. To curb such excesses, President Jackson decreed that anyone purchasing federal land had to fork over actual gold. The ensuing constriction led states to charter their own “wildcat banks” that issued paper more furiously than ever. Unscrupulous frontier bankers devised systems for shifting gold specie from town to town, one step ahead of the bank inspector. “The financial affairs of the whole country had become sadly deranged,” a Michiganiaan wrote. “Fabulous prices were imparted to property, which passed rapidly from one owner to another, chiefly upon credit, until the indebtedness was everywhere more than the debtors were able to pay.”

Michigan was hit especially hard. The wildcatters played their shell games under a law that prompted the state’s bank commissioners to report that “it is not too strong language to assert that no species of fraud and evasion of law which the ingenuity of dishonest corporations has ever devised, have not been practiced under this act.” Finally no one would accept the wildcatters’ paper. Bank after bank collapsed, including the

institution that held the state's own deposits. Stagnation became a depression that lasted well into the 1840s. An abiding distrust of banks and bankers took hold across the state.

Slowly and painfully, a few banks were able to vanquish their debts and reopen. But these were commercial institutions that catered only to business. They did not meet the need for a bank of the type that migrants from New England and the Middle Atlantic region had seen in their native states since the 'teens—an institution devoted strictly to individual savings, without the power to issue notes or make loans. Finally, in 1849, the public's antipathy toward banking had eased enough that the state was able to authorize such an institution in Detroit, to be named—carefully—the Detroit Savings Fund Institute. Its purpose: “To encourage the industrious and prudent [and] to afford to those who are desirous of saving money, but who have not acquired sufficient to purchase a share in the banks, railroads, or a sum in public stocks, the means of employing their money to advantage, without running the risk of losing it....”

This major reform measure promised great benefit to Detroit workingmen. But public confidence would depend on those empowered to direct the bank's affairs. Here the new organization had good luck, for its new board chose as president Elon Farnsworth, a 50-year-old native Vermonter who had won wide trust as a lawyer, judge, and state attorney general, whom a later governor would call “a man of spotless honor and complete integrity.” He enjoyed the respect not only of Detroit's New England-born elite but of many laboring men as well. “He was a man of warm heart, of broad sympathy, and of a keen sense of humor, and was rarely deceived in his estimate of men or facts,” a close friend recalled later. “While one of the most polished gentlemen to be found anywhere, his simplicity and freedom from ostentation encouraged the poorest and plainest to confide in him.”



Sidney Davy Miller, 1830-1904. "A man of the people, conscious of his moral and ethical obligations to his brother citizen."

In small numbers, Detroiters began to entrust their savings to Farnsworth's new endeavor, and a tiny fund of deposits slowly grew. In its early years, he handled the Institute's legal work himself. But during the Panic of 1857, that work mounted and Farnsworth's duties as chief executive took more and more time. So he turned over all matters of law to Sidney Miller, who had been named to the Institute's board of trustees two years earlier.



The Miller residence, 524 Jefferson Ave. When Sidney Trowbridge Miller built his own home on Beverly Road in Grosse Pointe in the early 1900s, he moved the butternut paneling from the Jefferson Avenue house to his new library.

This was to be the most significant professional association of Miller's career, and the foundation on which the firm of Miller, Canfield, Paddock and Stone was built.

Soon Miller was devoting much of his time to the affairs of the Savings Fund Institute. (The organization would change its name in 1871 to the Detroit Savings Bank, later to the Detroit Bank, then Detroit Bank & Trust, and finally, in the distant future, Comerica.) But for many years his practice was wide-ranging and diverse. In 1862-63 he practiced in association with one Hobart Miller—apparently no relation—and from

1868 to 1872 with a prominent older lawyer, Samuel T. Douglass of Grosse Ile, who had been a Wayne County judge. But for most of his career Miller worked as a sole proprietor who eagerly entered the life of the community. He became a commissioner of the U.S. Courts for Detroit. He served on various public commissions (including the Board of Education, where he became the key figure in founding the Detroit Public Library) and private boards, including the Detroit City Railway and the Detroit & Milwaukee Railroad. He was president of the Detroit Young Men's Society, a leading cultural group, and he was active for half a century in the life of Christ Episcopal Church and the Episcopal Diocese of Michigan. His family ties, too, could not have hurt his practice. In 1861, he married Mrs. Katharine Rodgers, a young widow whose father, C.C. Trowbridge, was Detroit's leading commercial banker, though not a competitor of Farnsworth's Savings Institute.

The growth of Miller's practice surely owed something to this spreading web of associations and friendships. But without a reputation for high ability, he could not have won the loyalty of such important clients. These included Eber Ward, the remarkable entrepreneur who founded the Eureka Iron Works in Wyandotte, the first steelmaker in the U.S. to use the revolutionary Bessemer process; Dr. Samuel Duffield, of one of the city's most prominent families, who founded the pharmaceutical firm that would become Parke, Davis & Co., by the 1880s the world's largest drugmaker; and, most important, Elon Farnsworth. Miller's correspondence on behalf of clients went throughout Michigan and the Great Lakes—Chicago, Milwaukee, Niagara Falls, Buffalo—and beyond, to Philadelphia, New York, even Paris. As a writer he was succinct and clear. "If not satisfactory, say so," says a typical passage in one letter to a client. No doubt brevity was an essential tool for one so busy. His surviving letters frequently refer to a time crunch

ASSIGNEE'S SALE

—AT—

PUBLIC AUCTION

—ON—

Tuesday Morning, May 2, 1865

AT 11 O'CLOCK,

AT THE STORES

NOS. 44 & 46 MICHIGAN AVENUE WEST

Of the entire stock of Goods, Store Fixtures and Furniture,
of the firm of SMITH & RODGERS, consisting of

Foreign Fruits, Confectionaries, Hermetically Sealed Goods, Cove Oysters, Pickles, Lobsters, Sauces, Sardines, Tomatoes, &c.

Also, all of the Store Fixtures and Office Furniture, Counters, Shelves, Desks, new Safe and Scales, Ice Boxes, and various other desirable articles.

The goods are new and fresh, and the entire fixtures and furniture are of the best character.

They may be inspected on Monday next.

The sale is peremptory to close the trust.

Terms, Cash.

DETROIT, April 27, 1865.

WILLIAM WILMOT,
ASSIGNEE.

SIDNEY D. MILLER,
ATTORNEY, &c.

JNO. J. RENNIE, Auct'r.

*Evidence of Sidney D. Miller at work three weeks after
Robert E. Lee's surrender at Appomattox.*

that lawyers of later eras would find all too familiar: “I received your letter of the 18th but have been too busy to answer it...” “[Your letter] should have been sooner answered but I have been too busy to write anything besides business letters.”

Miller’s correspondence also hints at a quiet and dry sense of humor. When he was appointed to the Police Commission in 1870, he learned that a city ordinance required him to leave his elective post on the Board of Education. Thus he told the president of the school board, a friend:

My attention has recently been called to the fact that no public spirited citizen can legally hold any elective office and at the same time exercise the important functions of a Metropolitan Police Commissioner.

It becomes my duty to tender my resignation of the highly honorable though not very lucrative position as a member of the Board of Education....

I suppose that under Section 4 of the Statute under which this Board is organized I may be liable to the fine of ‘Ten Dollars for resigning’ without sufficient cause. I submit meekly and without protest.

Despite his success, Miller could not escape a certain amount of the drudgery that every attorney knows, especially one who must perform the hard tasks that inevitably fall to banks. “Not seeing any reply to my letter sent you some weeks since,” Miller wrote one delinquent Detroit lady, “I am directed by the Savings Bank to sue your note. This is a disagreeable thing to do. The Bank never requires suit until there is no other resort. I am sure you do not mean to disregard your indebtedness. Do not compel me to make you the annoyance and expense of a suit.”

Like Farnsworth before him, Miller found the bank’s business gradually absorbing more and more of his time. His associa-



The “Bank Chambers” was Sidney Miller’s building. His office was upstairs, the Detroit Savings Bank downstairs.

tion with it became closer still in 1878, when the bank, outgrowing its quarters for a second time, was looking for a new address. Miller offered the first floor of his own new building at the northeast corner of Larned and Griswold for an annual rent of \$3,000. The bank’s landlord, Samuel Lewis—also, like Miller, a member of its board—countered with a much lower offer of \$1,500 per year plus the cost of “all gas consumed . . . during the daytime.” But Miller’s space provided more room, a better vault and steam heat. The bank moved in just before Christmas and stayed in the building, soon known around town simply as the “Bank Chambers,” for twenty-eight years.

Miller established his own offices on the second floor—next to the office of his father-in-law—in what the *Free Press* called “an elegant suite” of “three large rooms facing Larned Street, appropriately furnished, and carpeted.” Here Miller managed the bank’s affairs and the rest of his practice, much of which he delegated to a string of young associates, including John H. Bissell; Fred T. Sibley; James Cosslett Smith; and finally, in 1887, Miller’s only son, Sidney Trowbridge Miller.

When Elon Farnsworth died in 1877, the cashier, Alexander Adams, became the second president of the Detroit Savings Bank. When Adams himself died six years later, the obvious choice to succeed him was Sidney Davy Miller.

Though not a banker by training, Miller proved up to his new job and then some. His first acts as president were a thorough inspection of the bank’s books and a full reappraisal of its investments and loans. The results were impressive. In just six years the bank’s holdings grew from \$2.5 million to nearly \$4 million, thanks in part to a general economic expansion but in no small measure to Miller’s sage investments—and this in the face of increasing competition from several new banks in the city.

When the Panic of 1893 touched off a four-year nationwide depression, including the failure of some 500 American banks, Miller was among the Detroit banking leaders who cooperated to ensure that not a single bank in the city went under. When the Savings Bank underwent its own short-term cash crisis, Miller made quick arrangements with New York banks to ensure a safe cushion. By 1897 Detroit and the rest of the country began to emerge from the trough, and the bank’s deposits resumed their upward trend. By then Miller’s stewardship was so trusted that he had trouble persuading board members to attend meetings. When the state’s examiners presented a highly satisfactory report on the bank’s condition to the state bank commissioner in 1901, he sent “a few words of commendation” to President Miller: “It is seldom that an old



West Jefferson, circa 1890. The Detroit Savings Bank, the firm's key client from its earliest days, was founded to serve the city's burgeoning population of working families.

bank engaged in business practically for half a century, with so large and mixed departments, involving dealings with more than ten thousand customers and with so great a variety of assets, can completely place itself in the hands of experts and come forth from the ordeal so free of criticism.”

Three years later, still very much in control of his institution's affairs at the age of 73, Miller became ill. A rest in

St. Augustine, Florida, failed to restore his health, and he died there on April 2, 1904. According to the *Free Press*, “his was the success that is unselfish. He found time to give his personal efforts to the community. He became a working part of that society, assisting in the administration of its laws, the construction of its government, the support of its churches and charities. He was a man of the people, conscious of his moral and ethical obligations to his brother citizen and these he discharged to the letter.”