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MR. FRANK HALL

Wyevalle, Ontario.

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FRANK HALL.

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Millionaires on the Quiet

THERE are some few very wealthy men—Lord Astor, Rockefeller, the late Mr. Carnegie, for example—whose names are as household words.

But these are the exception. The world knows nothing of its richest men, simply because the majority of millionaires, contrary to general opinion, are shy and secretive. They don't advertise.

This assertion is capable of easy proof. According to the latest British Board of Inland Revenue returns, there are 540 people in Great Britain who pay income tax on \$250,000, or over. Now, it may safely be assumed that a person who is taxed on that income is a millionaire.

Consequently, Britain holds at least 540 of them. And of this number it is doubtful if the majority of the names of even the odd forty, if heard, would convey anything to the average man in the street. As for the remaining five hundred, they are the darkest of dark horses.

When, for instance, it was unexpectedly announced, shortly before the war, that the Duke of Bedford's Covent Garden estate had been bought for £3,000,000 by a Mr. Mallaby-Deeley, the question on everybody's lips was, "Who is Mallaby-Deeley?"

This particular millionaire has since then achieved even greater publicity, as a sort of super-tailor, and he is now known, by name at least, to nearly everybody. But at the time of the Covent Garden deal only his intimates in the financial world had any knowledge of him.

Mr. Mallaby-Deeley inherited wealth, but many millionaires have risen from quite humble beginnings. Lord Inchcape, for instance, the multi-millionaire chairman of the P. & O. Steamship Company, the National Provincial Bank, and the Suez Canal Company, started life as an office-boy. In 1874 he went out to India as a junior clerk, and he had been there only a few months when the firm who employed him cabled to their London house: "Send us another Mackay." Mackay is Lord Inchcape's family name.

Mr. J. C. Gould, M.P., another millionaire shipowner, also started in life as an office-boy, and until he was nearly nineteen his weekly wage amounted to no more than fifteen shillings.

Sir Jesse Boot, Bart., founder of the greatest firm of chemists in Britain, owning six hundred shops, large factories, and laboratories, and employing more than ten thousand workpeople, is the son of an agricultural laborer.

At the age of thirteen Mr. J. L. Replogle, the steel king, was selling newspapers in the street before and after school hours; at fifteen he was an errand boy earning five shillings a week; at thirty he was general manager over 21,000 men; and long before he was forty he was a millionaire many times over.

The story of Sir Charles Macara, the Lancashire cotton king, would have delighted Mr. "Self-Help" Smiles. Beginning as a clerk in a factory, he married the daughter of the head of the concern, and while

still a comparatively young man he found himself head of an amalgamation of master spinners owning some 170,000 spindles and nearly 600 looms.

Some of the millionaires above mentioned, of course, are fairly well known individuals; but not infrequently even multi-millionaires are only revealed as such when they die and their estates come to be valued for probate.

Who, for instance, had ever heard, prior to his death, of Mr. Charles Morrison, of Coleman street, London, who died in 1909, leaving behind him a fortune of £11,000,000?

Mr. "Chicago" Smith, who predeceased Mr. Morrison by a few years, after living in London for the better part of his life, was even more of a dark horse. He was, it is true, something of a convivial soul; but he was as secretive as an oyster, and none of his many friends and acquaintances judged him to be other than just an ordinary well-to-do individual. He left an estate worth over \$50,000,000.

Although familiarly known these many years past to the frequenters of Covent Garden as the "spud king," very few people in England had ever heard of Mr. J. W. Dennis until, early in 1917, he was appointed to the post of Potato Controller. Then it became known that he was probably the biggest grower of potatoes in the kingdom, owning a huge agglomeration of farms and market gardens in Lincolnshire, with their own system of light railways and private telephone installation.

Then, again, there is Sir George Slight, the millionaire trawler owner, who began life as a cockle-gatherer at Cleethorpes, and to-day owns nearly a hundred steam trawlers and the biggest fish business in Britain.

Even more romantic was the rise to fame and fortune of John Jones Jenkins, who at the age of fifteen could neither read nor write. He was a tinplate worker, and his hours of work as a child—there were no Factory Acts in those days—were from five in the morning till eight at night.

Nevertheless, on his fifteenth birthday he started attending a night school, and soon acquired the rudiments of an education. Later on he attended a technical school, where he learnt all that was then known about the tinplate industry; and at the age of twenty-four he started the Beaufort Tinplate Works, which, when the war broke out, gave employment to over thirty thousand men. Mr. Jenkins was raised to the peerage as Lord Glantawe in 1906, dying a couple of years later.

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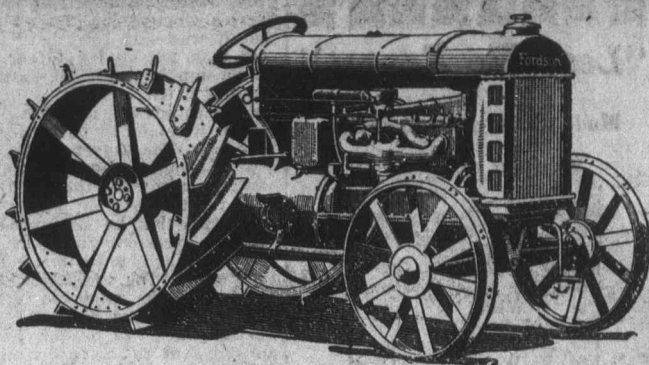
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