

BIOGRAPHY OF
ARTHUR RAYMOND OLSEN
1886-1975

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Arthur Raymond Olsen was born in San Francisco on Post Street three days after Christmas, 1886, the last but one of the ten children born to Gustav and Ellen Olsen, immigrants.

Gustav Severin Olsen was a native of Kristiansand, a port city in the Oslo Fjord of Norway, where his birth was recorded on August 30, 1845. He was probably the first child of several; he had in any event a sister, Olava, and a brother, Jørgen, both younger than he. When not yet sixteen Gustav left the home of what seems to have been a family of solid reputation and modest means. He went to sea. Several years later - about 1865 - he sailed with a merchantman bound for San Francisco by way of Cape Horn. Already an experienced seaman, he held a junior officer's berth. According to sketchy accounts preserved by his children (like his youngest son, Gustav Olsen was loathe to talk about himself), the young mariner fell out with his superiors during the voyage. The grievance was severe enough to inspire him to jump ship when the vessel dropped anchor in San Francisco Bay.

He hid out in the Contra Costa hills across the Bay while a ship's party, in the custom of the day, sought the deserter. When the vessel was safely beyond the horizon, Olsen returned to San Francisco. During his first years in America he continued to follow the sea, making a succession of whaling voyages out of San Francisco. In 1869 he left the sea, never to return. Indeed, during the fifty years left to him, Gustav Olsen did not venture far off the track he made each day between his home and the offices of Dunham, Carrigan & Co., wholesale distributors of general retail merchandise, where throughout four decades Olsen processed orders and accounts.

The switch from whaler's deck to clerk's desk was occasioned by his marriage to Ellen Mary Fortune, an Irish girl who had arrived in San Francisco even more recently than he. She was born in the small port city of Wexford, seat of County Wexford, Ireland, on April 20, 1848. It was a time, just after the Potato Famine, when Irish of all classes poured out of their depressed and oppressed island. The Fortunes were a bourgeois family then enduring, along with most of Ireland, straitened circumstances.

A distinguished figure in the family pantheon was Ellen's grandfather, Captain Arthur Fortune, master in the early 19th century of a merchant vessel in trade with the west coast of France and Mediterranean ports. His profession, it seems, lay in the family tradition; it is asserted that there is Breton blood in the Fortune Family. Ellen Olsen named her last son after her grandfather.

If attitudes prevalent in the Gustav Olsen family and the accounts of Ellen's children make trustworthy witness, the atmosphere of the Fortune family in Wexford was intensely Irish, intensely Catholic and intensely colored by a sense of oppression at the hands of the governing English. The Famine was over when Ellen was born, but the tide of emigration to America remained at flood during the 1850's and 1860's. Among the emigrants were a number of Fortune relatives and friends. Some ended in San Francisco. Ellen's oldest brother, Thomas Ryan Fortune, talked from his earliest childhood of going to America. When he was twelve, he disappeared from home, and none in the family ever heard of him again. In later years they wondered whether he too might have made his way to America and there become

the spectacularly successful financier, Thomas Fortune Ryan. His age was about right, and Ryan is known to have arrived in America as a boy without family.

In the late 1860's the urge to get out of the dead end that was Ireland and into the land of opportunity still ran strong in the Fortune family. As she approached adulthood, Ellen was sent to relatives recently settled in San Francisco. One can divine from photographs made years later that she was a full-figured girl, five feet two or three inches tall, with strong, regular features - probably an unusually attractive young woman. (Every one of her children was good-looking, and at least two of her daughters were beauties in their youth). Ellen Fortune was also equipped with a firmly-held set of principles, a determined personality and, it would seem, a talent for shrewd household management. There can be no doubt that the de facto head of the Gustav Olsen family was, from the time of the earliest memory of the children, Ellen Fortune Olsen.

No record has been preserved of how Gustav Olsen and Ellen Fortune met, nor of how long they knew each other before marrying. The marriage took place on June 1, 1869 at her parish church, St. Francis'. Soon after the Olsens moved from a house they rented on Telegraph Hill out to the new Western Addition - virtually country in the San Francisco of a century ago. They bought a house on Post Street near Lyon and never lived anywhere else again. The house, 2577 Post Street, stands today, a characteristic San Francisco wood-framed row house, three stories high, bay-windowed, a side hall and staircase giving on to numerous small rooms.

The Olsens owned that house but very little else. It is doubtful that the family was ever more than a month or two ahead of Gustav Olsen's modest salary. The children remembered a childhood in which the pleasures were real but simple. Vacations, for example, were usually taken in nearby Marin County, the family - joined by Post Street friends - living in tents. Saving, avoiding debt, making a dollar stretch - these were virtues stressed in the Olsen family. These circumstances of frugal respectability profoundly affected the way the young Olsens grew up to look at the world. The histories of the eight who reached maturity are unmarked, so far as is known, by a single gesture of flamboyance or foolish extravagance.

The Olsens did not consider themselves to be poor. Never was the family table short of food. No one was ever cold or ragged or wanting in essential care. Photographs of the children in childhood and adolescence show the boys in trim knickerbocker suits and the girls in fresh starched frocks trimmed with bows and lace. The girls attended Girls High School, a Catholic day school which presumably charged a modest tuition. All of the children professed to look back upon a happy childhood focused first upon the home, then upon the residential streets of the Western Addition, the school playground and the parish church. Of the latter three the church undoubtedly exercised the dominating influence upon the behavior of Arthur Olsen and his elder brothers and sisters.

Ellen Olsen raised her children as Catholics - and Catholics in the puritan Irish tradition. (Her husband, born in the Lutheran faith, converted to Catholicism in the last years of his life; one can imagine the amount of prayers and pleadings the

taciturn Norseman withstood before finally capitulating to his resolute spouse). Catholics constituted a large, self-conscious minority in late 19th century San Francisco. Not many were found among the rich who made their fortunes out of the Gold Rush and turned San Francisco from a coastal settlement into an opulent and sophisticated city. Catholics tended to be most numerous among the newly-arrived immigrant workingmen (particularly from Ireland and Italy) and in the petit-bourgeois world of storekeepers and office workers. They built their churches and parochial schools, clung together whether in prosperity or in need and strove doggedly to move up in the world. For their sons the favored routes of advancement were law, civil service, business and politics. In such families as the Olsens thrift, hard work and probity were trusted to earn them God's blessings. They were suspicious of quantum leaps toward affluence; slow and steady progress upward was not only more sure, it was also more godly.

If the Olsens and their friends had given thought to the notion of an Establishment, they would have readily acknowledged that they were not a part of it. It would appear, as one may judge from the recollections of Olsen children expressed long afterward, that for this community horizons were near and ambitions modest. The haut monde appears to have been so distant as to be beyond their envy or even their attention. This modesty of outlook, ingrained in childhood, may have had decisive consequence when fifty years later Arthur Olsen stood at the threshold of the San Francisco Establishment with the door open for him to enter.

Between the years 1874 and 1886 Ellen Olsen gave birth to nine children - a child born on the average every sixteen months. In order of birth they were: George (1874), Theresa (1876), Winifred (1877), Mary (1878), Edwin (1880), Gustav (1881), Margaret (1883), Ellen (1885) and Arthur (1886). Gustav died of an illness when about five years old. A tenth child, Alice, was born in 1892; she died eight months later. The eight who survived childhood turned out to be a remarkably sturdy and long-lived group. Margaret died youngest at 79. The mean life span of the Olsen offspring was upwards of 85 years.*

II

The Olsen children, it has been noted, grew up in a pervasively Catholic atmosphere. It was a family custom to stroll out together after supper to "make a visit" at the parish church. The Olsens were well known indeed to the priests and nuns of the parish. All his life Arthur recalled his embarrassment when, grateful for his anonymity upon completing a confession of particularly abominable sins, he heard the confessor grant absolution and then add: "And be sure

* The dates of death of members of the Olsen family are as follows:

Gustav Olsen - May 22, 1919	Edwin - November, 1962; Age 82
Ellen Fortune Olsen - Dec. 24, 1924	Gustav - 1886 (?)
George - May, 1968; Age 94	Margaret - September, 1962; Age 79
Theresa - 1957 (?)	Ellen -
Winifred - June, 1963; Age 86	Arthur - April 14, 1975; Age 88
Mary - 1965; Age 87	Alice - 1893; Age 8 months

to tell your sister Mary to come to choir practice."

It was not unusual for young people in the neighborhood to enter the Church. There was opportunity and encouragement aplenty to discover "a vocation." Entering the Church represented not only a summons to serve God but an opening as well to higher education and enhanced family prestige. Edwin, when still in his teens, became the first Olsen to enter the Dominican Order (the Olsens' parish church was staffed by Dominicans). Mary (Sister Consuelo) became a Dominican novice in 1903, the year before her brother was ordained. Margaret (Sister Emmanuel) was next, but her health gave way during the trying novitiate period and only twenty years later did she finally take the veil. The last Olsen to become a Dominican was Ellen (Sister Virginia).

The family had hopes that Arthur would also commit for the priesthood. There were times when his mother and the religious believed that they had prayed him in to a vocation, but he never took the step. It is not known whether he ever was seriously tempted. His wife recounted many years later that he had threatened to enter the priesthood if she refused him. This may have been the tactical ploy of an ardent suitor, but the option was, in any event, still on his mind at age 30. Clear it is that he remained a faithful church-goer all his life.

Family pressure upon him to take orders could not have been easily withstood, for Arthur - the baby of the family - was a respectful and obedient son. If he engaged in an adolescent escapade more serious than stealing a ride on a Geary Street trolley, it has not been recorded for posterity. Rather, his sisters remembered him as an exceptionally good boy. Intellectually, he was the brightest of a family where all were of average or better intelligence and two -

Edwin and Margaret - were of considerable intellectual capacity. Arthur attended Polytechnic High School, then one of the city's more prestigious public schools, emphasizing, as the name implies, mathematics and the sciences. He played shortstop on the school baseball team ("Good field - not hit," recalled his classmate, Valentine Byrne) and passed his courses with high marks. At his graduation in 1905 Arthur Olsen was a rather handsome, dark-haired youth of about average height for his generation (5'7") but small-boned and slender. His weight, little changed throughout his life, was in the order of 140 pounds.

A college education was beyond the range of Olsen family resources. On the contrary, with Gustav Olsen now nearing sixty, another contributor to the family budget - besides George, who had joined his father at Dunham, Carrigan a decade before - was more than welcome. Arthur found a job. He was hired as a bookkeeper/accountant by a business house (whose name has not been preserved) in the Montgomery Street financial district. It was a six-day-a-week job with the work day running as long as the firm's executives decreed it to be. Arthur recalled later that many a day ran twelve hours or more with the staff eating lunch while at their desks. The philosophy of management was to put on each employe as much work as he could handle; the better he performed the more work he got.

In this situation Arthur Olsen demonstrated almost instantly a potential for intellectual achievement which set him apart thereafter from other members of his family, barring only "Father Ed." The management accorded the hard-working and uncomplaining youth a series of promotions. Each lengthened the hours of labor and

increased the burden of responsibilities. By the time he turned 21 Arthur Olsen was head of the firm's bookkeeping department and making \$200 a month, a remarkable salary for a young man in the first decade of the twentieth century.

The consequence of this exploitation of a too-acquiescent young man was physical collapse. The doctors, thinking it was tuberculosis, ordered Arthur, after an extended period of rest, to leave San Francisco for an outdoor life in a dry, clear climate. Their diagnosis was incorrect. The less than robust young man seems to have suffered nothing more complicated than physical - and probably nervous - exhaustion. He quit his job (there was no sick leave to be had) and recovered his health during several months recuperation in the warm Napa Valley country north of San Francisco. Then, following the family physician's advice, he set out for the High Sierras to start again to make a living.

Olsen's short, meteoric career on Montgomery Street was the first manifestation of an extraordinary talent for business administration. It was a gift he did not advertise nor even lay claim to. Throughout his life he avoided drawing attention to himself. In part this reflected innate shyness; in part he lacked a corollary gift for the arts of self-promotion. But Arthur Olsen also believed with almost religious conviction that doing a superior job was the only valid way to achieve recognition and advancement. Life returned, he felt, what one put into it, not in showmanship but in substance. You can't get something for nothing, he was fond of saying.

Arthur Olsen's career very nearly became a textbook

demonstration of the validity of his principles. Three more times during a professional life of fifty years his supervisors picked him out of the pack and thrust him ahead in quantum jumps in responsibility. A fourth time such a bid to move up was made to him he refused - a fateful decision which made it possible eventually for poseurs and connivers such as he always disdained to fall upon him. The high standard he lived by proved inadequate in the end to shield him in an imperfect world. A harsh demonstration of that reality, perpetrated at the moment when he was preparing to end with a graceful exit a universally applauded career, shadowed the last decades of his long life.

III

For reasons not on record Olsen picked the Tuolumne region of the High Sierras to make his living in the beneficent climate which he believed his health required. Tuolumne County encompasses the northern third of Yosemite National Park and several hundred square miles of similar forested mountains to the north. The area eastward from Sonora, where the high country begins, constitutes a narrow cut in the Sierra Nevada separating at Sonora Pass, 9600 feet high, some of the highest summits in the range. Tuolumne was prime mining country in the days of the Gold Rush, as hamlets in the valley with names like Chinese Camp and Confidence suggest. In the first decade of the twentieth century it had reverted to back country again, the old mining camps

abandoned and the handful of mountain towns like Sonora and Tuolumne barely sustained by the timber business and what remained of mining.

Olsen went to work in the Tuolumne office of Wells, Fargo, the legendary transport and factoring company. The work was apparently congenial and the society of the mountain town to Olsen's taste. In later years he spoke only warmly of his time in Tuolumne. There he learned to hunt, and hunting became the only recreational activity which Olsen indulged in with consistent enthusiasm in his mature years. A photograph taken at the time shows him holding a 100-pound buck in his arms, a slender, sun-browned young man proudly displaying his trophy.

In Tuolumne Olsen formed a friendship with James Diamond, a young man about his age. He also was acquainted with an attractive young woman named Rosalie, who subsequently married Jim Diamond. It may well be that Olsen was the loser in a contest for her favor. He and the Diamonds remained friends, and when twenty years later he brought his family to vacation at Pinecrest Lodge operated by the Diamonds, Rosalie Diamond would greet him with evident affection.

The interlude in the High Sierras came to an abrupt end for Olsen when - as he would remark in later years with a touch of pride - "I went broke." In 1910 he and Diamond conceived the idea of pooling their savings, buying a half-worked-out gold mine and making it pay. They quit their jobs and borrowed money to equip the mine. The partners succeeded in getting gold out of the mine - a shaft sunk into a steep mountainside studded with granite outcroppings and pine trees - but not enough to make back expenses. Within two years their

capital and their credit were exhausted. Taking stock of his situation, Olsen concluded that this backwoods country, however agreeable the life it afforded, was no place to make one's fortune. He left the Sierras never to return except to spend a few days as a vacationer during four or five summers many years later.

IV

In 1912 Olsen came down out of the mountains to the floor of the San Joaquin Valley, a flat semi-desert where some of the earth's most fertile soil baked under the sun. In this valley a German immigrant butcher, Henry Miller, had established a half-century before the base of a cattle-raising empire. The Miller & Lux enterprise was at the apex of its prestige and affluence when Arthur Olsen appeared in Los Banos, the small market town in Merced County which was the headquarters of Miller's operations in the San Joaquin.

Miller, then 85 years old, had only recently retired from personal management of his domain. It consisted then of about one million acres of land distributed among scores of farming and ranching properties, together worth more than \$50 million. Miller & Lux counted assets in five states, but the bulk of its lands lay in the San Joaquin Valley and in the high sagebrush desert country of southeastern Oregon and northwestern Nevada. In a quite literal sense Miller owned much of the San Joaquin Valley. He controlled, moreover, the waters of the San Joaquin, Kings and Kern Rivers - the waters of which,

flowing out of the Sierras onto the valley floor, made the difference between what Richard Henry Dana had dismissed as California wasteland and a garden where virtually any plant on earth would flourish.

A 22-year-old Butcher's helper in New York when Sutter struck gold, the ambitious immigrant, Miller (actually born Kreiser), joined the rush to California. Eschewing the scramble for gold, he opened a butcher shop in San Francisco. Selling beef was simple enough in the boom town. Acquiring it to sell was the critical problem. Spanish hacendados had been raising cattle in California for generations. But their commercial interest was in hides; in thinly-populated pre-Gold Rush California beef had been a give-away commodity. Now all was changed. Any man who managed to deliver steers to San Francisco slaughterhouses sold them instantly at prices theretofore unimagined. Although uneducated beyond grade school, Miller had both the vision and the instinct for business organization to exploit this situation - not for a fast dollar but to create an industry.

He began by going out of San Francisco to arrange a dependable supply of beef cattle, dealing directly with ranchers in Santa Clara and San Benito Counties south of San Francisco. What he saw stirred his imagination and his ambition. He gave up retailing beef and became a cattle buyer and slaughterer. He made money and used it to make himself a cattle raiser. He turned his eyes to the remote San Joaquin Valley, three days rugged travel by buggy from San Francisco. From a rancher who itched to be free to enrich himself in the goldfields, Miller bought in 1857 for \$9,860 the Santa Rita Ranch. (This acreage, the best farm land in the Valley, would sell today for

upwards of \$10 million).

Thus began an era of personal empire-building which lasted forty years - roughly 1860-1900. In the 1860's Miller took a partner, Charles Lux, who served as the company's liaison man with the San Francisco banks which financed the company's headlong expansion. Lux died in 1887, and Miller eventually bought out the Lux heirs, becoming sole owner of what was by then probably the biggest cattle enterprise in the United States.

Miller became a master cattleman whose Double-H brand on his white-faced Hereford cows - a breed he improved by carefully controlled breeding - became a symbol of quality beef. Yet that alone would not have set Miller so utterly apart from his competitors. His peculiar genius was for the rationalization of an anarchic industry which in the 19th century was no more than the sum of thousands of idiosyncratically-run family enterprises. Miller - very much the German small businessman in his parsimony, shrewdness and dedication to hard work - grasped that the essence of a successful cattle business was to turn cereal grasses efficiently into marketable beef. To provide sufficient feed for the cattle, one needed land and water. In the United States west of the Rockies there was land in abundance but limited water in dependable supply. The core of Miller's strategy of commercial expansion was to acquire control of sources of water and to use it for maximum efficiency in producing the end-product, beef.

The story of Miller & Lux is less a romantic tale of buckaroos and bellowing seas of cattle - even though the company's history is peopled with personalities of strong passions and marked

by stark events: Miller's life once hung by a thread while a Mexican outlaw pondered whether to kill him; one of his daughters was killed when thrown from a racing horse; a grandson was shot by an embittered farmer; another froze to death in an Oregon blizzard - than a 50-year courtroom battle over water rights. Miller made shrewd use of legislation governing homesteading and exploitation of public lands. He was ready always with immediate cash for any property owner prepared to sell riparian rights or acreage containing a spring. The settlement of the West was, throughout most of the 19th century, an informal process which produced many ambiguities of law, fact and public policy. For an asset so vital as water, the resulting legal contests were waged with determination, passion and vast resources. Henry Miller was a great legal warrior.

Enriching many a lawyer on the way, he won nearly all his battles. The men who operated his properties for him not only had to raise cattle and crops, they had to know how to defend the Miller empire against adversaries who, for good reasons or bad, would have torn it apart. Arthur Olsen became an expert on Western water law. Miller & Lux's last great water-rights case was fought out in Oregon in the 1920's. The case was finally won, and the San Francisco attorney who had led the Miller & Lux defense received a fee of \$250,000. When the presiding judge later heard of this, he looked at Olsen and said, "If he is a fair man, he will give you one-half of the fee and a dollar more." Olsen was then earning \$200 a month.

By 1880 Miller owned most of the banks of the San Joaquin, Kings and Kern Rivers. He had well under way a network of canals which increased exponentially the area of irrigable land on the valley floor.

San Joaquin land became too valuable for use primarily as cattle graze. Miller turned his gaze to Nevada and then to Oregon where cattle were raised in a very different type of country. Nevada and eastern Oregon consist mostly of sagebrush desert. The flat mesa, 100 degrees hot in summer and -40 degrees cold in winter, is broken intermittently by ridges of hills whose snows feed streams that over the ages cut short, lush river valleys into the tableland. Occasionally a spring bubbles up in the midst of the desert. There, if a man has the patience to sluice the alkali off the land and plough up the sagebrush, he can create an oasis. To run cattle profitably in this country, a rancher had to base himself on one of those sources of water. In the spring he turned his stock out to graze on the flowering desert. During the summer months his cowhands sweated in the meadowlands, making hay and stacking it for the winter. In the autumn the range cattle were rounded up, the steers shipped off to market and the cows and calves herded into the shelter of a valley for the winter. They lived off the accumulated hay. If the hay did not suffice, they died; there was no other sustenance in the winter waste, snow-covered from October to April. Most cattlemen ran as much stock as their pocketbooks and their credit rating at the county bank permitted. When the herd was large and the hay harvest small, they gambled that the winter would be short and mild. Henry Miller fashioned much of his empire from the holdings of those who lost the gamble.

Miller knew nothing about livestock or soil or meteorology that other men did not know as well. The difference was that the thoughtful, meticulously observant German entrepreneur was able to perceive relations and draw useful conclusions from familiar

phenomena that escaped others. He calculated probable weather cycles and figured with care how much hay was needed to keep a cow alive in a worst-case winter, then shaped the size of his herds accordingly. He reckoned the optimum speed at which a cow should be driven to the railhead and how much feed he required on the way. He analyzed soils and types of grasses in terms of growing cost and yield and nutritive value. He conceived an irrigation system for the San Joaquin Valley which 20th century engineers have found no reason to modify.

In this aspect of his operations Miller was a century ahead of his time. Although its officers read no learned journals and the company maintained no research laboratories, Miller & Lux was as near to a scientifically-operated agricultural enterprise as existed in the 19th century. Miller's managerial method was a precursor of the cost-effect technique of analysis of business operations formally invented a generation after his death.

In one respect Miller was an old-fashioned businessman. He personally supervised Miller & Lux operations, spending well over one-half of the year throughout his active life traveling by horseback, buggy or train over his sprawling domain. In this incessant round of travel Miller partook of the rude life of his employes. He ate at the communal cook-house table and slept when necessary in bunkhouses or small-town hotel rooms with slop buckets in the corner.

He knew every ranch foreman personally - and his family as well. Employes he found wanting he fired. Those who earned his confidence were given broad autonomy. In an era of slow communications Miller backed their decisions, whether or not they turned out to be wise,

unwaveringly. Perhaps this is the root explanation of the fact that Miller, neither a magnetic individual nor a loveable one, evoked extraordinary loyalty from the men who worked for him. In part the sense of personal bond to the company arose from pride in being associated with the best in the business. In part it was surely due to Miller's simplicity of manner and unquestioned mastery of every facet of the cattle business. All this being said, it remains clear that among Miller's odd assortment of talents was an ability to choose able men and to inspire in them a sense of identity with the company. It was a characteristic trait of Miller & Lux employees which long outlived the founder. In the case of one, Arthur Olsen, the company's peculiar magnetism remained potent a half-century later.

This then was the ranching empire which Henry Miller built. At its peak he ran about one million head of cattle. Each September his foremen in Oregon and Nevada drove tens of thousands of cows to the nearest railhead - for most, Winnemucca, Nevada. Many would go east to Middle Western stockyards. The rest would be shipped to Miller & Lux properties in the San Joaquin to be "finished" on Miller & Lux-grown alfalfa and sent on to slaughterhouses in California cities. The San Joaquin lands, hundreds of thousands of acres of irrigated semi-desert and reclaimed swamp, grew cotton, rice and alfalfa - crops Miller introduced into the valley - as well as fruit, dairy products and other grains.

V

When Arthur Olsen walked into the Miller & Lux headquarters at the Canal Farm outside Los Banos, Henry Miller, long a widower, was sitting alone and lonely in his San Francisco mansion, a retired semi-invalid. He had turned over direction of Miller & Lux to J. Leroy Nickel, a San Franciscan of good family who had married Miller's only surviving child, Nellie.

Olsen was taken on as an office employe, a young man with experience in keeping accounts and records. At the Canal Farm he was given quarters in what was called The Clerks' Cottage, a habitation similar to a bachelor officers' quarters on a military post. The two-story frame structure, standing hard by a larger mansion which was Miller's dwelling when he visited the valley as well as the company's district headquarters, housed about thirty of the company's salaried employes. Each lived in a one-room apartment and took his meals at a communal table in the big house. One could walk from the Canal Farm to midtown Los Banos in twenty minutes. For one whose pastimes were respectable if not austere, there was not much reason to do so. Los Banos was a service and market town with a population of 1,000, largely tradesmen supplying the needs of the surrounding farmers and dairymen.

Olsen never had much to recount of those years in Los Banos. He hunted ducks. He made friends of Frank and Carmen Arburua, brother and sister, the last survivors of a Spanish family which once

owned a large swath of the valley. He established a presence in the community sufficiently distinct that, when he returned after an eleven-year absence, he was remembered and welcomed back by the solid citizens of Los Banos.

It would appear, however, that most of his energies were devoted during those years to the close study of farming and the cattle business. For in Los Banos there occurred for the second time in his short career the identification of Arthur Olsen as an exceptional talent. There is no record of the process by which he progressed in the space of four years from one of several dozen faceless "clerks" to one of the key executive jobs in the corporation. We have just the bare fact that in 1916 Arthur Olsen, 29 years old, a city boy who rode a horse only when he had to, was summoned one day and told he was going to run the Oregon division of Miller & Lux, Inc.

In comparison with Burns, the seat of Harney County, Oregon, Los Banos was a city of breadth and sophistication. Burns was essentially a one-street cow town dependent for its existence on its saloons and general merchandise stores. It provided the only school, the only churches, the only physician and dentist, the only telephone exchange and the only telegraph office for fifty miles in any direction. The Pacific Live Stock Company, as the Oregon division of Miller & Lux was formally called, was not, however, administered from metropolitan Burns. The headquarters of the company's Superintendent in Oregon was 17 miles out into the sagebrush at the Island Ranch - so named because it was established on fertile bottom land in the Harney Valley at a point where the Silvies River forks into two channels to

flow into the Malheur Lake further down the valley.

Olsen's residence was a one-story frame house consisting of two bedrooms, a kitchen, a dining room and a "front room" - all of very modest proportions. There was no central heating. Water was heated on the big wood stove in the kitchen. Olsen took his meals at the nearby ranchhouse where a Chinese cooked for some thirty ranch hands. The Oregon Superintendent kept track of the affairs of an enterprise under way in an area twice the size of Connecticut in a one-room office building a few steps distant from his residence. The office staff consisted of one male clerk, occasionally assisted by the Superintendent's wife, after he had acquired one.

While Miller had introduced corporate organization into an anarchic industry, cattle ranching in Oregon and Nevada was still a business strongly influenced by the personalities of its leaders. Less than 5,000 people lived in Harney County, an area as big as Belgium. The personalities and histories of each ranch owner and foreman were familiar to everyone in the region. The great cattle enterprises were created by flamboyant men who became the stuff of legend. When Olsen arrived to take over the Pacific Live Stock Company - the "PLS," in local parlance - he perforce offered himself for measurement against the memory of Pete French (the beau ideal of the sagebrush country murdered by a squatter he had too casually crushed) and John Devine (a lately deceased cattle baron, a colorful primitive brought to his knees at the end of an epic struggle by the patient, implacable empire builder, Miller), as well as against the present reality of William Hanley, a rancher who ran almost as many cattle as Olsen and looked and acted like the original of the

patriarchal cattleman in Western fiction.

In these daunting circumstances the slender young man with the city clothes and San Francisco accent succeeded in earning general respect as an individual and as a cattleman. He also generated some enmity among business adversaries, for in the cattle country if a man had no enemies it was thought he could hardly amount to much. This personal success would appear to be perhaps the most remarkable achievement in a career of exceptional accomplishments.

How he managed it is difficult to discern at this distance. He was not striking in manner or appearance. He was no showman; his comportment was modest, often reserved. He did not share the earthy language or interests of the male society in which he moved. His manifest assets were unusual intelligence and the fact that he came to Oregon and Nevada as the personification of the commercial giant, Miller & Lux. As people came to know him, he became much admired for virtues valued high in the cattle country: he worked hard, he was fair in his dealings with the weak as well as the strong, he was a man of his word, he managed with a firm hand. He later recounted an anecdote to illuminate the challenging situation he faced upon his arrival in Oregon, an anecdote which shed light also on how he met the challenge successfully.

Soon after arriving he set out upon a round of visits to acquaint himself with the PLS ranches and the men who worked them. He traveled alone by Model T Ford over roads that were in fact wagon tracks. He left the Harper Ranch one afternoon on a three-hour drive to his next destination. The going was slow, and night overtook him. He became lost. Despairing of finding the ranch in darkness, he sat

shivering in his car the night through. When dawn broke at 5 A.M. Olsen discovered to his chagrin that the ranch lay in a valley just over the brow of the hill where he had spent a miserable night. He drove into the ranchyard, strode into the hastily-roused ranchhouse and called for breakfast. Five-thirty was the normal hour for an Oregon ranch to bestir itself. The foreman and every buckaroo on the place were impressed by Miller & Lux's new superintendent. They reckoned he must have arisen at 3 A.M. at latest to make it there by five o'clock from the Harper Ranch. They were obviously in the hands of a hard-driving boss. Olsen did nothing to disturb that impression. He felt he could use all the prestige he could get.

A quality he shared with Henry Miller was ability to win the loyalty of men who worked for him. In his dozen years in Oregon a band of admiring subordinates formed around A. R. Olsen, as he was routinely called. (In the fashion of the country, when a man reached familiar terms with Olsen, he shortened the appellation to "A.R."). When Olsen moved down to California, several quit their jobs to follow "A.R." Others traveled hundreds of miles out of their way, long after he had ceased to employ them, to pay a call on A. R. Olsen. For these men the relationship was an emotional link comparable to that which bound them to wife or children.

One of this group was Tom Arnold, who ran the Agency Ranch for Olsen and later followed him to California. Arnold was a diminutive, hot-tempered Southerner who at the age of eight had walked across the continent to Oregon behind a covered wagon. The writer witnessed as a child of eight or nine a demonstration of the Arnold-Olsen bond.

Arnold, then in his late fifties, was talking to a man across a five-foot-high rail fence. The man made a contemptuous comment about Olsen. So fast that the frightened child thought he flew, the gray-haired Arnold was over the fence and at the throat of the offender, a torrent of curses pouring from his mouth. The thrust of Arnold's message was that the man had the choice of withdrawing his statement or being killed. The man, though fifteen or twenty years Arnold's junior, was clearly frightened. He chose the first option. Releasing his grip, Arnold ordered the man off the property with the advice that, should he venture to return, a stick would be taken to him and he would be reduced to the size, shape and color of a cow dropping. "I don't agree to anyone talking like that about your father," Arnold explained mildly to the awed child.

VI

In Oregon Olsen found a wife and fathered a family. Not many nubile women were to be found in Harney County. The proportion of men to women was five or six to one. Any girl who had attained puberty could, if her parents permitted, chose among ready suitors. Given this sociological situation, it was highly unusual that there lived in Burns when Olsen arrived a comely young woman of pleasing disposition and considerable attainments who had passed the age of thirty unmarried and unpromised. She was Josephine Marie Locher, the first child of a propertied Swabian burgher who had turned his back on Bismarck's Prussian and Protestant Germany to try his fortune

in America. The site chosen for that bold purpose by this urban, impractical, romantic South German dreamer - monumental in its unsuitability - was Burns, Oregon.

Locher arrived in Burns with his wife and two infant daughters in 1887 just nine years after the first shack was erected on the site of the future town. By 1887 the number of buildings had increased to about thirty structures arranged on both sides of a dirt road winding through the sagebrush. They were built by settlers eager to be in at the start "when the country comes in."

This expression, commonplace among pioneers, signified that moment, repeated many times in the colonization of the American West, when a region ceased to be a wilderness peopled by a handful of pioneers living literally from hand to mouth and became a settled society with the infrastructure and amenities of contemporary civilization. The transformation, which occurred on occasion in a period as short as ten or fifteen years from first settlement, was invariably marked by a rise in land values, emergence of towns and cities, construction of modern communications, creation of industry and the establishment of personal fortunes. It was the dream of the pioneer to be on hand to reap those benefits "when the country comes in."

When Locher arrived in America the vast high mesa country between the Rocky Mountains and the Cascades was empty of settled population, barring only a few dozen cattle ranches, a few hundred one-family homesteads and a handful of dusty towns and hamlets. It was the last unsettled frontier of the continental United States, which may have been the reason why Locher chose it for his home.

It would be hard to imagine any other good reason. Locher was able to contribute only marginally to the opening up of the country, and the country had little to offer a man of his interests and talents. His choice was also unfortunate for another reason that had nothing to do with him personally. Except for the establishment of a modest lumber industry in the 1920's, the region has experienced little change in nearly one hundred years. The country of Eastern Oregon has not yet "come in."

In the 1880's, however, Burns was a community of optimists, Locher obviously among them. He set out to provide the town the rudiments of civilized life as it was understood in southern Germany. He built an approximation of a German Gasthaus - a family home with one large wing consisting of several rooms for paying guests or travelers who dined on fare prepared by the owner's wife. It was Burns' first hostelry. Later Locher built a social hall where dances and cultural events took place, as well as several other buildings which he let out as stores or residences. If Locher had been an able businessman and if Burns had burgeoned, he might have prospered. Neither proving to be the case, the Locher family enjoyed a very modest existence, neither in want nor in plenty.

Paul Locher was a man of great expectations. That any at all were realized appears to have been due to the hard work and severe practicality of his wife, Pauline. This man, who never managed to adjust himself to the transition from German to American culture, early resigned the management of his business enterprises to his shrewd and contentious wife. His interest centered not on the here and now

but on grander projects yet to be. He joined the Gold Rush of 1898 - and came home from Alaska with nothing but a few trinkets for his women. In 1914 Locher, who had participated as a youth in the Franco-Prussian war, set out for Germany to take up arms again for his country. He got as far as Turkey where he was detained. After an absence of a year or so he made his way back to Oregon and to an inactive old age.

Josephine was the eldest of the three Locher children who survived infancy. She and her sister - two years younger - were raised with care by parents who did not envision them growing up to become brides of rude and unlettered cowboys. When they reached school age, they were sent to board at a nuns' school in Baker, Oregon, three days distant by stage from Burns. Josephine was an exceptionally bright girl with a large store of energy and intellectual curiosity. She prevailed upon her parents to allow her a university education and enrolled when about eighteen in the University of Chicago. She returned at her father's insistence several years later as one of the score or so best-educated persons in Harney County, a distinction which carried with it serious disadvantages. In the intellectual poverty zone of Eastern Oregon she was lonely and bored. Her sister went off to Seattle to become a nurse. Josephine, acting out of family need as she saw it, stayed on to help her mother manage affairs and raise a son then approaching his teens.

Josephine used her time as best she could. She taught school. She was the town's first telephone "central." She homesteaded a piece of desert, living alone in a rude, one-room abode for six months a year until title to the land was hers. She read widely,

going through more books in a year than perhaps any dozen other of the adult population of Burns. Of the citizens of Burns only a handful was capable of being moved to think beyond the routineries of existence in a desert cow town. None was a marriageable male. The arrival of Arthur Olsen in Burns after a decade of this sterile existence was perhaps literally the answer to a maiden's prayer.

Whether or not Josephine prayed for a husband, she got one in short order. She was married to Arthur Olsen in Burns in June, 1917, less than a year after they met. After a wedding trip to San Francisco he carried his bride from the comparative sophistication of Burns to the Superintendent's house at the Island Ranch where her companions were buckaroos, the Chinese cook and Mrs. Kilburn, wife of the ranch foreman. The Chinese cook appears to have been a man of some attainments; he delivered the Olsens' first child, born prematurely, employing the oven of the kitchen stove as an incubator.

On Balance marriage would seem to have been only a small step toward the civilized existence which Josephine Locher had aspired to from adolescence. She had a husband she loved and could engage in intelligent conversation with, which was progress, and so perhaps were the three children which arrived in short order. But for the first ten years of marriage she was rarely out of sight of sagebrush. And life at the Island Ranch was no bucolic idyll. It was up at 5:30 A.M., a long day of work looking after house and children, and to bed by 9 P.M. Books and a victrola provided diversion. They were needed, because her husband was much absent. He made the round of the ranches incessantly, being gone sometimes for weeks.

VII

In those first years the marriage was probably a better bargain for him. He soon acquired status as an important and respected man in the region. His superiors in San Francisco were well satisfied. He had taken firm hold of the job. The entrepreneurial machine which Henry Miller had fashioned in the desert worked smoothly under Olsen's management. Miller & Lux's ranches in Oregon and Nevada continued to turn out superior beef in superior quantities. The new Superintendent in Oregon provided San Francisco headquarters a bonus - probably unanticipated - with his work in support of the legal department charged with defending the company's vital sources of water against legal assault.

Of fundamental importance in Western water law was the question of priority - who got to what stream or spring first and did he establish a legal or customary right to use of its waters? The answers to these questions and the tracing of the subsequent history of such legal rights as might have been established were essential in defending Henry Miller's domain. This involved searching old records at county seats and, when none existed, tracking down survivors of pioneer families who could give oral testimony on the history of a piece of riparian land.

Olsen was enlisted by the senior Miller & Lux lawyer, Edward F. Treadwell, to conduct this necessary research. He did the job brilliantly, becoming himself an authority on water law in the

four states concerned. In the process he acquired a small law library. Apparently he had under serious consideration an attempt to qualify belatedly for the bar. If so, he did not pursue it.

What Olsen did derive from this extensive exposure to the law was a judicial mode of thought. Perhaps it was innate in him and was only more sharply defined by this educational experience. Be that as it may, the mature intellect of Arthur Olsen was orderly, judicious, precise, deductive. It strove for useful answers to practical problems, not for universal understanding. It was not brilliant, imaginative or intuitive. It was - in a phrase which Arthur Olsen employed as one of the highest forms of approbation of individuals or of ideas - "down to earth."

His wife was clearly an important asset to him in the process of adult education. She was a college girl (a rare bird in the first quarter of the 20th century) who was on easy terms with authors and artists and culture heroes of history. She added a dimension to Olsen's intellectual world, which heretofore had been narrowly focused on the area of his work. Josephine Olsen was not one to keep her thoughts to herself. She had strong opinions on matters as diverse as the politics of Frederick the Great, the quality of Schumann-Heink's contralto and the literary merits of "The Cloister and the Hearth." During his marriage to Josephine, Olsen heard a great deal about such subjects. He never became an enthusiast for fine music or an eager student of belles-lettres. But he respected those who were and stood a little in awe of them. It always bothered him that he had not had the opportunity for a university education.

He believed rather simplistically that a few years residence in an academic atmosphere opened doors of the mind that otherwise remained locked for life. In the world of "culture" Arthur Olsen suffered mildly from an inferiority complex.

Josephine Olsen wielded influence upon her husband, less successfully, in another way. What Fromm calls an inner-directed personality, she was active, gregarious and outspoken. She welcomed experience. She was ambitious. She was afraid of no one, not even herself. Arthur Olsen was essentially a shy man who rose to eminence in spite of himself. Like all shy people he strove always to keep himself and his environment under control. While his wife, in search of knowledge, would cheerfully confess her ignorance to anyone, Olsen shrank from any act which might appear to others as inept or gauche.

The contrast of personality created tensions in a generally affectionate marriage. Olsen found a defense against a wife who was sometimes too much with him. He was never one to bare his soul, even to intimates. When family discussions touched on matters he found too sensitive or disagreeable for open airing, he simply cut off communication. Throughout the marriage this trait was frustrating and irritating to Josephine Olsen. "He never tells me anything!" she would exclaim in exasperated hyperbole to one of her half-comprehending children.

Olsen's defensive reaction, arising no doubt in many instances from sublimated insecurity and self-doubt, saved him certainly from a good deal of dubious advice and irrelevant opinion, for Josephine Olsen was no paragon of subtle, dispassionate analysis. But on balance

it served him ill. To strengthen him against his own weaknesses, Arthur Olsen needed a plain-talking confidante who saw people as they were and not as one wished they would be, who put his interest above that of anyone else, who would insist that he listen to things he would rather not hear.

When he needed such a person most, she was gone.

VIII

J. Leroy Nickel was a disaster for Miller & Lux. The extent of the company's misfortune did not, however, become apparent for a decade after the founder's son-in-law took command. Momentum and high demand for farm commodities during the First World War sustained the company in apparently continuing prosperity. Nickel devoted more of his energies to playing the role of San Francisco patrician than to directing the Miller empire. To make matters worse, ~~he~~ was unfortunately not blessed with a talent for business. A severe and lasting slump in farm prices set in with the post-World War recession. Demand fell off and once-profitable ventures no longer paid their way. Errors of commission and inission in top Miller & Lux management were quickly compounded.

Miller built his edifice on such solid financial foundations that, in a legendary decision, a Federal court once ruled that a Miller & Lux "bull's head" draft was as good as United States currency. Miller & Lux and the Bank of California, Miller's principal banker, were virtual partners. He turned over a debt-free company

to his son-in-law. It took the Nickel regime just fifteen years to run the company into receivership. In 1925 Miller & Lux defaulted on a \$20 million bond issue. The Bank of California assumed control of the corporation on behalf of its creditors.

The ensuing shakeout changed forever the character of Miller & Lux. The bank instituted a massive sale of corporate assets. It took Miller & Lux out of the cattle business, selling off the Oregon and Nevada holdings and those San Joaquin ranches which had been integrated into the beef production system. Most of the company's executives, starting with J. Leroy Nickel, were retired or dismissed. The Bank of California's nominee as new company president, James Fickett, saved only a handful of men for his new team out of the existing management. The most prominent of them was A. R. Olsen.

In July, 1926 Olsen left Oregon to return to Los Banos, the new superintendent of all that remained of Miller & Lux farming operations. In his reorganization plan Fickett set apart one segment of the San Joaquin holdings, and this became of significance thirty years later when the Miller heirs plunged into fratricidal war over the carcass of Miller & Lux. The Company's properties in the Bakersfield area at the south end of the valley, of particular interest to cash-hungry creditors because of their oil-bearing potential, were placed in a separate division not under Olsen's control.

Olsen returned to the Canal Farm, living now in the superintendent's house, a large, sprawling bungalow set in the midst of three acres of fruit trees. His old residence, the Clerk's Cottage, lay 200 yards distant on the far side of an orchard of orange trees.

His second tour at the Canal Farm stretched over nearly nine years.

The appurtenances of 20th century civilization - electric light, paved roads, washing machines, grocery stores - had made their appearance in the San Joaquin Valley. Life was much easier than on the harsh Oregon desert. But the basic rhythm of existence of the family of Arthur and Josephine Olsen did not change in any radical way. Both remained hard, almost compulsive workers. He followed in the traditional pattern of the Miller & Lux executive. Routinely he worked six days a week, his time divided between his desk in a 25-man office and a ceaseless patrol of the company's ranches, farms and irrigation canals. He drove his Buick sedan an average over a year of 200 miles a day.

Only once during those years did he allow himself a long holiday - an automobile trip to Chicago in 1934 to show his family the World's Fair and to permit his wife to visit scenes and friends of her college days. Normally when the family was in refuge from the summer heat of the San Joaquin at seashore or mountain resort, he would allow himself to join them - for a week at a time.

To insure the security and well-being of his family stood first in Arthur Olsen's order of priorities. His responsibilities to Miller & Lux ran a close second. Trailing well behind was the expenditure of time or money - particularly time - to get some fun out of life. Once Olsen, having taken his elder son on a short business trip to San Francisco, yielded to the latter's pleading that they stay another night in order to see a night baseball game. They rose early to commence the four-hour drive back to Los Banos - so early that the boy

was at his school desk before the first period ended.

Josephine Olsen's thirst for fulfilling experience, on behalf of herself and her family, remained strong. Circumstances doomed her to a large measure of frustration. She was herself deterred by failing health. She suffered from periodic migraine headaches and - more seriously, if less painfully - from a chronic nephritis which medicine, at the state of the art in the 1920's and 1930's, was unable to deal with successfully. She died in August, 1938 shortly before her 55th birthday of a coronary occlusion, a not-infrequent event then among persons with debilitating kidney ailments. Throughout the preceding decade she was often bedridden with migraine attacks and a frequent hospital visitor for largely ineffective kidney therapy.

Not only ill-health but her husband's unremitting commitment to his work limited Josephine Olsen's opportunity to sample the rarer pleasures of cultivated living. Los Banos was still far from any community which experienced events outside the routine of small-town life - San Francisco, for example, was the best part of a day's journey distant. Arthur Olsen did not allot himself many long weekends away from the office. But this was probably not the heart of the matter. Consistent with his Post Street conditioning, as his star rose Arthur Olsen remained conservative and cautious. Never, so far as can be ascertained, did he evoke criticism among his associates for becoming too full of himself. On the contrary, he deliberately rejected many of the perquisites and privileges which attended his commanding position in the San Joaquin. He disapproved of ostentation, in himself or in others. Moreover, his natural shyness deterred him from becoming venturesome in his personal life. In social matters he

avoided risks. He started nothing which he did not know how to end. He never demanded the most expensive item on a menu, nor did he ever come home from San Francisco with a couturier's gown for his wife. Such expansive gestures did not occur to him, of - if they did - he quickly brought himself back down to earth.

In professional life Arthur Olsen welcomed opportunity and seized it. Not so in personal affairs. There he limited his stakes, never going for broke. Certainly this trait deprived him and his family of some of the attainable rewards of a career of high achievement. One may be rueful for what might have been. Yet it is not clear that Arthur Olsen would have been any happier had he adopted a more expansive approach to life. Those years in Los Banos may have been the happiest of his adult life. His career was on the rise. He was earning a good deal more money than he needed to spend. His children were no trouble and some pleasure to him. But for his wife's chronic illness he would have had few problems at home. He was an important and respected personage threatened from no quarter. He was at ease with himself and his environment and, it would seem, little tempted to venture radical change.

One day his children came home from school with a question taken from some survey: Do you consider yourself to be (A) rich, (B) well-to-do, (C) comfortably situated, or (D) poor? What, they asked, are we? After some thought he announced that the answer was (C). His banker would certainly have rated him, by Depression standards, higher. "Comfortably situated" very likely struck Arthur Olsen, a cautious man, as not only accurate but also as the optimum

station in society. It is a phrase which aptly describes the way he chose to live then and henceforth, under varying circumstances, until the day he died.

IX

The charge James Fickett gave to Olsen when he brought him down to Los Banos was two-fold: to operate the company's revenue-producing properties profitably and at the same time to launch a vigorous effort to sell off Miller & Lux farm lands. As the Depression took hold, the interest of the Bank of California - still the impertunate creditor - centered almost entirely on the latter activity. Buyers with money in hand were hard to find and so was farm mortgage money. In most sales the company had no choice but to accept a small down payment and a large note and hope that the purchaser would be able to make the land pay enough to meet instalments. Much depended on choosing the right man to gamble on. In this Arthur Olsen was remarkably successful. He had an intuitive way of sizing up an individual in terms of honesty, industry, competence and perseverance, a method which seemed to bear little relationship to ordinary standards of appraisal.

Many of the men he put his trust in were semi-literate Italian or Portuguese immigrants with whom Olsen could barely communicate. Like Henry Miller, he preferred to become acquainted with a man's family before passing judgment on him. Yet he made a sale to a penniless young Portuguese named Johnny Borge who had been a professional

boxer and whose private life was squalid. Borge set to work, got married, never missed a payment and ended up a respected and affluent San Joaquin farmer. Olsen befriended a young Russian Jew who talked the Miller & Lux boss into selling him land on concessionary terms and then came around of an evening to try to convert his benefactor to Communism. Sam Hamburg, soon an ex-Marxist, became a devoted friend of A. R. Olsen and a multi-millionaire cotton grower. In the 1950's he went to Israel and used most of his millions to show Israelis how to grow cotton on the desert.

A memorable example of Olsen's knack for accurate appraisal of character was that of William Blair. Driving back to the valley from San Francisco one day in 1931, Olsen picked up a hitchhiker, a good-looking man in his thirties obviously well-bred and educated. Such a figure in such circumstances was not unusual during the Depression, and Blair's story was familiar. He was from "back East," out of money and looking for a job. Olsen drove him to Los Banos, gave him five dollars to cover a couple of days room and board and told him to come by the office next day. Though Blair had no experience in farming, he was hired. He quickly became a highly useful Miller & Lux employe. Blair sent for his wife, and they made a home in Los Banos.

Two years later an F.B.I. agent walked into the office and obtained audience with Olsen. William Blair, he said, was probably William Luckenbill, fugitive from justice, wanted in Illinois on charges of fraud. Olsen said he would talk to Blair. As the agent left, Blair approached his employer. He confessed that he was Luckenbill. He had been manager of a bank in a down-state Illinois city. He had

been manipulated by supposed friends. The 1930 slump had abruptly exposed the irregularities in the bank's operations. Luckenbill realized that he was legally responsible. He fled in panic. Olsen advised him to confront his situation squarely. "If you do, you have a job here when it is over," he said. Luckenbill surrendered, served four years in Joliet Penitentiary (where Olsen once visited him) and returned to California.

Olsen, by then in San Francisco as head of Miller & Lux, made good on his promise. Luckenbill became a highly regarded figure in the valley and Olsen's affectionate friend until his death.

"I knew there was something odd when I picked him up," his benefactor remarked years later, "but I felt he was basically sound." In A. R. Olsen's vocabulary "sound" was a term signifying high approval.

In 1934 James Fickett, the Bank of California's man at Miller & Lux, announced his intention to retire. The creditors' committee had to select a new executive to run a company still struggling back toward solvency. Fickett's progress in paying off the debts of the Nickel era had been slowed by the onset of the Depression. Looking at a very modest earnings performance and the large stack of dubious IOUs chiefly generated by Olsen, some committee members predicted that Miller & Lux would never get back on its feet. The only question, they said, was what moment to pick for a general fire sale and liquidation.

Jerd Sullivan, board chairman of the Crocker Bank who represented a heavy creditor interest, insisted on a more optimistic line of action. The creditors would be justified in continuing to back the company's struggle to survive, provided, he said, that A.R. Olsen were named the new chief executive officer.

Sullivan's view, which prevailed, constituted a severe disappointment to members of the Miller family and particularly to J. Leroy Nickel, Jr., the youngest grandson of Henry Miller. Family pride had been cruelly wounded by the Millers having become in effect pensioners of the Bank of California. As for "young Leroy" he had put nearly twenty years into the company, was nearing fifty and felt that by virtue of name and accomplishments he deserved the job.

Leroy Nickel was the only Miller descendant of his generation to become a major actor in the Miller & Lux saga. His eldest brother, Henry, had lost his life thirty years before in that Oregon blizzard. The next brother, George, was a modestly endowed dilettante with a taste for money but not for work. Leroy's sister, Beatrice, had married George Bowles, another who gracefully ornamented the Pacific Union Club.

Leroy was not like the rest - or anyhow not exactly. He savored the good life, but he also wanted to be a man of achievement. He had dropped out of Yale in 1915 to drive an ambulance for the French Army. After subsequent service with the A.E.F. he returned to Yale, graduated and came home to California to go into the family business. Part of his apprenticeship involved a tour of duty in Oregon with A.R. Olsen detailed to instruct him in the operation of the cattle business. Thus began a long and close professional association of two utterly unlike men.

As a fledgling businessman, Leroy Nickel had no problem comprehending the subject matter at hand, but he was - and always

remained - an ineffective executive. A self-imposed obstacle was the way Leroy saw himself in relation to ordinary mankind. He approached the Miller & Lux operation in Oregon in a spirit akin to that of an English peer visiting the ancestral estate in the north country. The people of eastern Oregon lacked the sophistication to recognize Leroy Nickel as a man set apart. They thought he was a bit of a fool, and he provided some supporting evidence for that judgment.

Olsen's training program included assigning Nickel certain specific chores to handle on his own after having observed them performed once or twice by old hands. One task which came up every year involved providing for supplies of hay to be available to the livestock driven each September from the Harney County ranches to the railhead at Winnemucca in Nevada. P.L.S. sent agents well ahead to buy the fodder from farmers and ranchers on the route. These agents were careful not to be recognized as heralds of the mighty P.L.S. which would soon be sending thousands of head of cattle through the area. They lived simply, slept on the ground under their buckboards and, as they peeled off dirty bills to pay for a few tons of hay, gave the impression that the boss' few dozen scrawny beasts might lack the strength even to take to the trail.

Young Leroy observed this demeaning masquerade with distaste. When charged the next year to buy the trail hay, he instituted a new procedure. He swept from town to town announcing himself publicly as the P.L.S. hay buyer come to purchase in large quantities and prepared to hear attractive offers. That year P.L.S. ran into a sudden

and mysterious shortage of hay on the Harney-Winnemucca route. Its buyer had to make heroic efforts to discover enough fodder to keep the animals alive on the drive. It was lucky that P.L.S. had the resources to outbid other desperate cattlemen. The company paid that year about four times what it normally would have for trail hay, Olsen estimated later. Young Leroy was never again allowed to deal alone with simple farm folk.

After the 1925 receivership Leroy Nickel remained in the San Francisco headquarters office, assigned to the sales side of the business. He concentrated his selling efforts on the Bakersfield division. Fickett did not involve him in management of company affairs, and Olsen encountered him only as a colleague in another part of the firm. This changed when A.R. Olsen came to San Francisco early in 1935. The understanding when he took over direction of Miller & Lux was that, when and if the Miller family recovered control of the company, Olsen would step down and Leroy would take over as President. Meanwhile, Olsen would run the company with Leroy's help. The fifteen-year-old tutelary relationship between the two men was thus re-established, although Nickel did his best to disguise the actual state of affairs in the Miller & Lux executive suite.

To soothe Leroy's hurt, Olsen made what he regarded as an unimportant concession in form. He accepted a title of Vice-President - the same as Leroy's. Nickel had an office exactly twinning Olsen's except that it was expensively furnished by his own hand. Visitors to Miller & Lux headquarters on the eleventh floor

of the Russ Building tended to a first impression that Mr. Nickel was the head man. Certainly his friends at the bar of the Burlingame Country Club, hearing of the burdens of running the great corporation, were entitled to so conclude. Despite Nickel's posing, which Olsen endured tolerantly, personal relations between the two men were friendly. Except that they never met outside the office. Privately each in his way regarded the other as a lesser man.

After thirty years spent in rural backwoods Olsen returned to his home city in 1935 in circumstances he could be forgiven for calling triumphal. Such was not his style. If his arrival on Montgomery Street as head of one of the West's storied corporate enterprises stirred in him any glow of exultation, members of his family were unaware of it. His children, somewhat annoyed at being uprooted, thought a rather routine transfer was in prospect and wished that he would decline it. In the same restrained spirit he foreswore any radical change in the life style of himself or his family.

He bought a comfortable house in the better neighborhood of Redwood City, one of the better suburban towns strung down the San Francisco peninsula. The five-bedroom Norman provincial house had been built in 1929 for \$11,500. Olsen paid \$9,500 in cash for it at a time when new tract houses down by the Bayshore Highway were selling for \$3,000. He was then making about \$10,000 a year, a substantial income at a time when the average factory wage was less than \$1,500. (Olsen's salary income peaked in 1940 when the Bank of California raised him to \$20,000 a year. Although after the wartime freeze he was free to set his salary at virtually any figure he chose, Olsen never in ten years' time gave himself a raise. He felt that

he had all the money he needed.)

He became a commuter, sometimes driving his company Cadillac into the city, sometimes riding the train. He re-established contact with associates of his youth. For the next fifteen years he and four old friends - now all prospering businessmen - met once a week for dinner and an evening of bridge at the home of one. The Olsens were drawn into a circle of leading citizens of Redwood, a modestly affluent but unflamboyant community. Their children enrolled in Sequoia High School, a superior public school. Josephine Olsen had - for her - unprecedented opportunity to attend opera and concerts, to visit galleries and hear lectures. She accomplished less than she hoped to, for bouts of illness frequently upset her plans.

Arthur Olsen also quietly took over as the de facto head of the Olsen clan. He had really been so for years, supporting, for example, his widowed sister, Winifred, with a regular remittance. His brother George, rounding out fifty years of labor in a white celluloid collar at Dunham, Carrigan, gratefully retreated to the role of inactive family patriarch. It was Arthur to whom Dominican authorities turned for advice and occasional financial assistance. It was Uncle Arthur who helped the younger generation find jobs. It was to "dear Arthur" that his sisters, now moving toward old age, hied for counsel or comfort. Symbolic of all this was a gathering of "the relatives" once or twice a year for a Sunday afternoon buffet dinner in the Olsen back garden at 630 Arlington Road. The gathering numbered fifteen to thirty according to how many were available to attend. It ranged from Uncle George down to the latest-arrived

squalling baby. Of the family only Arthur organized such a gathering. It was complacently agreed all around that this was right and proper. There would have been hurt feelings had he brought the family reunions to an end.

X

In the decade after the 1925 receivership Miller & Lux greatly reduced its farming operations. By the mid-1930's its most visible operating division was a subsidiary called the San Joaquin & Kings River Canal & Irrigation Company - the "Canal Company," for short. Miller & Lux still "owned" most of the water which flowed into the San Joaquin Valley. By virtue of a network of dams, canals and pumping stations the Canal Company distributed irrigation water to farmers for a price - so much an acre-foot. This virtual monopoly of water resources endowed the Canal Company with all but life-or-death power over most individual farming ventures within its reach. From the time Henry Miller ceased to expand his empire the Canal Company functioned as an efficient, dispassionate public utility.

These attributes were tested to the limit during the years 1930-35 when California was the victim along with much of the western United States to a severe and prolonged drought. For several years running rainfall totalled well under half of normal. Allocation of a drastically reduced vital resource was a sensitive, even agonizing responsibility. At critical moments in the growing seasons the

Miller & Lux office in Los Banos presented a familiar scene: a short row of sober-faced farmers, grimy in sweat-stained denims, waiting uneasily on polished chairs to present their plea to A. R. Olsen for an extra ration of irrigation water. For not a few of them it was a question of survival.

The drought gave rise to an ambitious scheme to liberate San Joaquin farmers from the vagaries of climate. The Central Valley Project became a central concern of Olsen during his tenure as head of Miller & Lux. The idea, conceived and vigorously advocated by the U.S. Bureau of Reclamation, was to store abundant water in the mountains of northern California and to send it down as needed by canal and pipeline to the semi-arid Central Valley (that is, the Sacramento and San Joaquin Valleys considered as a unit). The project required that vast quantities of dammed-up water be conveyed several hundred miles and that, to reach San Joaquin farmlands, it be raised vertically several score of feet.

The Central Valley Project raised passionate controversy. The engineers of the Bureau of Reclamation, confident of newly-devised technologies and emboldened by the innovative spirit of Roosevelt's New Deal, were impatient to thrust ahead. To them Boulder Dam had already demonstrated that men could re-make the geography of the West. They were impatient with anyone who interjected difficult questions about costs, yet-to-be-solved engineering problems or the fate of vested interests. These were the questions raised by Miller & Lux and other established enterprises in the valley. There developed a long-running debate conducted sporadically over years in the press,

in the halls of the state legislature in Sacramento, in conference rooms of the Department of the Interior and in committee chambers in the Congress. On a smaller scale it paralleled the great debate over the Tennessee Valley Authority, Miller & Lux playing a role similar to that of Commonwealth & Southern Corporation and A. R. Olsen that of C & S's president, Wendell Willkie. Olsen did not defend his position personally in Washington, as did Willkie, nor did he venture outside of hearing rooms and legal fora in California. He was not a public man and had no stomach to become one. But Bureau of Reclamation officials recognized him as their most redoubtable adversary.

In the end the Central Valley Project, much modified from its original blueprint, came into being. Twenty years after the project was conceived, the Canal Company was taken over by a public authority, and after nearly a century Miller & Lux ceased to be a name that inhabitants of the San Joaquin Valley were compelled to reckon with.

The Central Valley Project episode brought into sharp relief the character of A. R. Olsen as a mature businessman. An intensely practical man without soaring imagination, he was at the beginning ill-disposed - almost contemptuous - of the project. As a do-it-yourself man by temperament, he was little inclined to put blind faith in men who produced theoretical solutions on drawing boards set up far from the site of the problem. He believed in the creative force of private enterprise and distrusted big government. He felt that the New Deal was moving the country toward a socialist type of society. He started out therefore as a temperamental and

philosophical adversary of the Central Valley Project.

By the time it became reality he had turned into an advocate. He did not admit to a conversion in values. The original "wild ideas" of dubious "bureaucrats" had been refined into something workable, he maintained. Olsen and his allies did indeed effect significant changes in the Central Valley Project, but the Project also worked change in him. He grew to respect the men in the Bureau of Reclamation against whom he struggled. He acknowledged eventually, with some reluctance, that the Federal Government's great flood-control-power-irrigation projects had affected men's lives for the better, although - and in this instance he appears from the perspective of forty years afterward to have had an insight that escaped the men of vision of his time - he remained uneasy about its cavalier re-arranging of the natural environment.

His encounter with the Federal Government did not alter the course of Olsen's professional life, yet had he been willing it might have. The then director of the Bureau of Reclamation inquired of him sometime about 1940 whether he might be interested in a position with the Interior Department in Washington. He did not encourage the official to pursue the idea. This was apparently the end of it, although years later Olsen mentioned without elaboration that there had been "some talk" about him taking a wartime job in Washington.

XI

These feelers derived in part, no doubt, from the perception of those he dealt with closely that Arthur Olsen was approaching a crossroads in his career. Outbreak of war in Europe in 1939 abruptly ended the Depression. By the summer of 1940 the United States was vigorously engaged in an aid program for Great Britain and its allies. At home a crash defense effort was launched. In the farming industry there came an end to the seemingly endless years of unsaleable surpluses and prices propped off the floor by government subsidies. The slow pace at which Miller & Lux paid off its debts quickened. By the time the United States entered the war at the end of 1941 it was obvious that the Bank of California would soon turn back the remnants of the Miller empire to the founder's heirs.

At one time - in 1941 or 1942 - Jerd Sullivan, the Crocker Bank chairman, discussed this prospect with Olsen. The conversation was briefly recounted by Olsen to a son years later. Sullivan, assuming Olsen would leave the company when the receivership ended, asked him if he had given thought to his personal future after the Miller family regained control of Miller & Lux. Olsen replied that he did not necessarily foresee any change. Sullivan was surprised. He commented sharply that Leroy Nickel would displace Olsen as head of the company and that meant Olsen should get out. He said the Crocker Bank was aware of a need for mature executives available to take over management of troubled companies, as Fickett had done with

Miller & Lux. Was Olsen interested?

It may have been at that interview - but more likely a year or so later - that the bank specifically offered Olsen a commission to take over management of a corporation in which the bank was interested. Sullivan's offer represented an opportunity for Olsen to take his place on his own in the business aristocracy of San Francisco, to leave Miller & Lux from the top after a distinguished thirty-year career, to commence a new and perhaps more stimulating pattern of existence. It would, of course, have meant a good deal more income. Olsen's reply - and we can only speculate whether it came at once or after long reflection - was a rejection of the offer.

This was one of the critical decisions of his lifetime. It gave almost inevitable shape to the last third of his long life. It brought to a premature end - he was in his mid-50's - the creative phase of a remarkable career as a businessman. It marked a departure from a lifelong pattern of eager response to new challenge. It was a refusal of initiative which became increasingly characteristic of Arthur Olsen in his later years. One cannot know how things would have gone had Olsen left Miller & Lux in the early 1940's. In the light of events, however, his decision to stay was, almost certainly, not the better choice.

This was not easy to perceive at the time. Quite the contrary. The Miller family did not want him to leave. Leroy Nickel, naturally, expected to reign over the company. But Leroy was both short on enthusiasm for steady work and on confidence in his own abilities. He was thus well satisfied with the prospect of his

longtime mentor sharing the work load and guiding his hand when the hard decisions came up. Henry Miller's surviving child, Nellie Nickel, now a woman in her 70's, had high regard for Olsen's business talents and a realistic understanding of her offspring's lack thereof. When the Henry Miller trust regained control of the family properties, Mrs. Nickel insisted that Olsen become one of the three trustees.

In these circumstances Olsen could scarcely look upon himself as a superannuated retainer soon to be summoned to receive a token gift and a handshake, as had been his father at retirement. He very likely endured with some complacency the exasperated objections of his closest friends, George Zimmerman and Val Byrne. He believed that they did not grasp that Miller & Lux was not like just any corporation. Moreover, it was by no means apparent then that he was in the process of passing a point of no return. He commented that, if the new era proved uncongenial, he could always retire. He was not pressed financially. Apart from a predictable pension, some 1,000 acres of farmland he had purchased near Dos Palos in the San Joaquin Valley produced for a widower with grown children a more than adequate income.

These very reasonable considerations tended to obscure the fact that Olsen's refusal to change was in essence an act of recoil - recoil not just from a job offer but also from ambition and vanity and imagination. One might contend that ambition and self-esteem are not always and everywhere virtues and that, anyhow, Olsen in his progress from the modest Post Street home to a Montgomery Street executive suite had repeatedly exhibited the courage and vision to accept new challenges. But why, then, not again? One must look ultimately to the character

of the man and to the attitudes and values deeply ingrained in him during that Post Street childhood. But the specific circumstances in which he found himself at the time he had to make the decision certainly affected significantly the way he posed the question to himself.

In the autumn of 1937 two of his children had gone off to college. They did not go far, and they were often home on weekends and holidays. Yet this was the beginning of the inevitable break-up of Arthur Olsen's close-knit family. In the summer of 1938, shortly after she and her elder son had driven to Burns for a visit with the fast-aging Pauline Locher, Josephine Olsen suffered a severe heart attack. She was in hospital a month, then returned home attended by a practical nurse for what was expected to be a long convalescence. On a Sunday evening, August 28, 1938, she dropped off to sleep, not to awaken. Her husband found her next morning dead some hours of a massive coronary occlusion. She was two months short of her 55th birthday.

Arthur Olsen stoically buried his wife and settled into a new and increasingly lonely existence. His last child went off to university in 1939. A capable and devoted housekeeper, a widow named Mae Linus, came to 630 Arlington Road. Mrs. Linus remained until her untimely death five years later. Mourned though she was by all the family, she had not the endowments to become a plausible substitute, intellectually or emotionally, for Olsen's dead wife.

By 1943 all three Olsen children had completed their schooling. The boys were off to the war. Olsen's daughter, Mary,

teaching school during the war years, lived at home. But he could expect that in due course she would marry and leave too, as indeed she did in 1947.

Olsen thus approached a career crossroads without immediate and compelling motive to make a new departure. He had no wife. His children were educated and starting to make their own lives. He had no debts to pay off nor expensive habits to finance. And he had no intimate counselor, familiar with his strengths and weaknesses, to help him assess his situation. In this respect the premature death of his wife was Arthur Olsen's very great misfortune.

Josephine Olsen had not been particularly easy to live with. Her moods, affected by chronic illness, were not always sunny. Her mind was restless and opinionated. Olsen, who had a somewhat old-fashioned idea of a proper husband-wife relationship, probably found her on occasion to be too much with him. Yet these burdensome traits rendered him great service (and he was well aware of it) in widening his horizons and goading him out of complacency.

Josephine rated her husband's abilities highly. She was often impatient with him for his reluctance to exploit them more aggressively. She thought that he had allowed himself to be exploited by his inferiors. More worldly by far than her husband, she appraised people and events with a coolly realistic eye. While she was a pious woman who had little experience with the seedier side of life, she had a sophisticated understanding of human nature. She did not share her husband's commitment to the commercial enterprise which had raised him to a state of prestige and affluence. She thought he had done

much more for Miller & Lux than it had done for him. She was unimpressed with the Miller family and made no effort to seek the company of its members. When the Central Valley Project controversy was at its peak, she urged her husband to go to Washington, probably hoping that experience would open new perspectives for him - and for his family as well.

She would almost certainly have put all her influence in support of an amiable parting with Miller & Lux when the opportunity arose. That would have been consistent with the spirit of new beginnings which arose in her during the last years of her life. When she vanished, whatever answering flame she had kindled in her husband died too. At the decisive moment he showed himself to be in search not of a new beginning but of a secure and agreeable end.

XII

For a considerable time events gave no cause for Olsen to regret his choice. In 1944 Miller & Lux was released from the grip of its creditors. Leroy Nickel became President. Olsen remained a Vice-President and was elected a trustee of the Miller estate. In the ensuing years the scope of Miller & Lux operations gradually narrowed. After the war George Nickel, Jr., the eldest grandchild of Henry Miller, entered the business. He was then a good-looking young man in his late twenties, energetic, ambitious, the first Miller heir to give promise of more than mediocre endowments. George was sent down

to the San Joaquin Valley to learn the business. After an apprenticeship period he was placed in charge of the company's now much reduced farming operations.

In the postwar years a new pattern of operation emerged at the company's San Francisco headquarters. Leroy Nickel and his wife undertook in the late 1940's an extended holiday trip to Europe. They fell in with the free-spending international set in Rome and became entranced by it. Soon the Nickels (they were childless) were spending half a year in San Francisco and half a year in Rome, enthusiastic participants in la dolce vita, international division. For Arthur Olsen all this meant simply that he was still running Miller & Lux just about as he had for the past fifteen years. He directed company business with practiced efficiency. Only one problem - a growing one - shadowed Olsen's routinely tranquil working hours. This was the mounting pressure being brought to bear upon the Miller trustees by the rapidly expanding ranks of Miller heirs and the mounting friction rising among leading members of the clan.

In his will Henry Miller had placed the vast bulk of his fortune - consisting primarily of Miller & Lux, Inc. - in an irrevocable trust to remain in existence until the death of his last-surviving grandchild. At that time the then-existing heirs would agree among themselves on the disposition of the estate. Until that time a self-renewing board of three trustees would manage the estate and control it absolutely. The twenty years of receivership did not alter Miller's arrangements; the Board of Trustees meticulously fulfilled its legal obligations during the hiatus, and it re-assumed

control of the estate when the receivership ended. Upon the death of Nellie Nickel, her son Leroy and Olsen elected the company's long-time General Counsel, J. E. Woolley, to the third trustee seat. "Judge" Woolley, who had once served a term on the bench, had been associated with Miller & Lux for two decades. Primarily a technician and advisor, Woolley let Olsen and Nickel take the lead in significant decision-making.

The two senior trustees were agreed on a general policy of conservative management of the estate's very considerable assets. Miller & Lux was valued in the early 1950's at between \$25 and \$100 million. The lower figure, which Olsen characteristically regarded as more accurate, represented firmly measurable, income-producing assets. The higher estimates were derived from attempts to place correct evaluations on real but speculative assets, such as the mineral rights of company properties in or close to oil-producing areas.

As long as the third generation of Miller heirs remained minors, pressure on the estate to increase income was low. There was revenue enough for each of the three grandchildren of Henry Miller to live, if not in ducal luxury, at least in idleness. This changed when the four children of George Nickel, Sr. and the three of George Bowles (married to George's sister) struck out on their own. Only Sally Nickel, who had married a multi-millionaire, could afford to be indifferent to the Miller fortune. The four Miller great-grandsons - George and Beverly Nickel, George and Henry Bowles - were dependent on a share of the trust income, a share which in the early 1950's was insufficient to finance a rich man's life style for all. Under the

Nickel-Olsen-Woolley stewardship the younger heirs grew restive.

Leroy Nickel, having no young family, had plenty of money for his needs. As has been seen, he was an enjoyer of life. He had neither the ambition nor the energy to work at creating new wealth. Moreover, as sole recipient of one-third of the estate's distributed income, he was in a favored position among the heirs. Having seen his father through imprudence let the estate slip from the family hands for twenty years, Leroy was a convert to conservative management.

Arthur Olsen had no personal stake in the Miller fortune. It could make no financial difference to him whether it grew or shrank. Yet he and Leroy came to a meeting of minds, each for his own reasons. Olsen saw himself as custodian of something of value which he was honor bound to turn over intact to its owners at an appointed time. He considered it his first duty both legally and morally to preserve the corpus of the Miller estate. He was not so clearly bound to enlarge it. If the two obligations came into conflict, for him the second would give way. Coupled with a natural conservatism in financial matters, this self-imposed moral imperative impelled Olsen toward a cautious estate management policy which wore increasingly on the nerves of the impatient younger generation.

It was Leroy Nickel, however, who became the focus of family animus and unrest. His nieces and nephews, in varying degrees of intensity, looked upon him as selfish and insensitive. For George Nickel, Jr. it was a case of open hostility toward his uncle. Arthur Olsen was well aware of the situation. As family tensions

mounted, he became convinced that it was not feasible to maintain indefinitely the status quo laid down by Miller's will. It might well be twenty years (indeed, it so turned out) before the last Miller grandchild died and the estate would be distributed.

Olsen proposed in 1951 that young George Nickel be brought to San Francisco to be broken in as operating head of the company. He further proposed that he and Leroy ended their careers as Miller & Lux executives and that he, Olsen, retire from the Board of Trustees in favor of a representative of the younger generation - presumably George Nickel, Jr. During the years 1951 to 1954 Olsen, now in his late sixties, pressed this counsel repeatedly and was as often rebuffed. Leroy Nickel did not want George Nickel or any other youngster on the Board with him, nor did he fancy standing aside as company President in favor of his nephew. Young George wanted Olsen, whose expertise he respected, to remain active with the company. As the years passed, Olsen wearied of the unending family quarrel. In 1952 he drew back at the last moment from a plan to abruptly announce his total retirement, thereby forcing a break in the impasse. That he did not then bring himself to act was to become for him an occasion of bitter regret. Two years later he wrote:

"In looking back (which is always easy) I can readily see how I probably could have avoided the present situation. It had been my desire to retire some two years ago but out of a now appearing false sense of loyalty to the institution, which has been my whole business life, I delayed the retirement until too late."

XIII

Olsen's hesitation was no doubt due also in part to the fact that he had formulated no plan of activity to fill the void after he ceased to board the 8:15 express for San Francisco and the Russ Building. There was now no option before him to commence a new business career. He had recently passed one last opportunity to end his long marriage to Miller & Lux. His lifelong friend, George Zimmerman, having made a moderate fortune in the meat-packing business, sold his firm after the war and devoted himself full time to management of his investments. Zimmerman became a partner in the brokerage house, Calvin Duncan & Son. Relying in part on Olsen's counsel, Zimmerman rapidly turned his moderate fortune into a very large one. He urged his old friend to quit the daily grind and put his experience and business instinct to work for himself. Calvin Duncan offered Olsen a partnership in his firm.

To Zimmerman's exasperation, profanely expressed, Olsen refused the offer. He had only recently established a new regimen in his private life; he found himself unwilling to wrench himself away from yet another web of familiar, comfortable routines. Arthur Olsen had reached a stage in life when challenge no longer stirred him and change, however appealingly it presented itself, came to him as an unwelcome visitor.

The new pattern of life which increasingly absorbed his time and energies at the expense of long-standing habits and interests

was brought about by his second marriage. In 1947 the last of his children left home for good. Less than a year later he took a wife. The second Mrs. Olsen was born Lydia Westing, a woman fifteen years his junior who had not married in the course of a varied life. She was born in Brazil of Latvian emigrant parents but spent most of her life in the United States. Olsen met her when she became Leroy Nickel's secretary during the war. She was an energetic, alert, widely-travelled woman with a wide range of interests. A few months after he gave his daughter away in marriage Arthur Olsen was wed to Lydia Westing. They remained together until his death. She became increasingly the focus of his existence as old friends faded away and age crept upon him. In his last years of declining vitality she was his dependable caretaker and nurse.

The second marriage gradually brought about changes in Olsen's private life. The weekly card game and the family gatherings ended. The home at 630 Arlington Road, associated with an era now closed, was sold. After two tentative stops Olsen and his wife settled in a comfortable modern home on a hilltop in the suburban community of Los Altos (10575 Berkshire Drive). They remained at that handsome retreat for fifteen years, opting for the convenience of a retirement community near San Jose only in the last eighteen months of his life. Apart from the re-settling and adjustment to a new companion, Olsen's daily routine went pretty much as before - a commuting business executive who came home to an unspectacular evening with clocklike regularity. There was time for travel. The Olsens took an extended trip to Europe in the summer of 1952. A round-the-world trip, which Arthur Olsen

had half-seriously speculated on for decades, was in the planning stage. There was stability and security in the familiar round. There would be time to face the uncertainties of retirement - later.

The test of wills in the Miller family was moving inexorably, however, toward an explosive climax. The yield from the Miller trust rose - but too slowly for George Nickel, Jr. and his cousins. He pressed the San Francisco headquarters to launch a major expansion of the company's farming operations. George's proposal, which contemplated putting marginal acreage into intensive cultivation, were vetoed. The two old hands in San Francisco were not men to stake hundreds of thousands on the luck of the weather.

In frustration young George struck out on his own. He amassed his personal assets, borrowed more, leased 5,000 acres of questionable land and early in 1953 put it into rice, a lucrative cash crop. He had no luck. The spring of 1953 turned out to be unusually wet. The rains drowned George Nickel's first effort to go it alone and - even more painful - they bankrupted him. He went to his Uncle Leroy for a loan. With a measure no doubt of perverse satisfaction, Leroy turned him down. George decided the time had come for a radical step.

In his few years in the valley George Nickel had learned a bit about the latter-day history of the company his great-grandfather had created. One of his educators was Ray Robinson, a Fresno attorney and politician, who played a role in the establishment of the Irrigation District which had taken over the Canal Company. It had thus been his business to become familiar with the Miller & Lux record. In the

process Robinson had arrived at the suspicion that some people had made a good thing out of the sell-off of company lands in the Bakersfield region early in the Bank of California liquidation era. At least, Robinson persuaded young George, it would be worth looking into the origins of the multi-million-dollar estate left by C. E. Houchin, a Bakersfield man who had been both a sales agent for and buyer of Miller & Lux lands.

The thrust of Robinson's thinking - and the substance of the civil fraud suit subsequently filed - was the Houchin, by exploiting his agent's position to his own advantage, had siphoned off assets of the Miller estate and thus defrauded the heirs. The presumptive fraud, Robinson reasoned, could hardly have been accomplished without collaboration or at least culpable negligence on the part of a person or persons high in Miller & Lux decision-making at the time.

Although fifteen years of subsequent litigation failed in the end to produce an undisputed record, the weight of evidence points to some factual basis for the accusation. The Houchin heirs eventually agreed to a settlement in which they paid a substantial sum to the Miller estate in exchange for withdrawal of all charges and claims. They asserted that their sole motive in so doing was to end the expensive legal harassment to which they had been subjected. Years later A. R. Olsen gave to a son his private verdict: there had been unethical but not illegal cooperation between Houchin and J. Leroy Nickel to the financial advantage of both; but Miller & Lux, under inexorable compulsion to sell, had no opportunity to reap that advantage for itself. Leroy, Olsen believed, did not see himself doing anyone an injustice. He was just

scavenging the battlefield of a defeated army. The fact that it was, so to speak, his army did not trouble Leroy's sleep.

Leroy's shoddy behavior and then the pitiless assault upon him by his nephews should hardly have shocked Olsen, given his long and close observation of the Miller family. That it did indeed is testimony to the essential innocence - one might well say naivete - of Arthur Olsen. He found it almost impossible to fathom such behavior on the part of well-born and respectable people.

Ray Robinson was not a man selflessly in pursuit of justice. In the deal he made with George - brother Beverly and sister Mary joining in - Robinson got it in writing that his fee would be fifteen percent of any judgments awarded the plaintiffs. The plan of attack called for the three young Nickels to charge the Miller trustees with civil fraud. Only by such action could control of the Miller estate be wrested from the hands of the trustees.

This was, of course, George Nickel's primary purpose, although there was also the satisfaction of getting back in full measure at the uncle who had spurned him in adversity. That innocent persons, above all A. R. Olsen, would be hurt in the execution of his coup was a consideration of small import to George Nickel. After the suit was filed George coolly told Olsen that he knew he was not involved in the alleged misdeeds. Unfortunately, he said, there had been no convenient way to excise one trustee from the fraud action.

In this statement George Nickel was correct. Without the acquiescence of all three trustees the trust could be broken only by a show of misconduct on the part of the Board. Robinson had no

prima facie case. He had very little evidence at all to sustain a civil fraud charge. Such evidence as existed presumably lay in Miller & Lux archives. The Miller trustees would certainly not invite Ray Robinson in on a fishing expedition. The resourceful lawyer found the solution to his problem in securing the assistance of a San Francisco Superior Court judge, Thomas M. Foley.

ON Sunday, June 13, 1954 Robinson appeared before Foley in an extraordinary weekend sitting of the Court. Papers alleging the civil fraud were submitted to the judge. Foley at once decided the charges were the occasion for instant action and thereupon seized control on behalf of the state of all Miller assets. The Henry Miller trust was broken.

The three men jointly charged, Olsen, Leroy Nickel and Woolley, were - not at all by chance - unrepresented at and unaware of Judge Foley's hearing. Their counsel could readily have blocked the judge's precipitate action and forced Robinson to adduce hard evidence that the shrewd lawyer only suspected he would find should he get access to the records. Why Judge Foley acted in obvious collusion with Robinson and George Nickel is a matter of speculation. Quite likely Robinson cashed in a political chip with Foley, the holder of an elective office. In any event the effect upon Olsen and Leroy Nickel of this extraordinary event was devastating.

Olsen instantly assessed the situation for what it was - a family vendetta. His reaction as he gazed upon his countenance reproduced on the front pages of the San Francisco newspapers the next morning was to get out forthwith and leave the Miller heirs to have it

out among themselves. He resigned as trustee that day and sought to have himself severed from the escalating legal battle then taking shape. Even though it became quickly apparent that A. R. Olsen could not have played a substantive part in the alleged malfeasance a generation back, it was no simple matter for him to disentangle himself. In a matter of days the courts were inundated with suits and counter-suits. Until the lines of battle became clarified, no party to the case was willing to allow anyone to withdraw from the field.

These were the hardest weeks that Arthur Olsen ever lived through. The case was a good story for the newspapers, redolent of prominent names, big money and misdeeds alleged to have occurred in high places. Not for several weeks did the situation come into clear focus in the press. For Olsen it had been a purgatory. He had received more publicity than in his entire life preceding June 13. It wounded him deeply to appear to the casual observer as a man in the dock. Thinking of all the many people down in the valley who had admired and respected him over the years, he felt humiliation. When it was all over and his reputation formally restored, he felt the same. It was a wound that never healed.

There was irony too in his new situation. While the several factions in the Miller family maneuvered for position that summer, the court-appointed receiver of the Miller trust became aware that he needed urgently someone competent to run Miller & Lux. He turned to A. R. Olsen.

In a letter written in September Olsen made this comment on his bizarre situation: "Here I am on one hand charged with conspiracy to commit fraud against the company - and have to defend myself

against it - and yet I am retained by the same company in the carrying out of its current operations. That in itself is a Ripley! Looking at it in a realistic way, I am not too astounded at the turn of events, for my whole 41 years with M & L has been the unrolling of one fantastic event after another. I start as a clerk and wind up as a Trustee. It's an historical novel - with the accent on novel..."

It took Olsen's lawyers another two months to negotiate his exit from the case with the acknowledgement of all parties that he had no part in the events at issue. He had only one bit of unfinished business in this depressing end to his professional career - to retire and sever all links with Miller & Lux. This too was not easy to do. As the legal struggle grew more complex - at one moment eight teams of lawyers took part in a single courtroom hearing - Miller & Lux, as a corporate being, became frozen in immobility. During much of 1955 it had two boards of directors and two Presidents, each able to veto the other's acts. The only substantive point of agreement between the two was that A. R. Olsen should continue to direct day-to-day operations of the company. He could have put on his hat and walked out, but this would have been a gesture whose cost would be tallied in six figures. He stoically stayed on, waiting until the situation cleared enough to produce an authority with whom he could settle the terms of his retirement and reimbursement of the legal costs which the ungrounded accusation had brought upon him.

One phase of the family struggle - who would control Miller & Lux - finally came to an end in November, 1955. It was a negotiated settlement brought about by pressure from family members uncommitted to either side and anxious to end the wasting internecine

strife. In the outcome there was a clear winner - George Nickel, Jr. - and an equally obvious loser - J. Leroy Nickel. George and his cousin, Henry Bowles, became co-equal chief executives of Miller & Lux. Blandly self-centered, in the Nickel tradition, they dragged out negotiations with Olsen while urging him to stay on to assist them in mastering the complexities of running the company.

The so-called family settlement of November, 1955 carried a proviso (insisted upon by those determined that the estate assets not be squandered) that Olsen would remain as Vice-President and Chairman of the Operating Committee. In practice his role consisted of explaining to two inexperienced young men, suddenly with large amounts of capital in their grasp, what was and was not feasible in the complex responsibility they had assumed. Now in his 70th year, Olsen found the task not worth the effort. For the first time in more than four decades he did not rise to the summons of Miller & Lux, Incorporated. He retired officially on June 30, 1956. "After some months of not unpleasant but nevertheless somewhat difficult days under the new order," Olsen wrote in his characteristic measured style, "I simply concluded that I had done enough for M & L without having to undertake the education of an entirely new group."

Olsen agreed to remain as consultant to the company at full salary but had it understood that he would have no specific duties. The entire office force at the Russ Building headquarters, including the new executives, bade him farewell at a luncheon at the Palace Hotel. He was given his company Cadillac as a parting gift.

On this melancholy but uncontentious note the story of Olsen's long involvement with the institution that Henry Miller built

should have ended. A bitter epilogue remained to be played out.

Olsen retained his consultant's position until the end of the year. But the bond which had tied Olsen too long to the company was at last no longer there. To listen during his periodic visits to the office to Nickel and Bowles tell him their problems became a tiresome chore. He did not care any more. On January 1, 1957 Olsen went into full retirement, comfortably pensioned off.

The conflict continued in the courts, even though the issue of control of Miller & Lux was settled. J. Leroy Nickel - cast out, humiliated and perhaps fearful of what a witness-stand grilling would drag out of him - shot himself. Undeterred, Robinson, George Nickel and allies strove on to prove their charges against Houchin and Leroy. Olsen was called as a witness. He spent long weeks in late 1958 and early 1959 searching his memory and his records to prepare himself for a factual account of events thirty years back in history.

George Nickel's lawyers came to Olsen. They asked him to shape key parts of his testimony to support the case against Leroy and Houchin. Olsen said he would testify to the facts as best he could. In February, 1959 he spent several days on the witness stand in a San Francisco courtroom. On balance his testimony was of no value to the accusers' effort to prove fraud. He had no evidence to demonstrate malfeasance, and he would not invent any.

George Nickel, a man vicious as well as ruthless, was unwilling to let a man preserve his integrity at his expense. A few days later Miller & Lux informed A. R. Olsen that his pension had been terminated. So far as the Miller heirs were concerned, the man who had

preserved their inheritance and made them millionaires could starve.

Olsen declined to contest the spiteful act. He lived on quietly and comfortably on his own resources another fifteen years. He travelled a bit and took a grandfatherly interest in his children and their families. But he was no longer capable of strong commitment. In terms of will to accomplish or satisfaction to be sought, his life had ended. He spoke rarely of those last years of his professional career, yet he could not hide from his wife and family that he never ceased to brood over that melancholy chain of events. He found nothing in the way of new interests and activities to fill the void. He could pass long hours in silence.

After one of his last meetings with his younger brother, Father Ed remarked to a nephew: "Your dad is growing to be like his father in his old age. Dad would just sit there and say nothing, and I would wonder if he was thinking of anything..."

On April 14, 1975 Arthur Raymond Olsen, 88 years old, frail but still alert of mind and on his feet, turned to his wife and said, "I am very tired." He sat down in a chair, lay back his head and died.