

JACOB HENRY SCHIFF  
A BIOGRAPHICAL SKETCH  
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I

Jacob H. Schiff was known in all parts of the American continent, in every country of Europe, in Japan, in Palestine, in fact throughout the civilized world. Vaguely he was considered as the combination of a great financier and a great philanthropist, but in neither capacity had the extent of his deeds been brought home to any considerable proportion of the vast numbers to whom his name was familiar.

What manner of man was this who, of no ruling family or exalted official station, so impressed himself upon the imagination of people in many climes and in all conditions of life? To answer this question is well nigh impossible in a brief sketch. And yet the attempt should be made, for mankind is enriched by the story of great personalities, and future generations are stimulated to high deeds by the knowledge of the acts of those who have gone before. The public, too, has a right to know of the lives of those whom it has followed and admired, so that it may be ennobled by the consciousness of the "merits of the fathers."

Jacob H. Schiff was born at Frankfort-on-the-Main on January 10, 1847, and died in New York on September 25, 1920. He was descended of a family known to have been settled in Frankfort since 1370. The pedigree carefully worked out in the *Jewish Encyclopedia* presents the longest continuous rec-

ord of any Jewish family now in existence. The earliest Schiff, named Jacob Kohen Zedek, was dayyan (ecclesiastical judge) of the Frankfort community in the fourteenth century. Another, Meir Kohen Zedek Schiff, was parnas (president) of the community in 1626. Among those who followed were business men and a number of Rabbis. Of the latter several were men of distinction, notably Meir ben Jacob Schiff, called Maharam Schiff (1608-1644). He was a prolific author, composing commentaries on the entire Talmud some of which were published in 1737. Another member of the family who gained eminence in the Rabbinate was David (Tebele) Schiff who became chief rabbi of England in 1765 and died in London in 1792. He was a preacher of great power and also a man of native ability as is shown by his correspondence recently published by Doctor Charles Duschinsky in his work *The Rabbinate of the Great Synagogue*.

It is impossible and indeed inappropriate even to endeavor to give here an outline of the history of this distinguished family. The few facts mentioned are intended to indicate that for over six hundred years there can be traced an unbroken line of rabbis, scholars, men of affairs and communal leaders, all of whose qualities went to make up the background of the very remarkable man who is the subject of this sketch and in whose single person nearly all the traits of this long line of ancestors were blended—some appearing in greater proportion than others but all nevertheless present.

His immediate forebears were Moses Schiff and Clara Nied-erhofheim. The father, a man of high sense of duty, exact and stern, was rigorously devoted to religious observances, and demanded a similar devotion on the part of his children; the mother was a woman of sweet and conciliatory nature. The

distinctive traits of both of these personalities were found in the son, for Mr. Schiff set before himself a life of exacting duty, whilst toward others he showed great kindness and consideration.

His education, both secular and religious, was thorough for a layman. In the course of time by wide reading and contact with men he acquired a broad, general cultivation. He had a good knowledge of the Hebrew language, and could freely quote the Bible in the sacred tongue. He read some favorite commentaries, and kept himself abreast of the developments in biblical studies. His exactness in method and his knowledge of, and interest in, Jewish learning undoubtedly went back to the excellent if severe training of his boyhood days.

In 1865 he left Frankfort ostensibly for England, but he had already determined upon America as his future home. As the voyage across the Atlantic was in those days still a fearsome enterprise, he stopped in England long enough to write a series of letters to his mother which were left in the hands of a friend to be mailed at regular intervals, so that the mother should be spared the anxiety of his passage across the ocean until a letter would have been received from New York announcing his arrival there.

In New York he was employed for a time in the brokerage firm of Frank and Sons, and later became a partner in the firm of Budge, Schiff and Company. After the death of his father in 1873 he went to Germany intending to live with his mother, but the spirit of America had entered his soul, and his mother to whom he was deeply attached, herself suggested that he should return to the United States.

On January 1, 1875, he became a member of the banking firm of Kuhn, Loeb & Company, and before many years the

older members of the firm, recognizing his financial genius, were glad to accord him the headship of the house.

## II

To describe the financial career of Mr. Schiff is not the purpose of this sketch designed for the American Jewish Year Book which will naturally place a disproportionate emphasis upon his relation to Jewish institutions and to Judaism.

Still not even a brief sketch can be prepared without giving some idea of the financial operations in which his firm was engaged under his leadership. During this period it became one of the two most influential private international banking houses on the Western Hemisphere. It was characteristic of Mr. Schiff that as a banker his activities were all creative, looking to the development of the resources and the extension of the commerce of the United States. Hence, he was largely concerned in the financing of railway enterprises, recognizing that the prosperity of a great country depended, in large measure, upon the extent and efficiency of its transportation agencies.

He believed it important for America to bring the Atlantic and Pacific closer together, thus aiding in uniting the citizenship of the United States economically and politically. In 1897 he reorganized the Union Pacific Railroad which was described at the period as being "battered, bankrupt and decrepit"—an achievement of the first rank and constructive in the best sense.

Mr. Schiff had faith in his intuition of men, and being swift to recognize genius, gave his support to Edward H. Harriman. According to financial authorities the Harriman-Schiff railway combination became the most powerful, the most aggressive, and the most successful that America had ever known.

In like manner he was one of the first supporters and associates of James J. Hill, who, by the building of the Great Northern Railway, virtually became the founder of a vast empire in the Northwest. Mr. Schiff was for many years a director of the Great Northern, retiring only after a conflict of interest developed between it and the Union Pacific Railway. The operations of Kuhn, Loeb and Company as bankers for railways began with their association with the Chicago and Northwestern some fifty years back. One of their most important connections was with the Pennsylvania Railroad system which came especially to the notice of the general public under the presidency of A. J. Cassatt who dreamed the great dream of a tunnel under the Hudson and of a Railway Station in the City of New York commensurate with the importance of the great city. Kuhn, Loeb and Company succeeded in floating for the Pennsylvania Railroad Company large loans in this country and abroad. Two checks drawn to the order of the Company on February 17, 1915, for the amount of \$49,098,000, and on June 1, 1915, for \$62,075,000, which hang in modest frames in the offices of Kuhn, Loeb and Company, attest the magnitude of their loans.

Other railroads whose financial operations his firm aided were the Baltimore and Ohio, the Chesapeake and Ohio, the Delaware and Hudson, the Illinois Central and Southern Pacific. Of many of these railroads Mr. Schiff became a director, but his participation in large financial enterprises was by no means limited to them. He also financed a number of important industrial undertakings, such as the Westinghouse Electric Company, the U. S. Rubber Company, Armour and Company, the American Telephone and Telegraph Company, and the Western Union Telegraph Company. He

served as a Director of the Western Union Telegraph Company, of the Equitable Life Assurance Society, of the National City Bank, of the Central Trust Company, American Railway Express Co., and of the Fifth Avenue Trust Company.

His advice was sought in these and many other enterprises because of his wide knowledge of affairs in America and Europe and of the sound conclusions he was able to draw from this knowledge. His confidence in the great trans-continental railways was heightened by his repeated journeys to the West and the South, so that he appreciated from personal observation the richness of our great national domain. He was alive to the fact that agriculture was the backbone of commerce, and once, when asked what the stock market indicated with regard to business possibilities of the season, said that he did not follow the stock market but rather the crop reports.

As to the correctness of his judgment, B. C. Forbes, a well-known financial writer, has declared, in speaking of him, that "Kuhn, Loeb & Co. have issued more good investments and fewer bad ones than any other banking concern in America."

The Japanese loan of 1904-5 which Mr. Schiff financed attracted world-wide attention, and had important consequences. In 1904 war broke out between Russia and Japan. Gold, Mr. Schiff said once, was not essential to the conduct of a war if the war was really a national effort—for the greater part of the cost of the war was borne by the people of the country who, if the war were popular, readily took the paper money which all governments put out to meet the greatly increased expenditures for military purposes. Gold was useful for stabilizing the paper issues and only necessary for purchases made abroad by the warring nations. He used emphatically to declare, long before it became the stock in trade

of a certain kind of propagandist, that the statement that bankers could make or prevent wars was a pure myth, and that nations went to war whenever they wanted to. When Japan requested a loan in waging what seemed at the beginning a very unequal war, Mr. Schiff welcomed the opportunity to undertake the financing of so much of the loan as was to be placed in America.

The Japanese Government and people have always been appreciative of this support, and have recognized his personal influence in securing it. In 1905 the Mikado conferred upon him the Second Order of the Sacred Treasure of Japan "in recognition of the services rendered by you in connection with the raising of the loans of the Imperial Government in the American and European markets."

On February 22, 1907, he undertook a journey to Japan accompanied by his constant companion Mrs. Schiff and a party of friends. Of this journey there exists a unique literary record in the form of a beautifully printed quarto on Japan paper and charmingly illustrated, bearing the title "Our Journey to Japan, by Jacob H. Schiff. Printed as a surprise to the Author January 10, 1907." The simple explanation of this rather unusual title-page is that Mrs. Schiff printed the letters which he sent home, and presented the volume to him on the occasion of his sixtieth birthday.

The volume contains a lively and intimate description of the stops of the party at Salt Lake City, San Francisco, and Honolulu, but naturally deals principally with Japan. Here is a part of the record:

"*Wednesday, March 28th* is the great gala day for me personally, the private audience with the Mikado being set for half past eleven o'clock, luncheon to be served right after the audi-

ence. I am told it is the first time that the Emperor has invited a foreign private citizen to a repast at the palace, heretofore only foreign Princes having been thus honored. . . . We are first shown into a large reception room, where we are received by Mr. Nagazaki, the Master of Ceremonies, who speaks English fluently, and who informs the Minister of Finance that the Emperor will receive me alone. He leaves us and returns shortly, stating to me that he has been commanded by his Majesty to invest me with the insignias of the Order of the Rising Sun, which the Emperor has graciously condescended to bestow upon me. Accordingly he divests me of the Star of the Second Order of the Sacred Treasure, which I had received the previous year, and replaces it by the two decorations, composing the second class of the Order of the Rising Sun. Thereupon I am taken through long halls into a smaller reception room, where the Emperor receives me standing. He is dressed in military house uniform (short jacket and Koppi), also wearing the Order of the Rising Sun and a number of medals. Mr. Nagazaki is at his side as interpreter. The Emperor extends his hand and bids me welcome to Japan, saying that he has heard of the important assistance I have given the nation at a critical time, and that he is pleased to have an opportunity to thank me in person for it. I reply that I feel my services have been over-estimated, but from the start my associates and I, believing in the righteousness of the cause of Japan, when we had the opportunity practically to prove our sympathy gladly embraced it."

There follows a description of the luncheon and of other festivities, notably the report of a speech made at a dinner by Mr. Bakatani, the Finance Minister, who, characterizing Mr. and Mrs. Schiff and their party as "the most distinguished



guests that we have ever had from the United States of America," recites the details of the aid Mr. Schiff had rendered to Japan. He said that when Japan was undertaking, in London in the spring of 1904, to negotiate a loan of ten million pounds and was finding difficulty in securing the amount "Mr. Schiff in a single conversation with Mr. Takahashi offered to underwrite single-handed a half of what we wanted." He concluded with the statement: "The amount of our loan subscribed by Mr. Schiff from the first to the fifth issue arrives at a grand total of £39,250,000." After the Russo-Japanese War was ended the firm of Kuhn, Loeb & Co. placed a large issue of City of Tokio Bonds, the only Far Eastern municipal loan ever taken in the United States. So recently as in June, 1921, the Japanese consul attended the opening of a Parkway in New York named in his memory "Schiff Parkway," while the Japanese Commissioner on his way from London to Tokio laid a wreath upon his grave.

Besides the Japanese loan, he financed loans for other foreign governments such as Sweden, Argentine, Cuba, Mexico, and China. Prior to the World War his firm had important transactions with the Central Powers. In 1900 in conjunction with The National City Bank they issued 80,000,000 marks of German Treasury Notes and in 1912 in association with The National City Bank and Kidder, Peabody & Co., \$25,000,000 of Austrian Treasury Notes.

Mr. Schiff on numerous occasions refused to participate in Russian loans and used his great influence to prevent the entry of Russia into the money markets of America, solely because of the ill-treatment of the Jews by the Russian Government. On various occasions, when Russia was pressed for funds, offers

were made to him by agents of the Russian Government to relax the restrictions upon the Jews in a particular province in exchange for a loan of fifty million dollars. Mr. Schiff invariably rejected such advances, declining to buy better treatment for a section of his coreligionists.

While not chronologically in place, there may yet be a certain orderliness in discussing here Mr. Schiff's attitude to the World War. Its outbreak filled his heart with anguish. He was the only member of his family who had migrated to America. Two of his brothers and his sister had remained at the ancestral home, while his other brother was established in London. During the war his near relatives were fighting in the armies of three countries in Europe, on opposing sides. Mr. Schiff was an American of the intensity which we sometimes witness in men who have migrated here. The natural born citizen frequently takes his citizenship as a matter of course. For the naturalized citizen it often becomes almost a sacrament. Lack of complete harmony with American ideals and aspirations was unthinkable to Mr. Schiff. Yet Germany was the land of his birth. He had many ties of affection and friendship there, and he beheld the conflict with horror. He hoped for a speedy peace and to that end urged a peace without victory, and, affrighted at the danger to civilization by the civil war of the white races in Europe, desired America to act as a neutral mediator.

From the very beginning of the war he realized the disaster to the world in a German victory. He recognized the iniquity of the German Government, and stood firmly with the American attitude toward submarine warfare. None was more bitter than he in denunciation of German outrages but,

like Mr. Wilson, he felt that there was a difference between the German Government and the German people.

Mr. Schiff maintained relations with individuals in Germany until the entrance of the United States in the war in April, 1917, but during the entire period of the World War, beginning with 1914, Kuhn, Loeb and Company did no financing directly or indirectly for the German Government or its allies. On the other hand, they placed large loans for the French cities of Paris, Bordeaux, Lyons and Marseilles, which were issued primarily for humanitarian purposes. He was also willing that the firm of Kuhn, Loeb and Company participate in the Anglo-French loan of 1915 if none of the money were made available to Russia. This statement was issued by him on October 1, 1915, in regard to the loan :

“ With differing sympathies on the part of individual members of our firm, we decided at the outbreak of the war to refrain from financing public loans for any of the governments of the belligerent nations.

“ Concerning the present Anglo-French Dollar Loan, we have felt that as American bankers we should assist in what we believe will result in promoting the interest of the country's commerce and industries, but it not having been found practicable to give any actual assurances that the Government of Russia—against whose inhumanity the members of our firm have ever raised their voices—is not to derive benefit from the funds that are to be raised through the Anglo-French Loan, I have felt constrained to advise my firm to refrain from becoming participants in the Loan. ”

When the Czar's Government fell in 1917, Kuhn, Loeb and Company at once advised the allies' bankers that there was no longer any impediment to their participating in the

allied financing. He was in sympathy with the Kerensky Government, and evinced this by a subscription of one million rubles to the loan issued by that Government which, for the time being, at least, is valueless. He sent congratulations to Professor Miliukoff, and received from him a cordial reply. He hoped for great things from this Government which he thought would establish a constitutional régime in Russia. It is needless to say that he was bitterly opposed to the Soviet Government and to all of its doctrines.

He participated largely in the Liberty Loans and in all efforts on their behalf, advised our Government in financial matters, and by word and act invited many another to patriotic effort—in fact did all that an American who had reached his seventieth year could do.

During his long life in America he took his duties as a citizen with great seriousness. In national politics he was a Republican, and supported that party. In 1913, however, he gave his vote to Mr. Wilson, aided his campaign, and supported him for his second term. Although personally very fond of Mr. Roosevelt and his supporter in state and national politics, when he represented the Republican party, Mr. Schiff did not approve of the Progressive schism, and never supported that party in either national or state politics. It was his intention, had he lived, to vote for Mr. Harding in 1920.

In the City of New York he was a strong adherent of movements to get municipal affairs out of the hands of machine politicians, and took a prominent and active part in all public efforts to that end. He was a member of the Committee of Seventy in 1898, of the Committee of Fifteen in 1902 and of the Committee of Nine in 1905.

## III

To many it was as the philanthropist—the man who not only loved his fellow-men but translated his creed into action that Mr. Schiff was most widely known. His method of giving unasked might be illustrated by many examples. One will suffice. In 1886 the Reverend Doctor Sabato Morais of Philadelphia decided to establish a Jewish Theological Seminary in New York. In the new institution a library was required and the securing of what then seemed a large sum (though it would now be insignificant) for the purpose was undertaken. Mr. Schiff had not been asked to participate. One day he wrote that he had heard of the enterprise, that if the entire sum had not been collected, he would like to contribute, and that at all events he always regarded it as a privilege to aid in the advancement of Hebrew learning and wished to be given the opportunity to take part whenever such projects were proposed.

From 1886 to 1901 Mr. Schiff contributed to the support of the Seminary as he did many other institutions. In the latter year, however, he realized that both for the conservation of Judaism as well as for the promotion of Hebrew learning in America it was necessary to place the Seminary upon a better financial and scholastic basis. Taking the lead as usual, with a few others, he established an endowment fund of \$500,000 to which he was the largest individual contributor. He purchased a piece of ground and erected a substantial fire-proof building, entirely at his own expense, and bought two valuable collections—those of Steinschneider and Kautzsch—for the library. On the occasion of his seventieth birthday he gave \$100,000 to the Seminary on the condition that the income should be used to increase the salaries of the faculty, and he

bequeathed \$100,000 to it in his will. Added to these large gifts, he made annual contributions to its various funds. He attended every meeting of its Board of Directors and Executive Committee, except when he was out of the country, was present at practically all the student dinners, dedicated their House, and attended and spoke at the Commencements, and in general showed the liveliest interest in the welfare of the Institution.

With Doctor Solomon Schechter he formed a firm friendship. These two strong natures, at the outset of their relationship, occasionally clashed, but they were both big men, and their differences ended in a laugh, Mr. Schiff saying: "We are both Cohanim (priests), and the priests traditionally have high tempers." With Professor Friedlaender, too, Mr. Schiff had formed friendly relations. The former's tragic death was a severe blow to him. When the news came in July, 1920, Mr. Schiff was already seriously ill. But all his thoughts were of the great loss the Seminary and Jewish scholarship had suffered and of grief and pity for the bereft widow and children. It required almost physical force to prevent him from going to the meeting held in memory of Professor Friedlaender on September 9, though Mr. Schiff's own final summons came but two weeks later.

In 1911 he created, in connection with the Seminary and the Hebrew Union College at Cincinnati, a fund for the support of two Teachers Institutes, one of them east and the other west of the Allegheny mountains. He so strongly recognized the need of proper teachers for Jewish religious schools that he came to regard these teachers institutes of equal if not superior importance to the rabbinical seminaries, though he

considered both essential and close co-operation between them of primary importance.

This opinion resulted in an incident very characteristic both of Mr. Schiff's temperament and of his bigness of character. In 1904 Dr. Schechter inaugurated the course for teachers at the Seminary Building on West 123rd Street. The classes were held in the evenings, and seemed to languish. After an experiment of three or four years Dr. Schechter became convinced that the Seminary was situated too far from the neighborhood in which nearly all of the students lived, to make night courses successful. Accordingly the question was broached of their being held elsewhere. Mr. Adolphus S. Solomons, the senior member of the Board of Directors, introduced a resolution providing for the removal of the Teachers Institute to a locality further down-town, which would be more accessible to the students. Mr. Schiff opposed the resolution. He considered it bad administration, tending to weaken both establishments, and rendering proper supervision of the Institute by the head of the Seminary impossible. His arguments were vigorously combated. Mr. Schiff had, as has been said, the priestly high temper, and replied with the statement that he regarded this resolution as so dangerous that if it were adopted, much as he loved the Seminary and close as it was to his heart, he would feel constrained to resign from the Board. The resolution to remove the Institute from the Seminary building was adopted by an overwhelming majority. Mr. Schiff left the meeting room deeply chagrined.

His associates felt that he would not continue on the Board of Directors. He appeared, however, at the next meeting of the Executive Committee held a fortnight thereafter, and without in any way referring to the previous occurrence, at

the close of the meeting arose, stated his conviction of the great need for the training of Jewish religious teachers, and announced his intention to create a special Trust Fund to this end to which he at once contributed \$100,000.

This story is characteristic of traits of Mr. Schiff, which were noticeable especially in his earlier years; a quickness of temper, a momentary insistence upon his own judgment, and a willingness to recognize upon reflection that he had been hasty, to accept the views of his fellow-fiduciaries and to make ample amends. Within a very few years, at about his sixtieth year, he mellowed greatly. The flashes of temper disappeared, and he in turn exhorted others not to be hasty and at all times to be patient.

But the Seminary was not the only Jewish institution of learning to which Mr. Schiff gave his interest and support, and since he aided institutions which represent different shades of Jewish religious belief and practice, it may be fitting at this place to endeavor to give some idea of his point of view with regard to Judaism. He had been reared in the rigid school of Frankfort Orthodoxy, of which Sampson Raphael Hirsch was the leader. Upon his arrival in America, he became a member of the Reform Synagogue, and so remained during all his life. He was attracted to this form of Judaism by a number of circumstances, but the one he mentioned most frequently was that it satisfied the religious cravings of those who could no longer adhere to the ancient rabbinical religion, and thus averted conversion to Christianity. He frequently asserted that had Reform Judaism regularly existed in Germany at the time of Moses Mendelssohn, his family and others like them would not have been lost to Judaism. There were, however, curious lapses in Mr. Schiff's adherence to the Reform Synagogue, and



he frequently said that no Jew could be a good Reform Jew unless he had once been an Orthodox Jew. In the discussions connected with the reorganization of the Seminary he expressed his notion of its policy as an adherence to "reasonable" orthodoxy, a phrase which offended some but which nevertheless was not devoid of theological value. He strictly abstained from all secular occupation on the Sabbaths and festivals, and always visited the synagogue on Saturday mornings. On Friday evening, before dinner, he read the services to his family, and that evening was his family evening. The Seder services at Passover were always a great occasion, never to be forgotten no matter what the circumstances. In his letters from Japan he gives this interesting note:

*"Monday, April 9th.* We return to the hotel and because of the weather stay indoors, preparing for the holiday which begins this evening. Thoughtful friend Neustadt has brought 'Matzoth' from San Francisco—we should hardly have been able to procure any in Tokio, as there appear to be no co-religionists here—and as the evening arrives we give the 'Seder' in our apartments, probably the first time this has been done in the capital of the Mikado. Mother has prepared the festive table just like at home—nothing is missing for the ceremonies—and with the entire party around the table, we read the 'Hagada.' Ernest [his nephew Ernest Schiff of London] reading the youngest child's part ('Ma Nishtano'). Thus in a homelike way we celebrate the old festival in distant lands." As late as April, 1920, showing that this event never lost its importance for him, he wrote: "We had eighteen at Seder which passed off quite pleasantly and I hope so did your own celebration."

The Hanukkah lights were lit not only in his own house, but he went to the houses of his children and was present at the lighting of them for his children and grandchildren, one of his dearest wishes being the transmission of these traditions to his descendants.

The Day of Atonement was a real day of fasting and prayer to him, and on the very last one of his life, Wednesday, September 22 (he died on the 25th) he fasted the entire day, read the services through with his family (not feeling able to go to the synagogue), and experienced the greatest satisfaction at having been able to get through the day.

But it did not require that a Sabbath or New Moon or Holy Day should remind him of God and his religion. He was essentially a devout person. Every morning he read his prayers at the stated time. After meals he said grace. He did not eat forbidden food. He stood outside the gate of the cemetery at Dr. Schechter's funeral because of the laws of the priesthood. During his illness he wrote once: "I shall try now to get my sleep, nerve and energy back; with care and with God's help I hope to succeed, but in any event I have so long a stretch of good health and happiness to my credit that I should have naught but gratitude to the Almighty."

This digression makes it unnecessary further to explain Mr. Schiff's interest in Jewish religious education of all kinds, even if the institution were not in exact accord with his own views. Frequently he quoted the sentence: "Would that all the Lord's people were prophets."

He was a generous supporter of the Hebrew Union College, making gifts to its Endowment Fund, its Building Fund, and in other ways indicating his interest in its progress. He attended the dedication of its new buildings, maintained an

affectionate relationship with its venerable president, Dr. Kohler, and made a large gift to the Pension Fund of the Union of American Hebrew Congregations. Shortly before his death the College conferred upon him the honorary degree of Doctor of Hebrew Letters.

The Isaac Elchanan Theological Seminary, better known as the Yeshibah of New York, also claimed his aid. In 1905 he hoped to bring about a useful modification in the policy of the Yeshibah, and at the same time co-ordinate its work with that of the Seminary. A conference was called by him to this end, and an agreement was entered into conditioned upon which he granted his assistance. Much to his regret, this understanding was not carried out.

Secondary education he recognized not only as intrinsically important but essential for the institutions of higher learning which he so greatly prized. And so it was that he interested himself in the Bureau of Education of the New York Kehillah, to which he became a generous contributor and whose activities he followed with unflagging concern. He likewise was a liberal patron of the Up-Town Talmud Torah, and of many similar establishments.

He had a good knowledge of Jewish literature and a deep interest in its diffusion. Prior to the establishment of the Jewish Publication Society of America he would occasionally aid an author to publish a work by guaranteeing its cost to the publishing firm. He had a plan in mind to set aside a sum of money to create a Fund for this purpose, when the project for a Publication Society began to take shape. He was abroad in 1888 when the meeting which organized the Society was held. He cabled his greetings and five thousand dollars. Although never in any way associated with the management of

this Society, he remained its steadfast friend, and through his interest and generosity enabled it to make the preparations for several important contributions to Jewish literature.

He was a constant reader of the Bible, and strongly favored the idea of a new English translation by Jewish scholars. In 1908 he presented the sum of \$50,000 to the Society to enable it to carry out this undertaking, and its successful completion was a source of great happiness to him. The first copy on India paper, elegantly bound, was presented to him with a suitable inscription.

That he was permitted to have the merit of having done this pleased him greatly, and he used to read from this copy to his grandchildren, though for his own study he went back to a familiar Hebrew edition with a German translation and commentaries.

A dinner was given to celebrate the completion of the manuscript of this translation, and at it he announced his intention to make further provision for the publication of Jewish literature, both in the original and translation. For this purpose he gave another Fund of \$50,000 for the publication, in text and translation, of a selection of the Jewish Classics. This work was delayed by the World War, but it may be expected that not many years will elapse before this Series—a further monument to his interest in Jewish learning and literature—will begin to appear. Not content with these gifts, he also gave to the Publication Society one-half of the sum necessary to create a press for the printing of Hebrew works which is now approaching completion.

The *Jewish Encyclopedia*, a monumental work which, in spite of shortcomings, has been of great service in the spread

of Jewish knowledge, was undertaken by the publishers as a purely business enterprise without a clear appreciation of the great cost and labor involved. After the first volume appeared the discontinuance of the work was threatened. Mr. Schiff had not favored the undertaking, believing that the time was not ripe nor the plans well matured. At the invitation of Isidor Straus, however, he attended a small conference, and, fearing that the honor of American Jewry would suffer if this widely-advertised work should remain a torso, he became one of a number to aid in rendering its completion possible.

He realized that the library of the Seminary in New York was designed for scholars and, situated as it was on the Heights beyond Columbia University, was far from the center of Jewish population. He knew, too, that the search after Jewish lore was unquenchable in the Jewish soul and that many a merchant or mechanic or news-boy might, by reason of the Jewish tragedy which forced the great migration from Russia to America, be a student or even a scholar. To render books accessible to these and to professional men living in the center of the city he made possible the establishment of the very excellent Jewish Department of the New York Public Library, which is probably the most largely used Jewish collection in the world.

In 1911 Mr. Herbert Putnam, the librarian of Congress, approached Mr. Schiff with a view to securing a considerable Jewish library which was then offered for sale. After consultation and consideration he agreed to make this gift to the National Library with the understanding that a competent Semitic scholar would be placed in charge of the collection and that funds would be provided for its growth and upkeep. By this arrangement an important nucleus for a Jewish library

was established at Washington which bids fair to develop steadily and provide opportunity for the ever-increasing number of students who resort to the National Capitol. Under the generous system of inter-library loans this collection is also made available to students all over the country.

Much earlier than some of these enterprises in behalf of Jewish and Semitic learning was Mr. Schiff's interest in that department of study at Harvard University. Through family connections he became attracted to that ancient American seat of learning. Both of his brothers-in-law were Harvard men—Morris Loeb, a distinguished chemist, who unhappily died in his early prime, and James Loeb well known for his collections of Greek antiquities, the publications describing them, and particularly for the Loeb Classical Library that remarkable production, originally designed to cover in text and translation the entire Greek and Latin literature from Homer till the fall of Constantinople in 1453, of which some two hundred volumes have already appeared. Mr. Schiff was also strongly drawn by the great personality of President Charles Eliot, with whom he formed a lasting friendship. When he was invited in 1889 to act as a member of the advisory committee on the Semitic department of Harvard University he readily acquiesced. Among his most notable acts was the establishment of the Semitic Museum at Harvard. A number of gentlemen had made gifts for this purpose, but at Mr. Schiff's request they were withdrawn in order that he might have the pleasure of erecting the building and providing for the collection himself. It was also due to his generosity that Harvard was enabled to send an expedition to Samaria, which uncovered that interesting site, and secured inscriptions

which have proved important for a knowledge of the early life of Israel and for Semitic epigraphy. Incidentally these activities brought him into close and affectionate relations with Professor David G. Lyon, the well-known Assyriologist who is curator of the Museum.

But his interest in higher education was by no means confined to Semitic learning. He was one of the early friends of Barnard College, an institution for the education of women connected with Columbia University. With Seth Low, its president and sometime mayor of New York, he had intimate relations, both political and personal. For a number of years he was treasurer of Barnard College and to celebrate the fiftieth anniversary of his arrival in America he made a gift of a large sum to that institution for the erection of a recreation hall for the students. It is significant that in this act he not only aided the cause of higher education but marked his recognition of the opportunities which America had afforded him by a gift which would be useful to students of all creeds and which was a token that all America and not a mere section of it was embraced within his noble heart.

In 1898 he founded the Schiff Fellowship in Political Economy in Columbia University.

In 1912 he made a gift of \$100,000 to Cornell University to aid in the promotion of Germanic studies, and during the World War he withdrew the implied limitation upon the purpose to which the fund was to be devoted so that it might be applied to the furtherance of the study of any modern language or literature. He was a contributor to the funds of Johns Hopkins University and of other institutions of learning. He also aided in the establishment of the University of Frankfort his native town.

## IV

Charity in its large sense—the doing of deeds of goodness and mercy—Mr. Schiff was devoted to both as a Jew and a humanitarian. It was his rigid rule to give at least his tithe to the poor. He was, however, a strong believer in organized charity, either as expressed through institutions or carried on by an individual based upon inquiry and investigation—and through all his acts of loving kindness ran the feeling that as God had blessed him with plenty, it was but right and just that he should share it with those less fortunate.

Of the numerous charities in which he was interested, to none did he give the attention which he lavished on the Montefiore Home and Hospital. This institution, established on the one hundredth birthday of that great Jew, Sir Moses Montefiore, was created at the suggestion of Adolphus S. Solomons in 1884. Mr. Schiff was elected president in 1885, and held that office for thirty-five years. He saw it grow from a small home for chronic invalids to one of the greatest hospitals in the country, supporting over eight hundred beds, with a great medical staff, laboratories for research, and a modern plant, complete in all of its appointments. Much of this extraordinary achievement was due to his own efforts or to his personal gifts. He was familiar with every detail of the management of this model hospital and knew personally all but the transient patients. Besides attending numerous board and committee meetings he visited this hospital every Sunday morning, spending the entire morning and allowing no other call or engagement to take him away from this duty. He rarely wrote a letter about the Montefiore Home or made a reference to it without speaking of it as his “labor of love.” In



July, 1920, one Sunday morning, when already ill, he came in from the country to make his customary and last inspection and to chat with the older patients. The splendid pavilion which he provided was just approaching completion and he was happy to think that he had been able to create this additional instrument for the alleviation of human suffering. It was always a cause of satisfaction and pride on his part that this institution was conducted strictly according to the Jewish law, and that it contained a dignified and charming synagogue.

The Henry Street Settlement was another work of mercy and justice which had a strong hold on his heart and mind. This institution, under the inspiring leadership of Miss Lillian Wald, not only performed the function of a settlement in a congested neighborhood but also established and spread the idea of district visiting nurses. In illness the nurse has always been, even in the days before training was known, an agency as potent in the care of the sick as the physician. All know what the modern trained nurse has meant to the hospital and to the home. But what of the ailing poor? To bring this indispensable relief to the home of the needy was the admirable conception of Miss Wald, and for its realization she found Mr. Schiff, with others of his family and many friends, devoted champions. It was not simply the work but the atmosphere of the place from which it was conducted that exalted his spirit so that he not infrequently made pilgrimages to Henry Street, and ate his evening meal in that abode of high thinking and good cheer. But his interest in the visiting nurse was not confined to one institution. He gave a fund for rural district nursing, so badly needed, being carried on under the auspices of the American Red Cross of whose New York County Chapter he was for many years treasurer.

At the time of the Kishineff massacre, without organization of any kind and with the help of but a few friends, he brought together throughout the United States a vast sum for the victims of that atrocity.

When the World War broke out in 1914, the first call for help from the Jewish population of the affected zone was a request for \$50,000 received from Mr. Morgenthau, then Ambassador at Constantinople, for the Jews of Palestine. To meet this request the American Jewish Committee voted \$25,000, and Mr. Schiff personally offered to give \$12,500 (the first of many larger gifts), if the provisional Zionist Committee would give a like amount. The condition was met, and there was thus begun the great work of the Jewish War Relief Committees, which, through the centralized agency of the Joint Distribution Committee, under the devoted leadership of Mr. Schiff's son-in-law, Felix M. Warburg, has distributed nearly forty million dollars.

Into the work of these collecting and distributing agencies Mr. Schiff, though then nearly seventy years of age, entered with great ardor. He attended meetings, large and small, organized dinners, headed drives, wrote and telegraphed, gave largely himself, in fact did everything in his power to alleviate the dreadful sufferings which the war brought in greater measure upon the Jews of Eastern Europe than upon any other section of stricken humanity, with the possible exception of the Armenians.

And these labors were being carried on alongside of equally strenuous work for the Red Cross and the various war work agencies, to all of which Mr. Schiff devoted himself with enthusiasm. He took a particular interest in the Jewish Welfare Board, constituted of various national Jewish organizations, to

contribute their share to the welfare of the American soldiers and sailors and particularly to provide for the religious needs of those of the Jewish faith, an organization, to the work of which his son, Mortimer L. Schiff, greatly contributed. Yet he was not unmindful of the good work of other creeds. He made large contributions to the war work of the Young Mens' Christian Association, the Knights of Columbus, and the Salvation Army. American patriot that he was, it was the men in uniform whom he was eager to serve irrespective of their creed.

## V

But Mr. Schiff was not content to limit his labors on behalf of his coreligionists to the promotion of a religious life and the alleviation of their sufferings. He had imbibed the atmosphere of American liberty and equality. He knew that in the North American Colonies Jews had been granted British citizenship long before it was accorded them in the mother country. He remembered the words of Washington spoken to the Jewish congregation of Newport: "It is no longer toleration that is spoken of," and whenever he saw the oppression of his people, his righteous indignation impelled him to some sort of action—for to think of something meant with him that action should follow.

Mr. Schiff had for years been acquainted with the misery of his brethren in the Russia of the Czars. Like most Jews of the Western world he had in his earlier days known little about the Jews in Russia. In spite of the supposed solidarity of the Jewish people, there was but little contact between the Jews of the West and the East and even less knowledge the one of the other. Graetz, the great historian of the Jews, whose

monumental work was finished in 1886, practically ignored the Jews of Russia.

The increase in the hostility of czaristic Russia to its Jewish subjects, which began in 1881 evidenced by innumerable restrictive laws and regulations, added to in 1890, and followed by that horror the "pogrom," government-instituted massacres and looting of the Jews, gradually brought about a forced migration of hundreds of thousands of Jews from Russia to America. By reports and more still by actual contact with the refugees the facts became known to Jews in America, and Mr. Schiff was stirred to the depths of his being by the misery and suffering that his coreligionists—veritable martyrs to the faith—were enduring. For, be it understood, that, in spite of all statements that economic and racial questions were at the bottom of these persecutions, the waters of baptism into the Greek-Orthodox Church could always wash away economic or racial disabilities. Nor was it only the Jews who were suffering in those days. The Catholics of Poland and the Protestants (few in number though they were), in fact all dissenters from the Greek-Orthodox Church were under the harrow. There was thus presented a thoroughly cruel, illiberal, mediæval régime from which modern man had no hope.

If one wishes to have confirmation of the truth of the beliefs held by Mr. Schiff and others as to the policy of the Czar's Government towards the Jews, it can be found in the published Memoirs of Count Witte who held the important offices of Minister of Finance and Prime Minister to the Czar.

Mr. Schiff felt that the big questions connected with the condition of the Jews in Russia and Roumania and their immigration into the United States required drastic action. Sometimes he took it after consultation with others and some-

times without. Occasionally his indignation and burning zeal outran his discretion. On one occasion he seriously proposed to President Roosevelt that the United States should intervene in Russia as it had in Cuba! Again he asked Mr. Roosevelt to send a representative to the conference at Algeciras, called in 1906 to consider a settlement of affairs in Morocco, with instructions to labor for the securing of the rights of citizenship for the large number of Jews in that country. President Roosevelt did appoint Mr. Henry White, and thus took part in an International European conference in which no American interest was involved.

Mr. Schiff soon came to feel, however, that no individual should act on his own responsibility in such momentous affairs. There had been formed between New York and Philadelphia a small social group known as the Wanderers—a Saturday night supper club. This company was a variegated one. It included several lawyers, bankers, literary men, scientific men, Jewish scholars, journalists, a painter and an architect. These men smoked and talked, as such a group naturally would, about every subject under the sun; but largely under the influence of Jewish conditions in Russia and particularly of the brutal outrage at Kishineff, they came to the conclusion that an organization should be brought together calculated to help secure human rights for the Jews in Russia and in other lands where they were denied.

Moreover there was one grievance which the Jews of America had on their own account—one which they felt to be the single blot upon their American citizenship. In the days before the World War the passport was for American citizens traveling abroad an amiable formality, and the visa—the bugbear of these latter years was practically unknown, except in

the case of two countries—neither of which had reached the standards of Western civilization—Russia and Turkey. In theory the passport is a letter of credence given to a national of a country proceeding abroad and invoking courtesy on the part of the country or countries which he proposes to visit. There is no obligation in international law except as required by treaty provision for one country to receive a national of any other country. The old rule that everyone not a Greek<sup>a</sup> was a barbarian still held in theory. But in practice and as the result of travel and commerce this idea had been modified, and in many cases treaties had actually been made granting the nationals of the contracting parties mutual right of travel in the respective countries. Between Russia and the United States such a treaty had been entered into in 1832.

But Russia held that this treaty did not apply to American citizens of the Jewish faith and the Russian consuls in the United States interrogated every person applying for a visa as to his religion. If the religion was given as Jewish the visa was withheld. Incidentally it should be said that the same discourtesy was extended to Roman Catholic priests and Protestant missionaries.

It was to discuss and solve questions like these that Mr. Schiff joined with others in the formation, in 1906, of an organization known as the American Jewish Committee, to which he devoted much time and attention and in whose work he was always active.

As many misstatements have been made about the passport question and the abrogation of the treaty of 1832 with Russia, and propagandists have put a sinister interpretation upon it, it may be said without qualification that the attempt to secure a proper observance of the treaty of 1832 on the basis of equal

rights of all American citizens under it, had been recognized as the duty of every American President and Secretary of State for forty years. Every diplomatic expedient had been tried, and the Czar's Government had always answered by delays or evasions or the "appointment of a commission to examine into the whole Jewish question."

In a letter to Count Witte, when the latter was leaving America after the Portsmouth conference, in 1905, President Roosevelt urged that the Czar's Government straighten out the passport question and remove the only possible cause of irritation between the United States and Russia. Count Witte says that he gave this letter to the Czar in person, but for five years no action was taken.

At the close of President Roosevelt's administration, the American Jewish Committee brought the subject to the attention of President Taft, who endeavored to solve it by diplomatic measures with the same lack of success as had fallen to the lot of his predecessors.

Thereupon the proposal was made that since Russia was, in fact, and had been for many years, actually violating the treaty by maintaining that under its terms she had the right to discriminate between the nationals of the United States, and in pursuance of that right to conduct an inquisition into their religious beliefs on American soil, steps should be taken to abrogate this treaty. This proposal was laid before President Taft at a conference at which Senator Knox (then Secretary of State) and W. W. Rockhill (then Ambassador to St. Petersburg), Mr. Schiff, and several others were present. Mr. Schiff was treated with great honor on that occasion, which really reflected the respect in which he was held. The President, with the insistence of the Secretary of State, gave Mr.

Schiff the precedence at his right, and for two hours the subject was discussed. Some time later President Taft gave a luncheon for a number of Jewish gentlemen, and told them in effect that our Government could do nothing. As the party left the White House, one of the company said: "Alas, we are in exile," but Mr. Schiff said "this means a fight." An appeal was made to the American people and later to Congress and finally notice of the abrogation of the treaty was given by President Taft after a resolution to that effect had passed the House of Representatives with one dissenting vote and Members of the Senate Committee on Foreign Relations had informed the President that it would pass the Senate unanimously.

Mr. Schiff attended the hearing on this subject before the Committee on Foreign Affairs of the House of Representatives at a full session. The classic presentation of the subject by Judge Mayer Sulzberger and the masterly legal argument of Mr. Louis Marshall, lasting for three hours, in which he met all questions and all comers with answers based on international and constitutional law, treaties, and precedents, greatly impressed Mr. Schiff, and when he was called upon to speak he said that he had nothing to add to their presentation, but that he had a request to make. "I know," he said, "you gentlemen are going to pass this resolution. All I ask is that you make it unanimous." And they did. This was the shortest and most effective speech a man could make.

His profound gratification at the course of events he expressed a few days later in a letter in which he wrote: "The action of the House has been most gratifying and I agree with you that we may now expect equal action on the part of the Senate. It is all like a dream and I little thought when I



said to the President last February after he had turned us down, 'this question will not down, Mr. President, we had hoped that you would see that justice be done us, but you have decided otherwise; we shall now go to the American people' that the latter would be so readily aroused, and that action on their part would be so prompt and so effectual. Louis Marshall has outdone himself all through and to him more than to anybody else is due what we have accomplished."

This incident is narrated rather fully to show what part Mr. Schiff had in it and the motive which actuated him and his colleagues. It was in no sense an international action, and was dictated by the determination to clear away the last vestige of governmental discrimination against the Jews in America on the part of a foreign government and to secure recognition of the inviolability of the American passport in the hands of all of its citizens without distinction of creed. The benefits of this action would have accrued equally to Catholic priests and Protestant missionaries. It was in effect the greatest act of justice to the Jews ever undertaken by a great State and heartened the Jews of Russia in their misery.

## VI

Palestine—the Holy Land—has always loomed large in the hearts and minds of the Jewish people. The poets sang of Zion and the people daily prayed for their restoration to the land of their fathers. Mr. Schiff had joined that wing of the Synagogue in which the prayer for the restoration had been eliminated, and the mission of Israel was held to be the bringing of the knowledge of the one true God to all the peoples of all the lands in which Israel was dispersed. But there were several strains of Judaism woven into the texture of his soul,

and none chanted more fervently than he: "For out of Zion shall go forth the Torah and the word of the Lord from Jerusalem."

When the modern Zionist movement was organized by Theodor Herzl in 1897, Mr. Schiff, like many Jews, Orthodox, Conservative, and Reform, kept aloof from it. The absence of any distinctly religious pronouncement in the Basle platform, the presence and the leadership of a number of non-religious Jews, and the secular nationalist implications of the movement offended him, and he vigorously expressed the opinion in public and in private that his sympathies were with Jews by faith and not Jews by race.

Open-mindedness, however, was one of his most distinguishing traits, and he was attracted by the nobility and loftiness of the character of Theodor Herzl. The news of the death of that great man appeared in the press on a Sabbath morning. Mr. Schiff was very much saddened by the tidings. For many minutes he was silent, and then after expressing his grief, he related that the year previous he had made an appointment in Europe to meet Herzl, that the latter's health prevented the meeting, but that instead he had held a conference with one of Herzl's most trusted lieutenants, that Herzl's plans had been explained to him, and that to his regret he had been forced to the conclusion that they could not be carried out.

Meanwhile he was showing his interest in Palestine by aiding two projects—the Jewish Agricultural Experiment Station, planned by the late Aaron Aaronsohn, the discoverer of wild wheat, and the Hebrew Technical Institute at Haifa, originally begun by the Wissotzky family of Russia. To the latter institution he made large gifts, although he declined member-

ship on the governing boards of both. These institutions proved a great disappointment to him.

This interest in Palestine did not, however, modify his attitude toward political Zionism. When his friend Dr. Schechter joined the Zionist movement, in 1906, he engaged in a public discussion with him in the *New York Times* in which he expressed the opinion that Zionism was incompatible with American citizenship. A decade later he wrote: "It is quite evident that there is a serious break coming between those who wish to force the formation of a distinct Hebraic element in the United States, as distinct from those of us who desire to be American in attachment, thought and action and Jews because of our religion as well as cultural attainments of our people.

"I am quite convinced of it that the American people will not willingly permit the formation of a large separate Hebraic group with national aspirations, and that if not we, our posterity are to become sufferers in consequence."

With reference to the proposal that the Jews should seek representation as a nation in the Council of the League of Nations he wrote on August 29, 1920: "In view of what has been proposed by the Committee of Jewish Delegations in Paris, we can only pray, that God grant us protection against our friends and leave us to get on with our enemies as best we can."

As the war progressed and General Allenby captured Jerusalem, when the Russian Revolution indicated a break-up of the then great centers of Russian-Jewish learning, and the horrors of the Ukraine were super-added, Mr. Schiff began to despair for the future of Jewry in Eastern Europe. He adopted a more favorable view to the settlement of Jews in Pal-

estine, which he looked upon as a future center of Judaism and of Jewish culture. He made considerable contributions to various funds for the development of Palestine, and even offered to join the Zionist organization provided that upon the occasion of his being accepted as a member a statement which he had prepared would be published by the organization. The offer was declined, and Mr. Schiff lived and died outside of the Zionist camp.

The war period witnessed a great upheaval in Jewish life in America. One of its manifestations was the growth, under Zionist leadership, of a nationalist movement with the endeavor to capture or, failing this, to overthrow existing Jewish organizations which did not accept the new dogma. Mr. Schiff was one of those who initially strongly opposed these views. This fact and various remarks of his at meetings in 1916 made him the target for violent attacks in the Yiddish press and platform. He was greatly wounded by these attacks, and made a statement which has a dignity and pathos that reminds one of the words of Samuel after Saul was crowned:

“I have lived for fifty-one years in New York. I am now almost at threescore and ten, and I believe ever since I have grown into manhood, there has not a day passed that I have not been seeking the good of my people.

“Whosoever can assert that for the time he knows me, or who knows of me, I have ever denied myself to my people, have denied myself to their wants, have denied myself to any cause, that I have waited until Jewish problems have been brought to me instead of going after them in my desire to cooperate, that I have not given, not only of my means but day in and day out—and I may say night in and night out—have not given of myself, let him rise and accuse me.”

## VII

His last days were saddened by the appearance of an anti-Jewish agitation in the United States, the one country in which this mediæval monstrosity had never found a lodgement. He strongly urged the American Jewish Committee not to notice these scandalous attacks, and it was out of deference to his deeply expressed feeling and the pain which a contrary action would have given him during his illness that his colleagues, even at the risk of being misunderstood, delayed a reply. This suspension of judgment in a vital matter is a measure of the respect and affection which his long services and his personality inspired.

## VIII

This narration, it is hoped, has given the impression of a many-sided man of affairs and of good deeds always anxious to be of use to his fellow-men and of service to the public. But there were many other interests and incidents in his life deserving of at least a word. Convinced that a better distribution of immigration was desirable, he joined in a plan involving large expenditure and much trouble to land immigrants at the port of Galveston in Texas and arrange for their distribution through the South-west. He provided a building for the Young Men's Hebrew Association at 92nd Street and Lexington Avenue, in New York, and interested himself in the growth of similar organizations for men and women. He aided in the building of a large number of synagogues in small towns in the United States, always assuring himself by investigation that the local community was too small to bear the burden itself. He conducted a lively correspondence with Baron de Hirsch, and became one of the trustees of his foundation in America.

He was received in private audience by the king of England in 1904 and by the emperor of Germany in 1911. He served on the Board of Education of New York, and was vice-president of the Chamber of Commerce. In 1893 he anonymously gave a fund to Seth Low to enable students of Columbia University who did not possess the means to visit the Columbian Exposition at Chicago. He presented a model of the dinosaur in the American Museum of Natural History to the Natural History Society of Frankfort. He was chairman of the East Asiatic section of the American Museum of Natural History, provided the funds for an Ethnological Expedition to China, and made gifts to the Zoological Gardens in Bronx Park. He interested himself in the development of Cooper Union, and presented a fountain to Seward Park. He took part in the movement to create a park at 105th Street in memory of Isidor and Ida Straus, whose heroic death at the sinking of the Titanic produced a profound impression, and presided at the dedication. He was for a number of years a member of the Board of Managers of the New York Zoological Society and of the Board of Directors of the Society for the Prevention of Cruelty to Children.

He was keenly interested in the education and development of the colored race, made a number of large contributions to Tuskegee and other colored institutions, and maintained a close friendship with Booker T. Washington and his successor, Major Moton.

His early association with the Jewish Prisoners' Aid Society developed his deep interest in the problem of delinquency, and led to his being one of the founders of the Jewish Protectory and Aid Society, to which he gave a substantial portion of its original building fund. This Society now covers the

entire field of delinquency among the Jews of New York, both male and female, adult and juvenile. He was also very much interested in the work of the Prison Association of New York (non-sectarian under Protestant auspices), of which he was one of the vice-presidents at the time of his death.

He gave hearty support to the work of the Hebrew Free Loan Association, as he thoroughly believed in constructive rather than palliative assistance. With this same thought in mind, he founded the Self-Support and Self-Help Funds of the United Hebrew Charities, which he maintained single-handed by large annual contributions.

He earnestly advocated cooperation among those serving the sick, as evidenced by the Hospital Saturday and Sunday Association, on the Committee of which he served for many years.

## IX

The tale of good deeds is not to be numbered, and if this story is told aright there has been awakened an interest in the personality of the man himself.

On May 6, 1875, he married Theresa, the daughter of Solomon and Betty Loeb, people of great sweetness of life and disposition. Mrs. Loeb was very much interested in the development of music, and herself sent many students abroad to have their talents cultivated. The relationship of members of the family to the foundation of the Musical Arts Society is probably due to her influence. The first impulse toward Mr. Schiff's interest in the work of district nursing also came from Mrs. Loeb. To Mr. and Mrs. Schiff were born two children—Mortimer L. and Frieda. The former, a member of Kuhn, Loeb & Co. since 1900, was closely associated with his father

in his business and other activities, the latter married Felix M. Warburg, also now a member of the firm and distinguished for his philanthropic work. With Mrs. Schiff's parents, their brothers and sisters, and with their own children, and later grandchildren and great grandchildren, a wonderfully sweet domestic life grew up of which as the elders passed, Mr. Schiff became the centre. In the midst of modern surroundings he maintained a relationship with all the members of his family which may be fairly likened in its dignity and simplicity to that of the patriarchs.

Mr. Schiff was short of stature, of medium build and erect carriage. He had blue eyes capable of expressing compassion or indignation. He wore a beard which had laterly grown white and was always carefully dressed appropriately for every occasion. A flower usually graced his button-hole.

Promptness was a distinguishing trait. He was always on time for an engagement, and answered every letter on the day of its receipt. He exacted promptness in return. He hated waste, saved pieces of wrapping paper and string, and used them to pack up with his own hands the newspapers and magazines which he collected in his house and which daily he sent to various hospitals and prisons.

He was a moderate, even a frugal eater for the last twenty years of his life. His exercise in the city was walking; he always walked from his house at 78th Street to 59th Street and sometimes as far as 14th Street before taking the subway to his office. At Seabright, his country place, he bicycled every afternoon—even after he had attained his seventieth year. At Bar Harbor he took long walks, and did a bit of mountain-climbing up to the summer of 1919.



He enjoyed the opera and the theatre, and usually planned to have three evenings of entertainment in the week.

In his house on Fifth Avenue he had good pictures and good books, but was in no sense a collector of either, though he took pleasure in his collection of jade.

His place at Seabright which he enlarged and rebuilt was a great delight to him. The farm, the stock, the gardens, the walks, the splendid alley of trees which he planted he was fond of showing to his guests. His hospitality was delightful; every individual's tastes and peculiarities were studied and provided for. Early every morning he was in his gardens, and himself brought to each lady of the household a rose or some other flower of the season.

He remembered innumerable people's birthdays and wedding anniversaries by a gift, a note or a telegram; and when he sent a gift it was quite certain that he had personally made the selection.

If a friend visited New York he called or left a card, or if one were ill he promptly made a visit to show his solicitude and friendship. For all the nice attentions of life he always found time, in spite of exacting business and public duties.

He was accessible to all people on all subjects, though not easily persuaded when his mind was fixed.

He was frankly gratified at a friend's appreciation. On January 10, 1917, his seventieth birthday, he wrote: "May I say to you that I am deeply touched by your beautiful, if to some extent at least, unmerited appreciation of my life upon my attainment this day of the Biblical Age. God has blessed me so lavishly that had I done less in the years that are now behind me than it was my privilege to do-I should feel no respect for myself, but that I have gained the respect and good

will of men like you is certainly the highest reward I can wish for." Again he wrote: "I care very much for the good opinion and good will of my friends."

He was a loyal friend to many men in the business world—Harriman and Cassatt have been mentioned. General Wilson was a close and dear friend and a frequent companion, President Eliot has already been spoken of. A phrase in a letter from Abram S. Hewitt (Nov. 21, 1901) speaks volumes: "Among the friends whom I have made in the evening of my life no one has endeared himself to me by acts of courtesy and friendship more than yourself." Levi P. Morton, Jacob Riis, James J. Hill and many still among the living he numbered in this company and he greatly valued their good opinion. With Sir Ernest Cassel, whom he originally met in a business way, he formed an especially close friendship which many differences in life and opinions never marred and which was close and intimate in spite of the dividing ocean.

He was fond of travel—crossed the American continent five times, made twenty trips to Europe, visited Egypt, Palestine, and Algiers, and took long motor trips in America and Europe. When air travel was still in its infancy he made an ascent in a Zeppelin, and wrote notes from that conveyance to a number of friends. This was much for a man of his conservative nature to undertake, for he was fond of the old things, and his horses only slowly made way for the swifter motor.

He was earnest and impressive as a public speaker, had a fine sense of humor and skill in illustrating a point by an appropriate anecdote or to enforce it by means of a pungent witticism. He attended the annual meetings of the many organizations with which he was affiliated and expressed his personal appreciation of the manner in which the officers and

boards performed their duties. His encouragement and appreciation to all who performed a public service included those in the humblest circumstances. He hated injustice and frowned upon all conduct that savored of self-seeking, disloyalty and dishonorable practices. His standards were high yet he was charitable in his judgments. He mingled with men of every shade of thought and natives of all parts of the world. He showed great interest in the well-being of his fellow-men and evinced solicitude and affection toward his intimates.

He had a charming way with little children and made close friends among them.

He was averse to public attention and when he reached the age of seventy and many societies and innumerable admirers indicated the purpose to do him honor he slipped away from New York with his family to Atlantic City. Personal modesty was a distinguishing characteristic. He cared little for distinctions and social preferment held no charms for him, though he was sought after in many circles both for his qualities of heart and mind.

He was very democratic in his dealings with men. His office was always open, and he received innumerable visits at his home from all sorts and conditions of men for the discussion of all sorts of subjects. Yet he had the pride of noble antecedents—of a great family and of a people which had distinguished itself by giving to the world a sublime literature and many men of genius.

He prized the degree of Doctor of Commercial Science which was conferred upon him by New York University in 1916 in the following terms: "JACOB HENRY SCHIFF: In this land of your adoption you have won a place of acknowledged leadership in financial and commercial pursuits. For enterprise and

breadth of vision, for probity and worth, for the patronage of learning; for fidelity to the best traditions of your race and for altruistic service that transcends the boundaries of race and religion, New York University bestows upon you the degree of DOCTOR OF COMMERCIAL SCIENCE and directs that your name be added to the roll of her Alumni."

About this he wrote (Jan. 12, 1916): "I have before this been offered similar honors but no degree, to which I could not claim some justification to receive has attracted me. The D. C. S. was not exposed to this exception and I therefore thought I might accept it."

His health began to fail in the winter of 1920. At no time, however, was he bedridden. In April of that year he went to White Sulphur Springs, in the early summer to White Plains, and in the latter part of July to the White Mountains. Not regaining his strength or sleep, he came back to Seabright and occupied himself with reading, writing, and even going to New York to his office during the last week of his life. He resented help, and by the exercise of his indomitable will was up and about—the veritable Master of the House—until the actual day of his death when he took to his bed and passed away without a struggle, just as the Sabbath concluded.

He was indeed a great man who worthily played his part.