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Naomi Wiener Cohen. *Jacob A. Schiff: A Study in American Jewish Leadership.* Hanover, NH: University Press of New England, 1999. 320 pp. $35.00 (cloth), ISBN 978-0-87451-948-8.

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THE ASSIMILATIONIST

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After Jacob Henry Schiff died in September 1919, the *New York Times* published an obituary that makes clear the achievements that led his contemporaries to hold him in such high regard. Yet, in paragraph two of the preface to this biography, Naomi Cohen writes that "modern [Jewish] scholars" show "little interest in the man…." Consider the paradox: some eighty years after his death, Schiff, arguably American Jewry's most effective leader, particularly fighting anti-Semitism, and among only a few rich and powerful men ever trusted and admired by nearly all his coreligionists, has been brushed aside. And this at a time when the American Jewish community not only lacks credible leaders but has few ideas where to recruit them and what exactly to ask of them when and if they are recruited.

Nor is this the only depressing news to be reported about Schiff's legacy. Several years ago, I made an informal survey of friends (none were "modern scholars"), asking the question, Where can you find reliable information on heroes and heroines of American Jewish history? From Stephen Birmingham's *Our Crowd* was the answer, and it developed that understandings of Schiff were based mainly on the caricature of the man offered up in Birmingham's book. Thus the common judgement that Schiff was a disagreeable character who ceaselessly badgered members of his family, who happened to be a genius financing railroads and so became very rich, and who donated a great deal of money to non-Jewish as well as to Jewish causes. Period.

Cohen's scholarship goes a long way to demonstrate why Schiff deserves more than a "little interest" and an even longer way proving that he deserves far better than to be portrayed as an eccentric Jewish multi-millionaire. But before we address what made him effective on behalf of American Jews, a summary account of the business and philanthropic successes that put him in a position to exercise influence at the highest levels of American government and the Jewish community may be useful.

Schiff emigrated to New York from Frankfurt-am-Main at the age of 18, in 1865. Naturalized in 1870, he had quickly socialized with Our Crowd and began working for the investment banking firm of Kuhn, Loeb, on January 1, 1875. He rose rapidly in the company (marrying Loeb's daughter, Therese, helped), but his partners were not initially persuaded by his confidence that railroads, especially those west of the Mississippi, could offer investors the figurative road to riches. As it developed, he made himself, his partners, and Kuhn, Loeb, investors rich beyond their dreams. By 1901, the firm was second only to the House of Morgan in the amounts of financing it could provide railways. Schiff's personal fortune was estimated at between $50 million and $100 million.

His triumphs brought him to the attention of non-Jewish businessmen, and he was asked to serve on the boards of National City Bank and the Equitable Life Assurance Co., as well as boards of other prestigious corporations. Schiff believed that he had fully earned such adulation. He had built his business on shrewd assessments of trends and by selling (in his words) "more good securities and fewer bad ones than any other banking house." This was true but does not negate the fact that he also engaged in transactions that might not be illegal but were not cause for jubilation either, thanks to his sometimes ambivalent ethics. Like his friend, John D. Rockefeller, he rejected the idea of government regulation and like his peer, Andrew Carnegie, he lamented that "it is human nature to…[try to] get something for nothing, or for little, than to pay its proper value." He joined the chorus complaining that businessmen were caught between harassment by government on one hand and pressure by labor on the other. Put another way, he was a member of Big Business's Our Crowd as well as of New York German Jewry's Our Crowd.

Cohen reports that "perhaps the earliest notice of the man by the press, in the *Jewish Times* of 1871, is a re-

port of his contribution to Mount Sinai Hospital." During the 1870s, other periodicals noted his contributions to the Hebrew Benevolent and Orphan Asylum, the United Hebrew Charities, the YMHA, and the Hebrew Free School Association. Of all his causes, the Montefiore Home, created to care for Jewish incurables suffering from cancer, tuberculosis, syphilis, drug addiction, and mental afflictions, was his favorite. He willingly served as the institution's financial angel, and on Sundays he visited wards, greeting patients by name and asking each about their condition. One Montefiore board meeting was scheduled for a night on which a blizzard began. Schiff and Lyman Bloomingdale were the only trustees to attend. Next morning, Schiff angrily wrote non-attendees to ask why they had not been present.

It was in these same years that Russia's government encouraged as many pogroms as possible to distract attention from its gross incompetence. In fear for their lives, some 200,000 Jews left Russia for the United States in the 1880s; in the 1890s, an additional 300,000 emigrated to New York. After the ghastly slaughter in Kishinev, in 1904, which inspired countless other massacres, some 1.5 million Jews left for America.

Schiff's attempts to deal with the Eastern European immigration would catapult him from a local New York Jewish philanthropist to a figure of national and international importance. The president of the United States, William Howard Taft, learned that he could neither ignore Schiff nor treat him with contempt, when the financier demanded that Russia not be permitted to discriminate between Christian and Jewish American citizens traveling in that country. By the terms of a commercial treaty signed in 1832, reciprocal rights of sojourn and trade had been granted Russians and Americans. But when, in the last quarter of the nineteenth century, Russia restricted American Jews, Moscow ignored protests. Taft would not act, so Schiff went directly to members of Congress, which abrogated the treaty.

Meanwhile, Schiff also had to think about how to assist the avalanche of immigrants driven penniless from Russia, about the defense of Jews and Judaism in an America upset by non-Protestant immigrants, and about the integration of newcomers into American society. The problems were enormous. At immigrant entrance stations, Castle Garden and Ellis Island, zealous missionaries lurked, ready to pounce on confused arrivals. After release from the stations, Jews headed mainly for Lower East Side tenements, to indescribable poverty and unspeakable overcrowding. Many abandoned the Orthodoxy that had provided them with order as well as spiritual comfort, and members of Our Crowd joined WASP establishments to rant about Jews from Poland and Russia who spread pauperism, disease, and crime.

Again and again, Schiff emphasized his dislike of hyphenated Americans: that is, those who did not see themselves as Americans first and members of ethnic and religious groups second. But he would not tolerate ambivalent and even negative attitudes on the part of American Jews toward those from Eastern Europe. There was no alternative to welcoming them; if they could not emigrate, their destruction was possible, if not inevitable.

The behavior of immigrants contributed to a change in attitudes among non-Jews as well as Jews. Their rapid Americanization, economic mobility, and willing assumption of responsibility towards succeeding waves of newcomers helped significantly. For public consumption, Schiff deliberately endowed Russian immigrants with middle-class virtues attractive to Americans: that they were hardworking, sober, law-abiding, and family-oriented. A rosy picture of immigrant life emerged to provide Schiff and his peers with ammunition to contest restrictionist demands. But for Schiff, amelioration of ghetto conditions and the goal of rapid Americanization were not just ends in themselves. Every significant facet of immigrant behavior, from self-help (good) to Zionist affiliation (decidedly bad, since it smacked of questionable loyalty to the US), was weighed for possible impact on free immigration and the saving of Jewish lives.

What lessons are to be learned from Schiff's life?- With respect to gaining wealth and achieving position, not many. A very large number of today's Jewish rich more than match his wealth in relative terms and have far more access to movers-and-shakers of American politics than he did. Constituencies of Jewish charitable organizations that he created and/or supported have changed, and some have few or no Jews among their clients. Whether he would have approved a welfare state is doubtful, given his lack of faith in government.

What is not questionable is that Schiff was ever the loyal Jew and that his standards were those by which members of the Jewish Establishment measured themselves. No Jewish leader today has anywhere near his overall influence, and none seems in any particular hurry to learn why not. When I have asked "modern scholars" why this should be so, I have heard the following reason: today's issues bear on intermarriage rates, the role of the Orthodox in Israel as well as in America, and the degree to which Jewish disunity erodes the Jewish community. In other words, Schiff is no longer relevant.

But this misses the real points about Schiff, which are

that he was not only an aristocrat but a Jewish aristocrat and that he used his intellectual and financial resources to turn newcomers into productive and loyal American citizens. He genuinely liked being with immigrants, even if he disliked Orthodoxy. Nor was he content to mail out checks and receive the adoration of beneficiaries. As the number of charities to which he contributed increased, so did the number of boards on which he sat and whose meetings he attended.

In short, Jacob Henry Schiff put intellect and time, as well as money, where his mouth was. And, imagine, without a spin doctor at his side.

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