THROUGH THE YEARS

An Autobiography

By

NATHAN S. JONAS



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Mrs. Jennie Jonas

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Through the Years

DEDICATED

Affectionately to my dear wife, Jennie Jonas,
My daughter Isabel Jonas Rosenthal, and
My grandchildren, Rose and Jay Seth Rosenthal


C. Hughes

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FOREWORD

Bankers seem rarely to be among those who write their autobiographies. They are rightly classed as people who appear to have a quite special regard for silence, following no doubt the notable examples of J. P. Morgan the elder and George F. Baker, who rarely said even a few words in interviews.

Not having been a traditionally trained banker to start with, and having in my entire banking career held closely to the principle of being on more intimate, human terms with employes, customers and the public (even to the unprecedented extent of visiting the offices of my bank customers instead of making them visit me), I feel that there is no special prohibition upon me to keep shut the book of my life. Possibly it may stimulate and inform others.

My motives for writing this autobiography are mixed, but a very compelling one is to make a chronicle of the cooperation with me by other people in the varied work done under my leadership. I want to mention them by name, and record their part in my life, even if it was only friendship. It may be bad biography to enter upon these pages so many names and so many apparently minor activities and contacts, but it is my idea of thoroughly human, grateful, sociable biography, alive to the truth that no man grows to his full stature and success by his individual efforts alone. Quite particularly, as my story discloses, my progress was due to my relationships with other human beings. My career was at all points widely inter-twined with the work of others.

I also wish to mark the fact that the space given to the hospital and charity activities is not at all with a view of advertising my modest contributions of time and money to these causes, but with the view, again, of crediting my many aides in this work, and perhaps of pointing the way to others as to more effective organization, and the application of more business efficiency in hospital and charity work.

The same is true of the description of country club organization work. My interest in life always was broader than business, and I feel that in an autobiography I must give ample place to these activities, to which I continue to give some attention even now after my retirement.

The sands of my life have flowed for many long years, and the natural period of "reminiscence"

has arrived. It is probably more fitting for me to make one definite, competent job of this reminiscing, rather than tell the story over and over again to inquirers! I might then be tempted, as so many are, to add something, imperceptibly, to each telling! Here I can make the record accurate and just and final.

This I hope I have done — with the acknowledged help of Mr. J. George Frederick, well-known writer, and also the aid of my secretary Miss Ethel Fingerer, in the offices so kindly put at my disposal during my New York visits by my good friends, Homes & Davis.

I have made mistakes, and I am not afraid to acknowledge them. Not long ago I read the autobiography of a well known man, and said to myself, "This man, I fear, has made himself appear too infallible." Shortly afterward I read a review of the book, and the critic called attention to the fact that the writer had admitted to no mistakes. Everything he had said was favorable and complimentary to himself, and he had not chronicled any of his errors; and this the reviewer counted a mistake. I spoke of this to my daughter, commenting that, "No man is infallible. He is always sure to make some mistakes."

"Of course," she agreed banteringly, "Wasn't I one of your early mistakes?"

Since she has been a blessing, I had to demur, but certainly I have, like most active men, my full quota of errors of judgment, mistakes in loans and

investments, perhaps wrong advice given, and probably on occasions used too forceful, persistent and blunt speech, a little short of ideal graciousness. But I have never knowingly or wilfully, or with wrong intent, injured any person, and I know that all my impulses are kindly, friendly, helpful and co-operative. I know of very few enemies I have made; while on the other hand, I have constant evidence of a host of friends.

So I hope that the mistakes I have made have been outweighed by the benefits I have taken pleasure in trying to bestow upon others.

Coral Gables, Florida NATHAN S. JONAS
February 1940

PART I



JENNIE JONAS (Mrs. Nathan S. Jonas)

Chapter One

My Youth and Start in Life

To start one's career at 13 as an errand boy and go on to a bank presidency sounds definitely like a Horatio Alger story, but I never felt that my career moved forward as magically as did that of an Alger hero! There were always long periods of years of very hard undramatic work between the upward steps in my life!

My earliest recollection is of the crooning lullabys of a quite unusual colored nurse who in the manner of southern families attached herself in early girlhood to my family and made her life there until her death. Carrie Graham did not even know exactly her own age, but she remained with our family for about 65 years and was pensioned by us children on retirement. On her death in 1933 she willed what assets she had to those still alive of the eight children of my father and mother, since she had no known kin

of her own. Her wage was eight dollars per month about the time of my infancy, and she managed on this income to save considerable money, over the years, which indicates the dollar's high buying power in that period.

My father was Jacob Jonas, born near Dusseldorf, Germany, May 1, 1832 (died February 21, 1888), and my mother was Bella Mayer Jonas, born in Cologne, Germany, August 2, 1842 (died March 24, 1916). They were a cultured and refined couple, beloved by many, and worshipped by their eight children — four boys and four girls, of whom in 1939 there survive only, besides myself, my sister Mrs. Julia J. Neuburger, and my brother, Ralph Jonas, attorney and financier, ten years younger than myself. My parents came to America about 1848, when so many other cultured people left Germany, and then lived in Montgomery, Alabama; my father serving during the Civil War in the Confederate Army. In 1869, when I was only one year of age, they came North to live in the Williamsburgh section of Brooklyn — faithful Carrie Graham, my nurse, coming with us as a matter of course.

A glance at the photograph of me as a boy in Brooklyn surely illustrates the vast changes which have come over American life since then, for that boy in those strange clothes seems so very different from the boy of today. But of course he wasn't! I went to public school in Williamsburgh, and did all the things that boys of that age and time did, includ-



MY MOTHER
Bella Mayer Jonas



MY FATHER
Jacob Jonas

ing playing baseball and other still familiar games, and getting into a fight now and then. In those days the Jewish boy in Brooklyn was more than ordinarily likely to get into a fight. Jews were moving in large numbers from Manhattan's East Side into Williamsburgh, which stirred up some anti-Semitic feeling. I attended Sunday school in Temple Beth Elohim in Keap Street.

"If anyone attempts to ridicule you children because of being Jewish, just boldly say to them, 'I am proud of being a Jew!'" our Rabbi, Leopold Wintner (who later married Mrs. Jonas and myself) told us youngsters.

We plucked up courage to follow this advice, and shortly thereafter three or four hoodlums jumped upon me, gave me a good beating and blackened my eyes. We reported this to the Rabbi the following Sunday.

"That's all right," he said, serenely, "We all sometimes have to be punished for standing up for our principles."

Taking another look at the size of the hoodlums who were lying in wait for us I decided that—at least until I had grown to their size—I would follow the adage that discretion is the better part of valour! The hoodlum pressure was fortunately relieved as far as we were then concerned when I was ten years old, by my parents moving out of Williamsburgh to what was then a rather sparse, country-like section of Brooklyn, Gates Avenue and Quincy

Street, near Broadway. I there went to Public School No. 26 on Gates Avenue, near our home, until graduation at the age of thirteen.

I must now disclose that I was known as the skinniest boy in the neighborhood, with not the slightest sign of the excess weight I had to work so hard to get rid of in later years. I took part in athletics and was one of a group of runners who trained by running around the reservoir in East New York before and after school hours. We then ran in the picnic races which were given in those days, with prizes in the shape of medals offered for success. I have to record that I was a sprinter and could run one hundred yards in about eleven and one-half seconds.

Possibly even that early I had a latent talent for organizing, as I formed a baseball club which was called "The Salvators," named after a winning race horse then often in the news; and we performed for a boyish audience which paid one cent each for reserved seats. It must also be stated for the record that when we were not satisfied with the umpire's decision, and differences arose, the rival teams organized as stone throwers and fought with stones until dispersed by the police!

It should not be difficult to imagine why one of the eight children of a struggling small cigar manufacturer had to leave school, at the tender age of 13, and go to work in the business world as an errand boy, at the New York Safe Deposit Company, then

The Safe Deposit Company of New York,

FRANCIS H. JENKS, *President.*

140, 142 & 146 BROADWAY, cor. LIBERTY STREET.

GEORGE H. VOSE,
Secretary.

New York, Dec 5 1882

Nathan Jonas has been in the employ of this Company for four Months.

We have always found him prompt and faithfull in all his duties and has given entire satisfaction.

He leaves us of his own choice and has our best wishes for success in his new position.

George H. Vose
Secretary

Brooklyn, N.Y., Nov 21, 1882

Nathan Jonas

To HENRY S. WRIGHT

For Instruction from Sept 25 to Dec 23	15	00
Large Set 2d Rules, 2d Mar. 2d Bk. 2d Ruls Bank	3	25
Blot. 2d Pens. 2d Holders 2d Pens. 2d Pap.		40
	18	65
Unexpired time	5	00
	13	65

FIRST BUSINESS REFERENCE

and

BUSINESS COLLEGE RECEIPT

at the corner of Broadway and Liberty Street, New York. Possibly an eager boy sprinter, running errands, was a novelty and a blessing to his employer, accustomed to more lethargic errand boys, as I have preserved the letter of recommendation given me when I left their employ.

No Alger book depicts what was prominent in my mind then, namely the long walk to and from work each morning and night (four miles each way). None of Brooklyn's now famous rapid transit facilities existed then; only horse cars; and I had usually to walk the four miles between the back stretches of Brooklyn to the Fulton Street ferry, no matter what the weather, winter and summer. I spent ten cents a day for a sandwich or a piece of pie and a glass of milk, and two of my three dollars per week of pay went to my mother toward helping the slim family budget.

Feeling the need for education, I topped my 7 a.m. to 6 p.m. work-day (at $3.00 per week) with some evening courses, at Wright's Business College, in Williamsburgh, a certain number of evenings; taking up bookkeeping, handwriting and a business course. For this I paid part in cash and part in work helping the principal.

I moved up through slow stages. I became respectively, office boy, stock clerk, and then bookkeeper, after my evening studies had fitted me for it. I had not the slightest inkling at this time even as to my next step. If someone at that time had told

this young bookkeeper that he was to become a salesman, an insurance agent and a banker, it would have seemed to him rather fantastic. For the moment bookkeeping was quite a sufficient goal.

My last position as bookkeeper was with the firm of J. Ullman & Sons, who were importers, manufacturers and dealers in baskets and willow ware. When this company was sold to Charles Zinn & Company it looked as if I were going to be out of a job, as they did not require an additional bookkeeper. However, the new owners decided that my knowledge of the business was an asset which they should not throw overboard. Would I like a trial as a traveling salesman? The idea was rather startling, as I had not thought of my talents as a salesman; but I accepted and was fairly successful, traveling through New England, New York State, and through the west as far as Chicago, Milwaukee and neighboring places.

The young Brooklyn bookkeeper, who had never traveled anywhere, certainly was green material for selling on the road! New England was my first territory, and Bridgeport my first stop. My general instructions were to take a station hack to the hotel as soon as I arrived at my stops.

I entered a hack at Bridgeport, mentioning my hotel, and was driven around for a time, and when I was delivered at my hotel, I was chagrined to find that it was located only a few rods across the street from the railroad station where I had started! I determined to be a little less green!

But in Boston, calling on the firm of Emerson & Company, to do business with the woman buyer, I again was rather too literal in following my instructions. These said, "Take a box of candy to Miss——."

Handing the woman buyer the box of candy with all the self-consciousness of a country yokel bestowing a bouquet on his sweetheart, I was desperately embarrassed to find Mr. Emerson himself, head of the firm, looking on with amusement. He saw how green I was, and was nice to me, but teased me by insisting that he accompany the buyer to the hotel to see the samples, to make sure that she would not be unduly influenced by what he jibingly called my "bribe."

The work of a salesman on the road did many important things for the young bookkeeper who for years had diligently kept his nose in his account books in Brooklyn and New York. It gave him a knowledge of America and Americans, a wider human touch, a greater social poise, a more active, aggressive personality, and a rounding out of business experience. It was even good for my health — my weight was 124 lbs. at 24.

But this road traveling — to a young man who had loved his home — also made him long for a home of his own! On June 4, 1893 I married my childhood friend, Jennie Strauss.

It was not easy to interrupt my selling work with a wedding. I stayed home longer than the firm desired from my regular road trip, and so on the

night of our marriage we took a drawing room for my first stop on my regular route, Rochester, New York; and with the permission of the firm Mrs. Jonas accompanied me on the entire tour of about three months.

This trip had to be in the nature of a honeymoon, and we managed the difficult feat rather well, for the most part. But I nearly came to grief at the first stop. My business required me to take several large canvas trunks filled with all kinds of fancy baskets, nested one within the other, and at each hotel stopping place it was my practice to take a sample room, separate as a rule from the bedroom.

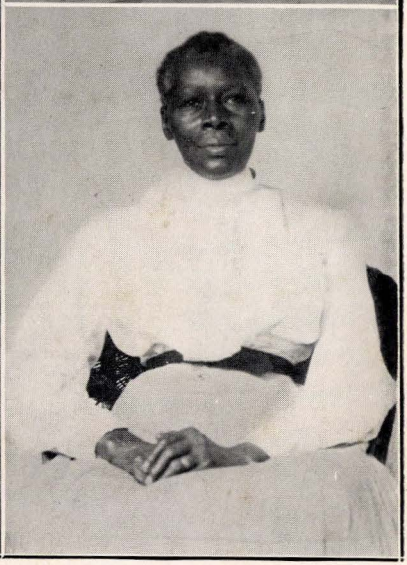
There I would spread out my baskets on counters, call on the trade and try to induce the buyers to come to the sample room to inspect my wares, and secure orders. On the first morning after our wedding, Mrs. Jonas was in the sample room watching me unpack the baskets. The chambermaid who had sometimes helped me at this task suddenly stuck her head in the door, did not see Mrs. Jonas, and called out, "I heard you were married, so I suppose you have no more use for me now." It was just a bit difficult getting Mrs. Jonas to understand!

Incidents like this, some of them funny and some serious, popped up during this honeymoon-sales trip, but Mrs. Jonas proved her fine capacity for companionship, and our experiences have been the subject of a lot of talk and fun during our entire lives. A bright spot during this trip was our visit to









DIFFERENT PERIODS

Age 9 — 21 — 30

MY FAITHFUL NURSE

Carrie Graham

the 1893 World's Fair in Chicago, which we enjoyed very much.

Nevertheless the trip in company with my wife was instrumental in shaping my future business career. As was to be expected of a home-loving woman, Mrs. Jonas did not like, any more than I did, the kind of life I was obliged to lead as a traveling man, with mostly a hotel for a home; nor did she like the idea of being alone at home during my long trips. This situation presented a problem, because I had no available capital with which to quit and enter into a business of my own. We could only wait for some opportunity.

While in Milwaukee I heard so much that was good about the Northwestern Mutual Life Insurance Company located there, that I paid a visit to the Home Office to inquire whether or not they had a representative in Brooklyn. They told me that they had, and that their general agent was getting along in years and perhaps would be glad to have an additional assistant. Here was perhaps my opportunity.

When I got back to Brooklyn I interviewed the General Agent in Brooklyn, Mr. James F. Atkinson, a delightful elderly gentleman who gave me a very cordial reception. To my great satisfaction and that of my wife's we arranged a contract.

Selling insurance has always been a gruelling test of salesmanship, persistence and stamina, and I entered into this contract in 1895 (while the 1893 depression was still on) without any illusions. My

friends had all urged me not to do so because they said that after I had insured my friends, who might take policies because of a kindly feeling for me, I would be through, and would have to look for something else to do.

I had self reliance and confidence enough, however, to feel that if I could go all over the country selling baskets to strangers, I must have the qualities to sell insurance to strangers as well. That my confidence in myself was warranted was evidenced when I became one of the best insurance writers in Brooklyn at that time, and always wrote sufficient insurance to be invited each year to the agency conventions at Milwaukee at the company's expense.

Looking back now on my insurance career, with the eyes of a judge of training for business, I can see that my necessity to succeed sharpened my sense of initiative, originality and daring. Finding the usual paths of insurance solicitation pretty crowded, I searched out less obvious fields. I decided, for example, that probably clergymen had not been solicited as much as they deserved. I specialized in this angle for a time, becoming acquainted with most of the ministers and Catholic priests in Brooklyn. Rather naturally, this line of endeavor led to some odd experiences.

I remember when *a dog* should really have had my commission! I called upon a Catholic priest who said that if I would wait until he got through with his morning church duties, he would discuss the

matter with me, as he thought he would like to take some insurance for his mother as beneficiary. I agreed to wait, and after he left the room a very large Newfoundland dog came into the room and sat at the entrance door.

After several hours had passed, I thought either that the good priest had forgotten his appointment, or that he had been unusually detained. I wanted to leave, being restless; but every time I left my chair to go to the door the dog growled and acted as though he would not permit it. Eventually the priest came back, and I at once began my belated argument as to why he should sign.

"Why are you talking so much?" asked the priest. "Give me the application blank." Without further ado he signed up for $3000. I always felt as if the dog and not I earned that commission, since he kept me from running away from business all ready to sign!

In my active work among the Catholic priests I became acquainted with the late Cardinal Mundelein of Chicago, who was then a young priest connected officially with the Bishop's office in Brooklyn.

For ten years I vigorously followed life insurance selling, and as it turned out my best reward was not the commissions I earned but the many lifelong friends I made while selling insurance.

In fact I had such a surplus of social energy that I began to take an interest in local politics, grad-

ually becoming acquainted with most of the Brooklyn political leaders, particularly on the Democratic side.

Possibly my first impulse toward politics — and perhaps even my later appointment to the Board of Education — stemmed from an accidental contact. While still selling baskets on the road, I stopped at the Ten Eyck hotel in Albany, which was my last stop before getting back to New York. I had noticed that there was some kind of an important event at the Capitol and that many men of importance were registered.

While dining in the hotel that evening, the room was rather crowded and a gentleman asked if he might occupy the other side of my table, which was quite agreeable to me.

"I see there are a great many prominent men here tonight," I said, in the course of conversation.

"Yes, — who are they?" replied my companion.

"I noticed that among those registered were U. S. Senator Edmunds, and Seth Low," was my answer.

The gentleman smiled.

"That is quite a compliment you pay me," he said.

"Why?" I asked.

"I am Mr. Low," announced my companion, to my astonishment and delight.

Mr. Low then asked whether I would like to have a couple of seats for admission to the ceremonies

at the Capitol that night. I said I would, and used them with a friend.

Later I became particularly friendly with Warden Patrick Hayes and Senator Michael J. Coffey. During the year 1901 an independent Democratic organization was organized in Brooklyn and I joined with that organization in opposition to what was then known as the McLaughlin-Shevlin Democratic organization. In the new Democratic organization were men who were to become life-long friends. We joined in the fusion movement of 1901 which nominated Seth Low for Mayor of New York and J. Edward Swanstrom for Borough President of Brooklyn.

In the Fusion campaign following, as the result of which Mr. Low was elected Mayor of Greater New York, we came in contact with each other, and I recalled the incident to him, which he remembered quite well. It was apparently through this meeting and my help in the campaign that I was offered my first appointment as a member of the Board of Education at the hands of Mr. Low.

I took my duties seriously and spent more time on them than most members of the Board. I was a member of the Committee on Supplies. I noticed one day that the Board of Education was paying $70 each for the better known typewriters, all of which were on the Board of Education list through competitive bidding, although I knew that they were purchased for less in ordinary business.

I also found that the worn or used typewriters, sometimes in very good condition, were given away free of cost to principals, teachers and employes, because, I was told, the law did not permit exchanges or trading in. I went to the various typewriter companies, introduced myself, and was finally told that they would revise their prices and make a new price of $50 plus $15 in exchange for old machines, if the law would permit them to be exchanged.

This, however, they claimed was not the case. I consulted Mayor Low about this legal quirk, and he secured a ruling from the Corporation Counsel permitting the exchange. The new arrangement went into existence very shortly thereafter and saved a considerable sum for the city each year following.

My unwonted serious attention to my duties led me into difficulties, however. While visiting the Brooklyn branch of the supply department, unexpectedly, I noticed a pile of large gilt-edged books on one of the counters. Picking one up and accidently opening it to a chapter headed "Punishment for Infidelity Among the Hostile Indians," I found that the book went on to describe what punishment happened when an Indian woman was found to be unfaithful to her husband. There was gruesome sexual detail, certainly far from suitable reading for school children!

"What is this book used for?" I asked the Assistant Superintendent of Supplies.

"For library reading in the higher grades," he

replied. "If I were you," he added, "I would not ask any questions about that book."

"Why not?" I asked.

"You had better speak to the Superintendent about that," was all he would say.

This only whetted my appetite for further details, and I asked the Superintendent about it. He also was very vague.

"I would not go into that very deeply if I were you, Mr. Jonas," he told me.

I then consulted Assistant Superintendent of Supplies, Patrick Jones (who later became Superintendent).

"Mr. Jonas," he replied, "I want to say to you I am very sorry about this matter. I ordered a quantity of those books at someone's suggestion, and I know you will find it out anyway, so I want to tell you that this book is illegally on the list. The author of it is a particular friend of some official of the Board."

"That certainly is a nice state of affairs, and makes one wonder how much of it has been going on," I replied.

I went to Dr. Maxwell, then Superintendent of Schools to complain about it. He became very indignant, said his Board had never approved the book, ordered all the books sealed up as being unfit for use in the schools, and the matter later on became a major incident in revising much in the Department of Supplies.

I kept my eyes more alert than ever for irregularities after that. One day I came into the supply department in Manhattan and found a man, strange to me, going over bids and department papers on the desks of the officials and I asked him if he would mind telling me who he was.

"None of your damn business; who are you to ask me?" was his answer.

"I only happen to be a member of the Supply Committee of the Board of Education," I replied.

He then apologized very profusely. I found out he was a book salesman with a great deal of influence, especially through the Brooklyn Democratic organization. I insisted that in the future no one should come behind the railing, except employes and officials of the Board of Education, and that no one salesman should have a preference in this respect over all the other salesmen.

Doubtless my bookkeeping and business experience, plus my zeal, made me a political pest, even if a good public servant! As I went along making memos of things that were irregular, I took the precaution of having the officials to whom I talked about these matters *initial my memos.*

The importance of this was developed later when I preferred charges against the Superintendent of School Supplies. Many of these officials were confronted with their initials, after *denying* having discussed the matter with me. After the trial was concluded, some of the leaders in the Board asked me



COMMISSIONER NATHAN S. JONAS - MARCH - 1908
DISCOURSING ON CORPORAL PUNISHMENT. —

Compliments of
Tristram W. Metcalfe

To you, Hon Nathan S. Jonas,

Who have helped the girls of the Washington Irving High School hearty thanks are tendered



SHOWING SOME ACTIVITIES
IN BOARD OF EDUCATION

if I would withdraw the charges, provided the resignation of the Superintendent were presented. This was agreeable to me and the incident closed in that way. I think it can be said that my work on the Board of Education led to some valuable changes and public economy.

My first appointment to the Board of Education was January 1902 to January 1905, and I was then reappointed by Mayor George B. McClellan in January 1905 for a five year term. At that time there were 46 members on the Board, 14 from Brooklyn. This public service, and my political affiliations, made many valuable contacts for me, and formed many life-long friendships.

Among those with whom I became particularly intimate in my early years in politics and in later life were three brothers—Louis, Henry and William Newman. Two other brothers, Sylvan and Ben Levy, and Joseph Rosenthal (whose son Jules later married our daughter Isabel) also became close friends. Unfortunately, all have since passed away. There was also a strong friendship through life with Mitchell May (now Supreme Court Justice).

In later years I became acquainted with all of the succeeding Democratic leaders in Brooklyn and New York and was particularly friendly with John H. McCooey, for so many years the well-liked Brooklyn leader. I have also known Frank V. Kelly, the present Brooklyn leader for about 25 years and we are very friendly.

It can easily thus be seen that with the many business contacts of my insurance work, together with my political and public service acquaintance, I had widened my circle in Brooklyn into rather notable size. The moment was impending when this was to become a most decidedly tangible asset.

In addition, I was learning — perhaps at precisely the four most exacting schools for it; politics, philanthropic work, insurance salesmanship and public service — lessons of human nature, the human touch, the feeling of the public pulse, the public need, and the ability to lead, and to win confidence. I was successful in my insurance work, becoming active in both politics and philanthropy, and ready for a new phase of my life, which came in 1905.

Chapter Two

The Development of My Banking Career

If it seems odd that I suddenly became a bank president, after operating an insurance business, with never an hour of work in any bank, it may be interesting to analyze for a moment just why I was selected to head the Citizens Trust Company of Brooklyn in 1905. I was, frankly, at first as surprised as anyone, but after all it was a perfectly logical result when all the facts are considered.

A great exodus of Jews from the East side to Brooklyn had occurred when the new bridges were completed, and there was afforded, consequently, an entirely promising opportunity to open a bank in Brooklyn which would especially invite Jewish business (as for example the Home Trust Company had catered to the Scandinavian groups).

Brooklyn Jews of leadership and insight considered such a bank for several years before any move

was made, and it was obvious to these men who contemplated forming such a bank that it should be headed by a man who could command a wide Jewish acquaintanceship and confidence, and who had a good financial sense, even if he were not a technically trained banker.

As to my acquaintanceship and affiliations at that time, perhaps the most quickly comprehensive idea of it can be gleaned from the Brooklyn *Times* report of the organization of the Citizens Trust Company, October 1905:

At a meeting of directors and stockholders held yesterday afternoon in the office of Nathan S. Jonas, at 356 Fulton Street, there was organized the Citizens Trust Company, capital $500,000, surplus $125,000. The new company will have its office at the corner of Broadway and Sumner Avenue and will do a general banking business. It will be open for business by November 1.

The officers of the new concern are: President, Nathan S. Jonas; Vice-Presidents, Thomas F. Magner and Julius Strauss; Secretary, James H. Conroy; Assistant Secretary, Charles M. Mott; Counsel, Thomas F. Magner. The directors are: Nathan S. Jonas, Thomas F. Magner, Julius Strauss, Andrew R. Baird, Herman Reiners, Alex J. McCollum, S. B. Kraus, John Von Glahn, Aaron Westheim, John Welz, A. N. Bernstein, David Michel, Dr. James E. O'Donohue, Abraham Sterzelbach, John R. Thomp-

son, Martin Derx, Conrad V. Dykeman, Joseph Michaels, H. B. Rosenson, Benjamin R. Meserole, Louis Newman, William J. Buttling.

President Jonas is one of the leading agents of the Northwestern Mutual Life Insurance Company, with offices at 356 Fulton Street, Brooklyn, and at 1 Madison Avenue, Manhattan. He has been most successful and is frequently consulted as an expert in his line. He is also a member of the Board of Education, having been appointed by Mayor Low for a three years' term, and reappointed by Mayor McClellan in 1905 for five years; honorary secretary and a director of The Jewish Hospital, and a Past Master and present treasurer of Euclid Lodge, No. 656, F. and A. M. He is also Vice-President of the Iroquois Club, and a member of these societies and institutions: Congregation Temple Israel, Unity Club, Brooklyn Lodge, No. 22, B.P.O. Elks; J. F. Price Council, Royal Arcanum, Brooklyn Institute of Arts and Sciences, Brooklyn League, Broadway Board of Trade, Twenty-eighth Ward Board of Trade, Brooklyn Hebrew Orphan Asylum, Brooklyn Hebrew Educational Society, Mount Sinai Hospital, United Hebrew Charities of New York, Public Schools Athletic League.

Mr. Jonas is directing the Charity Fair to be held in November in aid of The Jewish Hospital, being chairman of the committee of 400. He is 37 years old, received his education in the public schools of Brooklyn, and has always lived in Brooklyn.

As can be realized from this report, I was probably one of Brooklyn's most active "joiners" of that time, and could logically be counted upon to influence the bank deposits of a rather wide-flung series of groups. The asset-value of this was unquestionable, but I was also assured that my personal character, even my insurance salesmanship and bookkeeping experience, also had important asset-value for a bank presidency.

I had been trained to know figures, and as an insurance salesman I had analyzed the personal and even the corporation finances of many men and firms. Balance sheets, incomes, budget sheets and credit considerations would certainly not be new and strange matters to me, even though I was completely innocent of special banking technique.

A bank president, like a university president, must be selected not so much for his technical ability as for his capacity to win and hold friends and patrons for his institution, and to make goodwill for it. Technical advice can be hired, and is actually secondary.

Thus it was that I dropped insurance selling to sit in a bank president's chair. I was free of all the stuffy old traditions of banking, and free to consider any ideas which would humanize the bank and bring it nearer, make it more serviceable, to its depositors.

I entered upon my new duties with enthusiasm. I had already formed in my mind the keynote of the

human touch in banking, which was to be my guide and goal in my whole banking career, and which sprang naturally from my years of close human contacts in salesmanship, politics, philanthropy, public service.

The story of the Citizens Trust Company of Brooklyn and its evolution into the Manufacturers Trust Company with 45 unit banking branches in Manhattan, Brooklyn, Bronx and Queens, with resources of about half a billion dollars, is of course the story of a quarter of a century of the most mature and vigorous part of my life devoted to banking. It is a span of time which covers one of America's chief dramatic periods of history, inclusive of panics small and large — the 1907 one, the 1921 one, and the great 1929 debacle — as well as the World War and the great after-war boom period of the Twenties.

It was a period which, from a banking point of view, was the most critical and dangerous one in nearly all American banking history, as was demonstrated by Morgan's dramatic mastery of the panic of 1907, by the war inflation, the Liberty Loan drives, the inventory depression of 1921, the expansion of the Twenties which brought such a high ratio of banking failures, and finally the most sudden and violent depression of American history; so particularly crucial for banking.

During all this period of time I sat in the president's seat of the Citizens Trust Company, later the Manufacturers Trust Company, and with my

loyal aides and advisors labored to make our institution sound, prosperous, serviceful, popular and progressive. At the celebration of the silver anniversary of the bank on November 21, 1930 there was shown ample evidence that this goal had been achieved to a degree beyond my hopes.

A cartoon drawn by cartoonist C. Kessler, entitled "Making the Grade" (from errand boy to bank president), the original of which Mr. Kessler presented to me, and which hangs framed on my wall, often takes my mind backward over those many steps in between.

The Citizens Trust Company, when it opened its doors on November 20, 1905 at 774 Broadway, in Williamsburgh, had deposits, before the first day's bank closing, of over one million dollars; an amount equal to any record for any opening day's deposits in all Brooklyn banking history. The citizens of rapidly growing Williamsburgh had registered their decided interest in the new institution. Some of those first-day customers are still customers.

We had no path of roses to our success, however. It was only two years after our organization when came the 1907 panic, precipitated by the failure of the Knickerbocker Trust Company in New York. As a young banker I vividly remember being one of the New York bank presidents summoned by the great leader of New York banking at that time, J. P. Morgan, the elder.

We gathered in his famous library, and with

the sure and decisive manner of the truly powerful leader that he was, Mr. Morgan simply told each of us how much we were expected to subscribe to the clearing house pool which was to prevent the impending crisis. Mr. Morgan, an accountant himself, did the figuring and brooked neither objection nor argument from those of us around the table. There was no time for that, and his firm action prevented disorganization and fatal delay.

One of the hard spots of the 1907 panic which the less than two year bank president had to meet with his wits, was the defection of a director. Currency was being hoarded and funds scarce. Our board of directors met and decided that none of us would withdraw any of our funds, either personal or those of the concerns with which we might be connected.

This was vital, both as an evidence of confidence to depositors, and a conservation of resources for their benefit. However, the next day a check came through the exchanges for a withdrawal of $30,000, which would practically have closed the account of a large concern in which a certain director was a partner. I was confronted with the necessity of conserving resources, and with the breaking of the word of this director.

I had to think pretty quickly. This concern had a demand collateral loan in our office for $50,000. I immediately "called" the collateral loan, returned the check for $30,000, marked for insufficient funds, and asked for the prompt payment of the remaining

$20,000. Immediately both partners hurried to the bank.

"Why, Mr. Jonas, you can't do that!" they exclaimed.

"It has already been done," I replied with finality.

The $20,000 overdraft was paid shortly thereafter, and the relationship of the concern and the partners with the institution ceased. Illustrative of a curious kink in human nature, this director called soon afterward to present his resignation, signing his name with a fountain pen of mine which I handed to him.

"I like that pen and I am going to take it for a souvenir," he said. I valued the pen myself and wanted it. Fountain pens were more or less novelties in those days and I had recently purchased that one for $5.00, also a high price at that time, but he declined to surrender it, so I had to submit to a final demonstration of complete, possessive self-centeredness! But it was a cheap price to pay to be rid of such a director.

As business improved and the Citizens Trust Company grew, our hopes and visions expanded. We foresaw a trust company with a few hundred million dollars in deposits, capital and surplus in proportion, offices strategically located along the line of the city's march of progress, and service which remained personal no matter how large the bank might grow. My insistent and consistent policy was to operate a *human*

bank; a bank close to the people, with the utmost possible "common touch."

I was not content with the time-honored custom of having the customer come to the bank to see its officers, and never the bank visiting the customer. "Banker dignity" of that sort did not interest me; I had been too habituated, in my salesmanship days, to the reverse plan of visiting the customer. So I inaugurated the habit of personally making calls at the factories, stores and offices of my customers. While the bank was still small I could do this; later, naturally, it became physically impossible for myself, but as a policy for the bank it was never abolished.

I found my customers tremendously appreciative of this quite unusual banker attitude. And let me say that my calls were far from mere perfunctory, polite, formal calls. I talked in the spirit of a fellow business man and business friend, and as one who knew very well indeed, from long and intimate personal experience, the bookkeeping, management and sales problems of the business.

I gave them all they wished of practical advice and suggestions, from heart-felt interest. No man better than myself knew the vicissitudes and difficulties of the small business man, the development of sales, the anxieties of financial management.

Such a practice was, as a matter of fact, prime banking wisdom, not only from the goodwill and human standpoint, but also from the credit analysis standpoint. When one of these customers asked for

a loan we had the most direct line possible on his credit standing: the bank president's personal analysis, made from personal visitation.

As a natural result we made many loans based on character alone, even when the financial statements were not entirely satisfactory; and we became noted for this policy. We took literally the famous remark of J. P. Morgan that character was the best security. We rarely suffered losses from such character loans, based on instinctive knowledge of human nature, and broad general business experience.

Years later the soundness of such a policy came home to me personally. In Florida a few winters ago a man came up to me on the golf links.

"Do you remember me?" he asked.

"Yes," I promptly answered, "you were one of our bank customers, weren't you?"

"I was," he replied. "I am now in Wall Street, a partner in a brokerage business. I'll never forget my obligation to you."

"What was that?" I asked. I could recall no transaction with him.

"I was in the women's wear field then, and during a rather difficult period many years ago we wanted an additional $100,000 loan from your bank, on top of the $200,000 you had already lent us. We wanted to take advantage of a favorable raw material market. Your credit man turned me down."

"What did you do then?" I asked.

"I came straight to you and asked a recon-

sideration. You sent for the credit data, analyzed it carefully with your credit man, and did a good deal of questioning about me and my business, and then decided that your bank could afford to make the additional loan."

"Just routine banking," I smiled.

"Not to me," said this man heartily. "It was tremendously helpful to my business and helped us make a substantial sum and improve our balance at your bank. Technically your credit man probably was right in turning down the additional loan, but your business ability and character analysis made you see that the loan was after all a good safe risk.... Would you and your wife have dinner with my wife and myself tonight to celebrate that loan, for old times' sake?" We did just that, with much enjoyment.

Our policy of character loans, based on personal knowledge and relationship, was deeply appreciated not only in this manner, but quite frequently illustrated and acknowledged at the time. Four or five years after the bank was formed an elderly lady came to the bank and asked to see me.

"Mr. Jonas," she said, "will you please take this little article to Mrs. Jonas with my compliments?"

"Why do you want to give this to Mrs. Jonas?" I asked.

"In appreciation for the wonderful thing you

did for my husband, which really has saved our business," she replied.

"I don't remember ever having done anything special for your husband," I said, puzzled.

"Yes, he came in one day to ask for a loan," she explained, "and while his statement was not a satisfactory one from a credit standpoint, you believed in his honesty and loaned him $500. This turned out to be a life saver for us."

She opened the package. "I have spent years working on this piece of petit point," she said, "and I beg of you to take it to Mrs. Jonas with the affectionate appreciation of my husband and myself." I could not refuse something proffered in this way, and Mrs. Jonas still has the pretty piece, which certainly represented a lot of time and labor.

Nor did we follow the practice of some banks of the time of charging bonuses or commissions for loans, in addition to the legal rate of interest. The fundamental injustice of this was apparent to me, and I consistently refused to allow it. How common the practice was, and how against the grain of human nature, is illustrated by the story of the experience of a friend of mine, whose front teeth were heavily imbedded in gold. He went, so he related, to a Brooklyn bank to ask for a sizeable loan to conclude a quick real estate deal.

"Yes, we'll make the loan," the president told him, "but we'll have to ask a percentage share in the profit."

My friend quickly covered his mouth with his hand. "You'll allow me to keep my gold teeth, I hope?" he replied—and walked out, refusing to take up the loan.

In the early history of the Citizens Trust Company, I was opposed to our institution accepting "thrift" or savings accounts unless they were segregated. With that in view, I was instrumental, with others, in organizing the Sumner Savings Bank of Brooklyn, which began business on June 1, 1906.

I was the first President of the bank, until January 6, 1913. We then recommended to our depositors in the Citizens Trust Company that they take their savings to the Sumner Savings Bank. Later on, when we acquired other banks which had "thrift"' accounts we then accepted them ourselves in all offices. The Sumner Savings Bank merged into the Lincoln Savings Bank July 19, 1924.

In 1924, when the bank became active in Manhattan, I also decided that we would make very few loans to merchants or manufacturers unless accompanied by a certified public accountant's statement of their financial condition.

In this I believe I anticipated, and perhaps stimulated, a general broad movement toward more full, more reliable and more freely obtainable statements of financial condition. As everyone in financial circles knows, the progress of this idea has been painfully slow. Only a small proportion of even the firms listed on the New York Stock Exchange, up

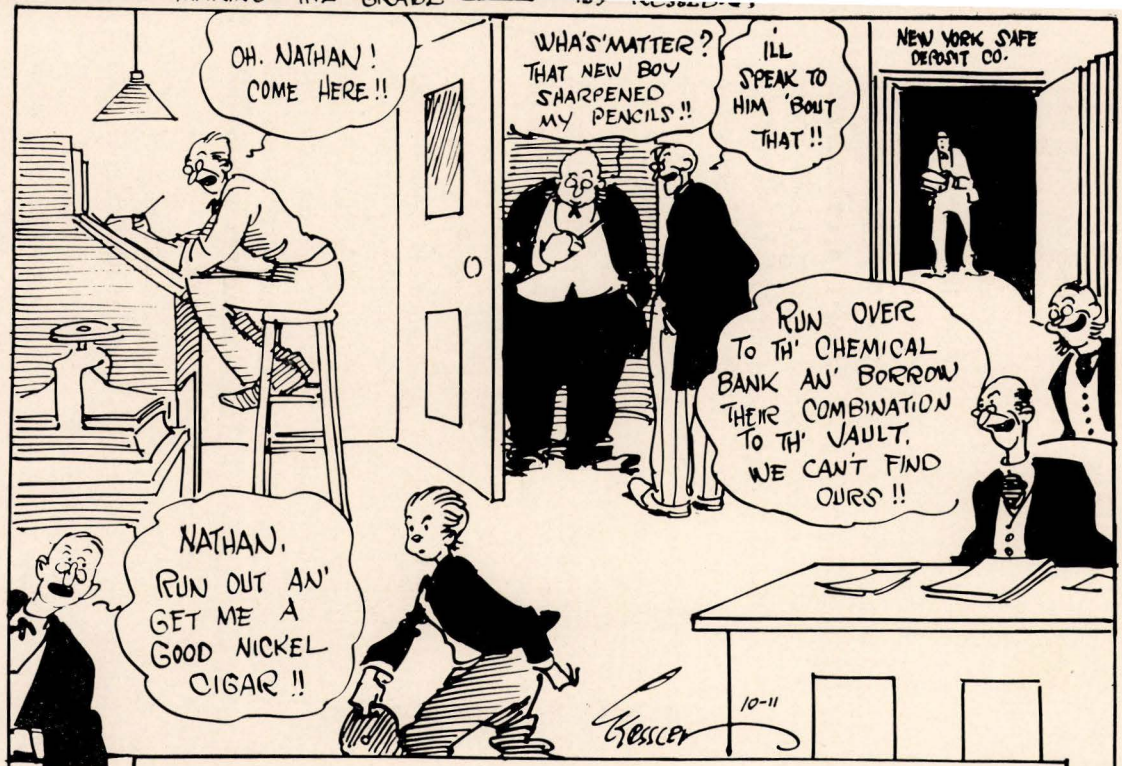
to 1933, made available, even to stockholders, full financial detail, and this was of course one of the soft spots to which the Securities Exchange Commission applied severe reform, particularly when disclosures in a few instances indicated that even when certified public accountants' audits were made, serious discrepancies occasionally defied detection.

SEC Chairman Jerome Frank, speaking before the Controllers Institute, October 1939, indicated that the public accountant might before long be recognized as a quasi-public official, becoming to business something of what a bank examiner is to a bank, looking toward clear, standardized, ethical reports on the financial condition of a corporation. Public accountants themselves, for the honor of their fine profession, have taken steps to raise their vigilance and ethical standards of watchfulness.

Business relations depend immensely upon the integrity, fullness and clarity of financial statements, and I early recognized it as good banking principle to be more firmly insistent upon CPA statements from business loan applicants. Other banks quickly followed our example; bank examiners expressing to us their special approval, and themselves spreading to other banks the urge to do likewise.

It is sometimes hard to maintain any of the lofty dignity which is the traditional attitude of the banker!

We had as a customer, a wealthy baker, well along in years, and all of the officers and employes



NATHAN S. JONAS, PRESIDENT OF THE MANUFACTURER'S TRUST CO., OF NEW YORK, WENT TO WORK AT TWELVE AS AN ERRAND BOY FOR THREE DOLLARS A WEEK AND WENT TO NIGHT SCHOOL BESIDES.

CARTOON BY KESSLER

experienced difficulty with him. When he first was introduced to me there came a difficult moment for me, too. He carried a heavy cane, and his method of acknowledging an introduction was to poke me in the back pretty hard with the cane, and utter a casual "Hello."

I can easily imagine a bank president, trained in a different school, freezing up pretty solid at such a greeting from a depositor; but having been graduated from road salesmanship reaching out to the "folksy" plains of the Middle West, and from insurance salesmanship which proverbially includes door-slamming in the face and other greetings in which dignity is a negligible quantity, I took the eccentric baker in my stride, with a smile! Thereafter I never seemed to notice his cane-pokes, and one day he confessed he rather liked me, and requested that I go with him to his safe deposit box.

"Before you came here," he confided to me, "I didn't have much confidence in some of the men here. I want you to take all these bonds in my box, cut the coupons yourself, deposit them to my credit, put the bonds back in the box and keep the key until I come in again." This mark of confidence developed into a mutually beneficial friendship.

Many indeed are the oddities of human nature which one encounters in business, and to take them one needs all possible tolerance and insight into human beings. The social illiteracy of many people is always surprising to a person whom long mixing with

humans has well socialized, but it is never dismaying if he has a genuine love of people. The individuality, idiosyncracy of human beings is endless and fascinating in its variety and profusion.

I recall an incident at the Williamsburgh Luncheon Club which had quarters over our bank. I lunched there often, and came in one day with a business friend. At a table in the club sat an elderly Brooklyn brewer who, I knew, was an acquaintance of my friend, who promptly extended his hand. But the brewer put his hands behind his back.

"I never shake hands," he said, seriously. "How do I know when you washed your hands, or where you had your hand before you extended it to me?"

I was of course embarrassed, but not so much as my friend, who had not before encountered the man's peculiarity (which nowadays Freudian psychology connects with a "guilt complex"). But we managed to hold a pleasant conversation with him nevertheless.

Speaking of illiteracy of one kind and another, I once had a chauffeur who seemed to have difficulty in deciphering the names of streets. One day, while Mrs. Jonas and I stopped for luncheon, the chauffeur came in to dine in an adjoining room. I had noticed that whenever this happened, when we were dining out, and he with us, that he always told the waiter, "I'll take the same as Mr. Jonas." On this occa-

sion I went in to see him and found him holding the menu upside down.

"What are you going to have?" I asked him.

"I thought I'd take the same as you," he replied.

"Tell me the truth, can you read and write?" I demanded, looking him squarely in the eye.

"No, Mr. Jonas, I never had an opportunity to go to school, and I do not read or write," was the frank reply.

Before we leave the subject of illiteracy I must tell of a colored maid I once engaged who told me that she was a widow. Shortly thereafter a colored man called and asked for his wife, Rachel. I told him that Rachel was in the kitchen; but I had understood that she was a widow. I passed it off until he called the second time. Then I questioned Rachel.

"I thought you told me when I engaged you that you were a widow?" I said.

"I is, but we are separated," was her reply.

I must not be too hard upon the lack of sophistication of others for I was (and I am afraid still am) what a friend of mine calls an "unsophisticate." That is to say, I have never been very up-to-date on the phrases and ways of the naughty supersophisticates! Back in 1914 I was negotiating my second merger, the Manufacturers National Bank. I had to deal with a committee of one, Mr. Bernard Gallagher, who although a usually genial Irishman, was a hard business man to deal with. He quizzed

me up and down and around the zodiac, until I was somewhat exhausted. He paused, seeming stumped at what more to ask.

"Do you know the C——— house on Kent Avenue?" he suddenly asked. "Did you know that it has become a riding academy?"

"No, Mr. Gallagher," I replied, soberly, "I did not know there was room there for horses."

For a reason I could not at the moment fathom, Gallagher broke out into loud laughter. "Well, young man," he said, "I see you are rather unsophisticated and have a lot to learn, but I like you for it." We later concluded the merger.

How did it come about that a small bank in Williamsburgh, Brooklyn, grew to an organization of 45 banks scattered throughout four boroughs of New York City? The usual procedure had been for Manhattan banks to extend their service into Brooklyn; this time Mohammed came to the mountain!

The answer is to be found in the geography of Brooklyn and New York's other boroughs, and in the migrations of business enterprise into new neighborhood centers. Brooklyn grew rapidly, and being a large territory, the type of service the Citizens Trust Company rendered in Williamsburgh was interesting to depositors in other sections. They wanted it more locally convenient to themselves.

Also, of course, it was due to our ideas of banking. We favored the unit, or branch banking idea, for definite reasons based upon our own experience

and banking philosophy. The personal interest and close human relationship of bank officers to depositors seemed to us vital. We believed that the wide stretch of Brooklyn territory called for unit banks situated and officered so as to continue the Williamsburgh standard of banking service. Therefore a few years after our original organization we started upon our unit banking career by merging the Broadway Bank. Every few years thereafter we brought into the fold more units, all in line with a set object.

The most graphic way to show this development is to list these acquisitions and changes, in sequence:

July 1912. — Merger with Broadway Bank, Brooklyn. One unit office. Resources, $7,132,611.24

August 1914. — Merger with Manufacturers National Bank, Brooklyn, under name of Manufacturers-Citizens Trust Company. Three unit offices. Resources, $13,465,-173.56

October 1915. — Name changed to Manufacturers Trust Company. Three unit offices. Resources, $12,855,384.58

June 1918. — Merger with West Side Bank, Manhattan. Three unit offices. Resources, $27,469,843.16

1919. — New office, in New York financial district, 139 Broadway.

May 1923. — Moving of headquarters office from 774 Broadway, Brooklyn, to 139 Broadway, Manhattan, continuing the Brooklyn location as a branch bank.

August 1921. — Merger with Ridgewood National Bank, Queens. New total, four unit offices. New total resources, $46,806,521.59

April 1922. — Merger with North Side Bank, Brooklyn. New total seven unit offices. New total resources, $57,306,517.64

December 1922. — Merger with Industrial Bank, Manhattan. New total eight unit offices. New total resources, $78,461,832.76

August 1923. — Merger with Columbia Bank, Manhattan and Bronx. New total eleven unit offices. New total resources, $122,958,485.55

April 1925. — Merger with Yorkville Bank, Manhattan. New total thirteen unit offices. New total resources, $174,992,589.98

June 1925. — Merger with Gotham National Bank, Manhattan; also Fifth National

Bank, Manhattan. New total fifteen unit offices. New total resources, $224,096,-669.34

August 1925. — Merger with Commonwealth Bank, Manhattan, Brooklyn and Bronx; also Standard Bank, Manhattan. New total twenty-two unit offices. New total resources, $282,702,370.82

June 1928. — Merger with United Capitol National Bank and Trust Company, Manhattan, Brooklyn, Bronx and Queens. New total thirty unit offices. New total resources, $343,755,755.87

January 1929. — Merger with State Bank and Trust Company, Manhattan, Brooklyn and Bronx. New total forty-six unit offices. New total resources, $445,964,-165.68

June 1929. — Nathan S. Jonas becomes Chairman, Board of Directors, and Henry C. Von Elm becomes President. New total forty-seven unit offices. New total resources, $477,177,297.27

June 1930. — Merger with Pacific Trust Company, Manhattan. New total forty-five unit offices. New total resources, $494,748,125.44

November 1930. — Twenty-fifth anniversary

celebration; 45 times as many unit banks as originally; over seventy times as much dollar resources.

As may well be imagined, a great mass of difficult negotiation and conference lies behind this compact record of expansion; to say nothing of problems of successful development and efficient decentralized administration of all these units. Ours was no great standardized, centralized banking organization, operated by push-buttons from my office.

Ours was—as we had planned it to be—a *de*centralized organization in which each unit bank endeavored to reproduce the same locally autonomous institution, close to its neighborhood and to its customers, which our original, successful Williamsburgh bank had been (and continued to be). Each was to all practical intents, purposes and effects, an independent bank; its heads even sometimes differing with headquarters as to minor policies. We recognized local differences and local needs.

This unit banking plan as developed by us soon became (and still is) an object of study and emulation elsewhere in the U.S. Many banking students believe that the Manufacturers Trust Company unit bank plan offers the best possible method for giving different localities and classes of customers complete and intimate service, and maximum protection. It would seem that the public thought

so too, when one considered the fact that *one New Yorker out of every twenty was our customer.*

The Manufacturers Trust Company thus definitely passed out of what may be called its provincial or neighborhood era, and became a great city bank, for all strata of society, all races, all lines of trade; as varied in its character and capacities to serve as the vast city of New York deserved. It was our idea that both the millionaire and the newsboy, if customers, must be able to feel equally the pulsating human heart of the bank.

Thus was set for me a broad problem indeed, for it is often said that business or banking firms are human enough at the start of their career, but become cold, inhuman and impersonal as soon as they reach large size. I held firmly, however, to my original keynote of the human touch and warmth of relationship, and we made some banking history in this regard.

The idea that a bank family consists of its officers and directors and stockholders is thoroughly narrow, although some banks go still further and pay little or no attention to stockholders. But the idea that it should include the bank employes also, while distinctly less narrow, is still short of the fundamental truth. Only by admitting the *customers* to the bank family have you eliminated *all* narrowness. But bankers have been a long time arriving at this destination.

Thus when the Manufacturers Trust Com-

pany on November 8, 1919 held a dinner-concert and dance in the grand ball room of the Hotel Pennsylvania for stockholders and employes, the banking world had difficulty believing its ears and eyes. The fraternization on a social basis between bank employes and stockholders was an innovation, and elicited banking comment.

Our own explanation of the occasion (as reported in the *Commercial and Financial Chronicle*, New York), was as follows:

As far as we know, this occasion represents a distinct departure from precedent in that we are going to take into our confidence the stockholders of the institution; tell them intimately something of our affairs and invite their cordial cooperation and sympathy. Ordinarily a stockholder in an institution votes by proxy and never attends the meetings, and the most that he receives is an occasional financial statement and a dividend check.

We believe that the day has arrived when every well conducted institution not only can deal more frankly with its stockholders, but take the public into its confidence as well. We believe that if this plan should be universally adopted it would have a very beneficial effect in lessening the conflict between capital and labor.

Dr. Frank Crane, Arthur S. Somers, former President of the Board of Education and Nathan S. Jonas, President of our institution, will be the

speakers. Among the artists who will participate in the concert are Raffaelo Diaz, Metropolitan tenor, Mme. Marie Sundelius, Metropolitan soprano; Nathan Franko and his orchestra, Eddie Cantor and Van and Schenck of Ziegfeld's Follies.

We held not one but many such employe-stockholder social events. Some idea of these unique bank occasions, concert-dance-and-supper, can be had from the fact that at one of them 2000 stockholders crowded not only the great ball room but also the hotel's main dining room. Picked "beauties" from among the female employes distributed programs, wafted perfume into the air, and ushered the guests to their seats.

Opera singers of high standing presented entertainment — Ina Bourskaya, Marie Chamlee, Thalia Sabaniera and Joseph Schwartz. At other previous occasions we had had Eddie Cantor, Raymond Hitchcock, Nathan Franko, Bert Williams, Mme. Siegrid Onegin, Anna Case, Renato Zanelli, Madame Sundelius, Raffaelo Diaz, Ziegfeld Follies and other Metropolitan Opera artistes; while many prominent public men had also appeared.

As one stockholder who attended the event said, "A stranger wandering in upon the scene would have guessed that this was a gathering of a fraternal organization. And he would have been right, for out of these reunions (of which this occasion was the fifth) there has developed a fraternity of a small

army of enthusiastic shareholders of a banking institution that is a credit to the owners, the management and the community."

At this time the bank had over 1400 stockholders, and each was permitted to bring a guest if wished. Thus the earlier plan of an employe-stockholder social event was made impossible, for the simple reason that no hotel in New York had facilities for it! Employes who were stockholders of course participated, but a special employes' social event was held later.

Printed on the program for this event was an address by me, in which I reviewed the progress of the bank. The dividend on the stock had been increased, and was then on a 16% annual dividend basis, which automatically also increased the profit-sharing of the employes to 16% on their salaries, that being our policy.

I recounted how our stock had risen in value; how we had continued free collection of out-of-town checks to customers, being pioneers in New York in offering this service openly and publicly; our action being followed by similar action by other banks. Other points of progress were also touched upon.

In this printed address I also pointed out frankly why we held these large unique social gatherings, namely to enlist still more the fraternal goodwill and influence of the stockholders. We had no stock to sell, but we did want them to talk about the bank to others.

The *Banker and Financier,* Dec. 15, 1922, headlined one of these occasions as a "Dinner Dividend." It remarked among other things:

"Cold critics, who adhere to the theory that finance is finance, that banking is banking, including all the old-fashioned, cold storage jokes that float around through the press, might change long-held opinions were they to attend one of these Manufacturers Trust affairs. Everyone meets on a common plane. It is their party, given for their pleasure. These people own their own trust company."

The magazine went on with figures to show that these parties were obviously successful in making the bank prosperous. "It has paid the Manufacturers Trust," it said; "it has welded together and made strong an institution which only a few years ago was a minor local Brooklyn Company without other than a mediocre future. True, its president and his immediate staff of directing officers are organizing geniuses as well as practical bank men, but almost any town or city can lay claim to the same element of citizenship. There is something in this 'dinner dividend' idea worth thinking about."

Of one of our employe-stockholder occasions such as this the magazine *Trust Companies* made the following comment:

"It was a revelation of the wide and genuine

appeal which a modern organization like the Manufacturers Trust Company makes and the numerous financial and business interests which are bound up in its activities. It is demonstrated that the much misused principle of 'democratization' may be applied in its best sense to the operation of a trust company, and that in the banking field as in industry it is a good thing to recognize the 'triumvirate of capital, brain and labor'."

At the employes reunion in June 1924, when the 750 odd employes from our 12 offices gathered, the bank family, with husbands and wives present, became complete. At such an occasion the head of a large institution, who by reason of sheer numbers and the limits of time can no longer keep in personal touch with employes, is able to fraternize socially and feel gratifyingly close to his organization.

The employes on this occasion presented Mrs. Jonas with a life-size oil portrait of myself, painted by Miss Celèonor Dugas who had painted many well-known people. Mrs. Jonas has always highly prized this.

That the employes of the bank regarded themselves as a unit in public service was demonstrated in 1923 when, by ballot or popular vote among themselves, they selected one of their number, Miss Mildred Grimes, to enter the goodwill contest then being conducted for the relief of devastated France; the prize being a trip to France. They looked even fur-

ther afield than this among the devastated war areas of Europe and included Italy and Germany as well.

They arranged a concert at the Brooklyn Academy of Music, the entire expense of which was taken care of by me. 2200 people crowded every inch of space, and over $6000 was contributed. Many people of musical fame contributed their services. In the goodwill contest Miss Grimes stood first, with 119,191 votes, topping all other banking institutions.

A man coming into a bank presidency from salesmanship, with no banking training, might be expected to show in his personality less than the standard banker modicum of conservatism. Bankers are supposed to learn the conservatism so essential to the profession of fiduciary responsibility by long association with older bankers, and by long banking experience. I had had neither.

Somehow, fortunately, I brought to my office, ready-made, a good load of that important conservatism. My very lack of experience set up in me a very strong barrier of cautions and principles.

When I accepted the Presidency of the Citizens Trust Company in 1905 I made up my mind to be very gravely careful about all of my actions, so as to be a worthy trustee in charge of other people's funds. I determined that I would not speculate, would have partnerships or share profits with no one, and would try to live in such a way as to set a good example to employes, stockholders and deposi-

tors. In an era of somewhat careless bank expansion, after-war inflation and enormous speculation I was perhaps tempted, but I did not waver.

After we had merged with the Manufacturers National Bank in 1914, there was a row of unsightly buildings taking up the whole block below the office of the Manufacturers National Bank. Acting upon my creative policy as bank president, I prevailed upon Fred and Walter Gretsch to plan a large manufacturing building on that site, helped them with their plans and with their financing, including assistance in securing a first mortgage on the building.

They were so grateful for all the time and assistance I had given them, which included nights and Sundays, that they insisted on giving to Mrs. Jonas a certificate for $2000 of the preferred stock in the new building corporation. While I felt that here was one case where perhaps the taking of this stock by Mrs. Jonas was justified, I would not accept it until I had presented the letter and the offer to the Board of Directors of my bank.

When they approved of its acceptance, a notation was made in the minutes of the meeting to that effect. It happened that this was the only case where I permitted stock to be presented to either Mrs. Jonas or myslf. After I had left the bank this matter was scrutinized by my successors, but my record was crystal-clear.

A short time later I was invited to serve on a reorganization committee of the Beaver Board Com-

pany. For my services I received a check for about $3000, but insisted on turning this over to the bank, because the time taken in attending meetings and conferences was mainly during business hours, for which the bank was paying me a salary. It may seem unnecessary to mention such matters, since they should be elemental standards of banking ethics, but during the lush Twenties many such simple standards were ignored, to banking's lasting hurt.

My conservatism extended even to the *appearance* of evil! While I had always been very fond of horse races, I did not attend any for about twenty-five years, in order to set an example to my employes, who might otherwise draw erroneous conclusions. A banker's reputation might almost be said to be as fragile as a woman's to a breath of scandal; some cynical modern wag might say *more so*!

During the course of many years, various small commissions and profits accrued to me, and to some of the officers of the bank, which I would not accept, or permit them to accept. Instead I started, with such moneys, a savings fund called "The Nathan S. Jonas Employes Fund" out of which we paid for hospital expenses and distress that occurred among the employes. These funds would have had to be refused altogether had we not accomodated them in this way, and thus we added one more "human" policy for our bank family. When I retired from office I turned over to the new management this fund amounting to, I think, something like $20,000.

In regard to being on other business directorates, I had long held to a resolve not to do so, although in this era of "interlocking directorates" bank officers were rather freely sprinkled upon business directorates. Because of some special financing which the investment department of Manufacturers Trust Company had done for the Prudence Company, I was prevailed upon to become a director; for the first time in 35 years breaking my resolve not to do so. This rule of mine was so definite that my first and only breaking of it was made the subject of a headline in the New York *Sun* April 14, 1926.

As a commentary on holding firmly to principles I would be glad today if I had never made even this one exception. Although I was not active in the management, and had nothing to do with it, the Prudence Company ran into very rough weather and disappointed its investors seriously. I freely acknowledge the mistake of breaking a principle held to for 35 years. My original principle was thoroughly sound, not to go on other business directorates.

Policies one may break any time, on a basis of expedience, but never *principles,* which by their very nature should be unbreakable. And I speak of this frankly because when one writes one's autobiography one should recount one's mistakes as well as one's achievements!

Even-handed justice in control of bank investment opportunities was another matter I felt called upon to be careful about. Whenever we bought

control of another institution for merger purposes we always made the same offer to all stockholders, and not just to any special group. There were no "lucky insiders" in our organization, not even myself. During the peak of high prices before 1929, when Manufacturers Trust Company stock was selling at its highest price — $360 a share — a group of bank stock brokers approached me.

"We're planning to put the stock up to $600 a share," they told me; inviting me to "come in."

"I think the stock is selling too high now," I replied, firmly; "it has already discounted the future for many years to come. If you gentlemen make an effort to boost the price of the stock I will come out with a statement to the public giving it these views on the subject." They went away surprised and disgusted, doubtless, at my indifference to personally profiting from my bank's stock manipulation; something apparently not uncommon at the time.

From the start the decentralized unit bank plan, operating with our policies, was a success. The new name, Manufacturers Trust Company, came into being when we merged with the Manufacturers National Bank, which had operated in Brooklyn since 1853. The merged name, at that time decided upon, "Manufacturers-Citizens Trust Co.," seemed cumbersome, so within a year we changed its name permanently to Manufacturers Trust Company.

Naturally, until we crossed into Manhattan, we were a provincial bank. When we purchased con-

trol of the West Side Bank, at 8th Avenue & 34th Street, with deposits of four millions, to be added to our total of $15,500,000 at the time, we definitely became a metropolitan institution.

Our business grew so rapidly that in 1920 we increased our capital to $2,000,000, and added another million to surplus by selling stock; making a combined capital and surplus of over four million, while deposits at that time were about 32 millions. This put us among the larger banks, and we began henceforth to be leading factors in metropolitan banking.

Consistent with this, we moved our central headquarters office from Brooklyn to the great Wall Street section (at 139 Broadway, near Cedar). This move, though it gave me pride, nevertheless carried in it sentimental pang for me, since it moved the center of gravity of our institution away from the locale of my boyhood and struggling young manhood, over to the cold, high cliffs of the financial district, money capital of the world.

We went right on merging new banks into our group, and developing and maintaining the standards of service we had set up. The people of New York liked these standards, obviously, and none of the onus that ordinarily associates itself in the public mind with large size bothered us, since our individual bank units gave no evidence in their relations with customers (because there was none) that they were not

folksy, intimate, neighborhood-conscious banks such as in Brooklyn had formed our reputation.

When in 1923 we took in the Columbia Bank, with a branch in the Bronx, our bank was represented in four of the five New York boroughs, and we attained the notable level of one hundred million in deposits. We then had a total of 12 different offices in Greater New York.

The Twenties, as we all know, were years of speedy growth in all directions, and in 1927, when we combined the five offices of the Commonwealth Bank of New York, we increased our capital to $15,250,000 and surplus to $27,500,000. We had lifted our total of deposits to not far from three hundred millions; *tripling* them within four years! Today such accomplishments seem thoroughly spectacular, but not then, when it seemed more or less the natural thing. Such was the incredible pace of those incredible Twenties.

I should perhaps not pass over those fast-growing years without a little more explanation than this. Why did we expand so rapidly? Was it because we had a passion for bigness?

No, the fact is that, many times, proposals for merging were made *to us,* rather than that we sought negotiations. Strange as it may seem to others, the decade prior to the 1929 crash was one full of difficulty for smaller banks, as is shown by the record of bank failures throughout the U.S. in that period. Banking changed in character in those years, due to

prosperity itself, especially the peculiar, somewhat unsound prosperity of that era.

Of course, it was true, we had a vision of service for Greater New York which we felt would not be completely fulfilled until we covered certain selected neighborhoods. Thus, when in 1928 the nine offices of the United Capitol National Bank and Trust Company were offered to us (the very name of this institution revealing that it was itself the result of a number of smaller mergers), we found the merger agreeable to our plans.

So we did when in 1929 the seventeen offices of the State Bank and Trust Company were offered us. This bank brought to us a hundred million in deposits, which was in itself equal to what we had considered a proud achievement for our bank in 1923. Our capital was by this operation increased to $27,500,00, and our surplus to $55,000,000. Total assets of our institution were now just short of the half billion mark.

As a consequence of this considerable accretion we opened a banking office ourselves in Union Square, New York, bringing our total number of units to 47. We also sought larger quarters for our headquarters office, and in November 1929 (just as the first depression crash struck) we moved to spacious quarters at 55 Broad Street. Only one more acquisition was made by the bank during my regime as presiding officer (ending with my retirement July

31, 1931). This was the Pacific Trust Company, acquired on a cash basis June 1930, and discontinued.

As 1930 was the twenty-fifth anniversary year of our institution, we decided upon a celebration, a silver anniversary. It marked, so it seemed to us, the full cycle of success, coming as it did at the peak of the bank's career, before the serious downward spirals of the worst part of the depression had begun. These were, of course, to be as trying to us as they were to all banks, including the largest and strongest of all.

This silver anniversary celebration of the Manufacturers Trust Company (November 21, 1930) was to us all, naturally, a great occasion. We issued a beautiful silver-bound book, illustrated in its 48 pages with a short history of the bank, together with photographs of our officers. At that time we had thirty-two vice-presidents, each one with an assistant vice-president; and as I look back over the faces of these and all the other officers of the bank I can readily understand from the clean-cut, lively character which stands out in each case, why we made such definite and distinctive progress.

I said in this anniversary booklet, "I find my greatest satisfaction in recalling that our institution is popularly known as a bank for all New Yorkers. We work with the rich and poor; we serve large business and small; our clientele is truly a representative cross section of our city."

I was by that time Chairman of the Board,

having relinquished the presidency to a younger man, Henry C. Von Elm. At the time of this retirement as Chairman (June 31, 1931) the officers of the bank presented me with a large silver platter with their names engraved thereon, a gift of which I am particularly proud. Incidentally, up to the time of my retirement the bank had maintained a million dollar life insurance on my life, for its protection in case of my death.

There are many most human and interesting sidelights in my memory of the development of the bank. Because of my attachment to my Alabama colored nurse, I have always had a warm regard for the colored race, and have used colored help whenever possible. It has resulted in some pleasant human friendships with some uniquely interesting colored folk. In 1909, while my family and I lived and dined almost daily at the St. Marks Avenue Hotel, I became rather interested in Richard; a fine, upstanding ambitious specimen of the race, with every attribute of graceful loyalty and charm. He had come from South Carolina, where he had attended church devotedly, and even had had the idea of becoming a minister himself. He had managed to enroll in Virginia Union University at Richmond, but his money gave out after a year, and he came north.

I picked Richard for my regular waiter at The St. Marks, as I liked his smile and his ways of service. It struck me one day that he would make

an excellent butler in my home. He accepted with alacrity, and the family was delighted.

I had another bright idea, after a year of Richard's excellent butlering in my home, where his graciousness and readiness to be helpful made a definite impression on guests. Why shouldn't Richard's broad, ingratiating smile, soft southern voice and friendly manners be a very valuable asset *at the bank?* I was always, as I have explained, watching for an opportunity to "humanize" our bank. This was an idea of particular appropriateness, it seemed to me. I put it up to Richard.

"How would you like to be a porter at the bank, in a uniform, Richard?" I asked.

"Sure, boss, sure!" was his ready reply, as usual.

Later, when he had become a fixture at the bank, and had fully justified my sudden bright idea, we invited him to write an article for our *Quarterly Bulletin,* employe's magazine. He used up nearly 2000 words describing his history and ideas, and disclosed among other things that the shift from butler to bank had not been quite as glibly accomplished in his soul, ever close to food, as it had appeared outwardly. He wrote:

"Now, when Mr. Jonas asked me if I would like to work in the bank, of course I knew that meant I would have to give up my job at the house as butler. Of course, working in the bank sounded good

to me, too. So I had a little conflict in deciding what I would do, at meal time. As I never like to make a mistake with anyone and I would not like to make a mistake against myself either, eating time bothered me most.

"I could just see all the large quantity of Southern bird I'd be losing in my long stay of service at the bank. As Mr. Jonas told me as long as I proved honest and faithful that I would have a steady job at the bank, and Mr. Jonas was so nice and good to me, I thought best to take his advice and work under his jurisdiction as long as the good Lord would bless us that far."

But with his one year of college preparation for the ministry rattling around unused in his brain, Richard could not let go by the occasion of writing this article without lapsing still further into the Biblical, well-mixed with the gastronomical:

"When Moses led the children of Israel into the wilderness they all grumbled against him. So Moses prayed to God for food and God answered his prayers by sending down manna from Heaven, and for meat God had the birds which were called quails in that early day (the sweetest bird that flies). When the quails flew over the camps in the wilderness, God had them so fixed that they weakened and fell to the ground and Moses commanded each one of the children of Israel to take his measure and go out and gather the manna and quails. If any of the

children were so sick or feeble that they were not able to fill their measure, they found it filled for them, as it should be; and, if any were so greedy that they would put in one, two or three more quails than they should have, their measure was mysteriously leveled down to a regular portion.

"And so with our Mr. Jonas, who is the Moses of our institution. He treats everybody fair and square, he looks after their future, he distributes the 'quails' and the 'manna' every Christmas to the deserving ones and what he expects in return is appreciation — and that is loyalty and goodfellowship.

"And as we find life is so sweet in going through this world and as the proverb goes, 'Time and tide wait for no man,' then let us not leave any stone unturned in leaving an honorable and clean record for our beloved coming generation, and burn no bridge that brings us over safely. May our Heavenly Father bless us all."

All this was duly printed in the Manufacturers' Trust Company *Bulletin* under the heading "A Few Words by Richard Norwood," and Richard was very proud of it.

On my part I was asked by some of my stockholders whether I planned to let my Van Dyke beard flow to full Moses proportions, and also when I expected to distribute some more "quail."

My ability to pick men has been commented

upon occasionally, as in the New York *Evening Post,* April 1925, at which time the bank had reached a point of assets 225 millions strong; ranking us among the first twenty banks of the country. As I explained in the *Post* interview, this success was largely due to the fact that in adding new banks I never disturbed the relations between the acquired banks and their local customers. I did not put new men in charge, nor did I thrust standardized new instructions upon the managers.

It is a matter of record that every time we bought out a new bank, deposits immediately jumped. This had rarely happened before in bank merger history; usually merged banks slumped, at least for a time. On the contrary, occasionally, in our case, deposits often at once *doubled.* In fact, in the case of the West Side Bank, they soon multiplied *by four!*

In all these instances of our mergings *not a single man lost his position.* On the other hand, we were on the lookout for exceptional talent to come to the attention of the central office, to make greater use of it. It was in this way, for example, that Henry C. Von Elm, who had been a junior clerk, came to our notice, and eventually took my place as president.

Among other officers who served faithfully, and advanced, were:

James H. Conroy
William L. Schneider

Thomas R. Hamilton
Arthur S. Kleeman
Junius B. Close
Louis P. Christenson
Isaac B. Hopper
Sydney H. Herman
Joseph L. Morris
John T. Madden
Hugo S. Radt
Charles A. Smith
Andrew L. Gomory
Harold S. Miner
Max Abelman
John J. Conway
John J. Hayes
Peter J. Keenan
Guernsey R. Jewett
William T. Pagen
Henry J. Ruppel
Peter F. Reilly
Joseph M. Vollmer
Walter H. Wiley
Archibald C. Falconer
Charles C. Clough
Harold H. Kaufman
Henry Billman

Frederick W. Bruchhauser
Daniel Lipsky
Reuben W. Shelter
Martin Gehringer
H. A. Clinkunbroomer
David V. Austin
James Macdonough
John H. Meyerholz
Walter McMeekan
Max Radt
Wm. B. Roth
M. Ray Coffman
Frederick V. Goess
Edward Specht
Clarence L. Lewis
Clinton H. George
Frederick H. Huber
Samuel L. Kuhn
George T. Newell
Joseph Rubanow
George W. Bigg
Max Singer
Albert L. Wechsler
Louis C. Adelson
Frederick K. Teipel
Richard B. Aldcroft
Darragh A. Park

Among the directors who were particularly valuable in the early history of the institution in Brooklyn were S. B. Kraus, Charles Froeb, and Julius Liebman as inactive Vice-Presidents; other especially helpful directors then, were George Freifeld, Frederick Gretsch, Arthur S. Somers and Colonel Andrew D. Baird.

In later years inactive Vice-Presidents who were particularly helpful in Manhattan were Eli H. Bernheim, Mortimer J. Fox, Harold C. Richard and Charles Kaye.

Especially helpful in more recent years among the directors were Edwin J. Beinecke, Edgar W. Bassick, Frederick Brown, Lucius N. Littauer, Carle C. Conway, Ralph Jonas, Maurice Newton, August Zinsser, Harry M. Warner and Sidney J. Weinberg. Also worthy of mention for help on advisory boards in Brooklyn and Manhattan were Joseph Michaels, Sr., and Irving H. Isaacs.

To all of these fine men, and thousands of others too numerous to recollect and mention, I want to acknowledge my indebtedness for valuable assistance and encouragement at all times and to say how honored I was by my association with them.

All these men were measured by the yardstick of such knowledge of human nature as my experience provided me with during the long period of my salesmanship career, before banking. I do not now recall more than one or two cases, out of several

hundred, when my appraisal was proved seriously wrong. Good men respond wonderfully to a competent critical appraisal of their abilities; and if you have erred a little in their favor, in your appraisal, they move heaven and earth to see that you are not disappointed; whereas if you pessimistically underrate them, they are much more likely to slump down and prove that you were right in your pessimism!

Such a policy might perhaps stamp me as a "business idealist," which name Mr. Rittenburg ascribed to me in his *American Hebrew* article. I do not, however, deserve the term. "Ideal" is a very large word and deserves a greater content than my life could hope to give it. A much more accurate word might be "optimist," for I have always been distinctly (though not excessively) an optimist, not only on the future of the United States, on the welfare of the Jewish Race and on humanity at large, but also on the perfectability of our ordinary human institutions.

To me, for example, there are always many definite things to be improved upon in a bank, a hospital or a charity organization, or any other practical endeavor, and I have always itched to begin that practical process of improvement. Some people may call this practical idealism, but I would call it practical optimism, because I can assure the reader that it takes a lot of faith to believe that you can help to make a big hospital or a united charity fed-

eration grow where it doesn't exist, and when others who appear to know more than you do about the matter say it can't be done.

Chapter Three

The Shift in Management of the Manufacturers Trust Company and the Effort to Save the Bank of the United States

Events of major importance have a way of grouping themselves and bringing swift, radical change. So it was in 1930-31.

The serious financial depression, the unsound financial ways of the Twenties, the efforts of the banks and banking authorities to save the Bank of United States of New York City, which had been in particular trouble, and my decision to retire, were all bound up together.

Before I permit these kaleidoscopic changes to come upon our scene, I want to set the "backdrop," so to speak; to point the general background of the times. Perhaps we are still too close to those remarkable years to appraise them accurately. But my own retrospect is clear enough as to the peculiar fever that was abroad. It represented a kind of dis-

turbance of the sense of proportion; an inattentiveness to, if not an incapability of recognizing floors and ceilings to *anything*. To borrow an aviation phrase, it was a kind of bold, over-confident "flying blind." We would not recognize any "altitude" as too low or too high. The "visibility" was astoundingly low; even in 1929 after a thunder clap we could not see very well what was "just around the corner."

It is pretty difficult to be absolutely objective about one's self. I feel sure that I could not altogether have escaped the atmosphere of the times. I must have had a little, at least, of the common fever of the Twenties. But something saved me from absorbing more than just a little of it; I think it must have been the poor boy's never-relenting fear lest he make a serious error and become poor again.

This fear (which other poor boys who succeeded —as for example George Eastman—have often acknowledged) keeps one vigilant and alert, even after substantial wealth arrives and there are no clouds on the horizon. It makes one unyieldingly cautious, conservative, methodically analytical, with an instinctive antagonism to all extravagance of any kind.

For this reason, despite the rapid advances we made through mergers in the Twenties, I held to a very good margin of safety always, and I refused to be easy (as plenty of others were in the banking profession) in my ideas of fiduciary obligation. This is illustrated, as I have already pointed out, in my refusal to permit unlimited speculation in our

bank stock. I need only have remained silent while this typical Wall Street operation of the Twenties was carried out. Bank stocks, as will be recalled, were a favorite form of speculation during the Twenties. But the idea outraged me, even though it might have enriched me!

Looking back on these Twenties I see now that I with my more plodding ways and ideas was more or less shocked by what I saw around me. Shocked and also rather perplexed, because the current of optimism was so strong, with very little to run counter to it, that the best of us wondered whether conservatism was not the part of stupidity.

We saw so much seeming magic around us! That is, it looked like magic when these magicians dangled their figures concerning paper profits before our eyes! It was hard not to be dazzled!

It is curious how one proves out over the years the soundness of old adages. The shoemaker should stick to his last; and a bank should not go into the security selling business. The Manufacturers Trust Company for many years had an investment department under the leadership of Mr. Arthur S. Kleeman, vice-president. While the market was steadily going up, this department was very popular with our customers and we sold a great many stocks and bonds. On the other hand, when the break came and securities generally declined severely in market value, there was considerable fault-finding and dissatisfaction.

Consequently, based on my experience gained over a period of years, in good times as well as bad, (if I were to have the opportunity over again) I would be opposed to banking institutions selling or recommending investments to their customers. The shoemaker does best when he sticks to his last. A bank represents a sufficiently large range of service directly connected with banking; and investment counsel is in reality a *separate* profession.

I believe we made a serious mistake when we embarked on a program of offering or recommending securities to the public, and I am now convinced that no bank or trust company should do so; that it is making an equally serious mistake when it does. (Since writing this, I have been gratified to note that Charles S. Mitchell, formerly President of the National City Bank, told a Senate Committee, December 14, 1939, that these were also his views.)

Prior to the crash of 1929 it was easy for investors and speculators to make money because the market was continually going up, for practically all securities. It was very difficult to differentiate between investors and speculators. Perhaps the best way to make those wild days graphic is to cite several instances of which I had personal knowledge — together with their anti-climaxes!

Take the case of Mr. "A." He was a very successful manufacturer, and had accumulated several million dollars. I continually cautioned him against buying securities so heavily.

"Oh, I am perfectly safe," was his invariable answer, "because I don't buy on small margin like most people. I buy nothing but blue chips, the highest grade bank and insurance company stocks particularly, and other Stock Exchange securities whose safety is unquestioned. And to make sure that nothing can happen to me, I am borrowing about two million dollars on four million dollars worth of securities from a large New York City trust company, so that you can see how safe I am with a margin of 50%."

When the crash came with a sharp drop in high-priced securities, this man was wiped out almost over night.

The case of Mr. "B" was very similar. He was also a successful manufacturer, worth perhaps two million dollars, and had borrowed $1,250,000 on $2,000,000 of high grade securities. When the crash came, in order to protect his loan he cashed in everything available that he had or could borrow, and still was sold out because of inability to supply additional margin. This man has practically nothing today.

The case of Mr. "C" was a large manufacturer in New York who had been one of the most conservative men I had ever known. Just before the crash in 1929 he had embarked on a large building program. When the mortgage market shut down tight he had to use his liquid assets to protect his building operations; and he also lost almost everything.

The case of Mr. "D" was that of a very successful jobber who had a statement showing a worth of about $7,000,000. He had never before thought of borrowing money. Just prior to the crash he bought rather heavily of miscellaneous securities and borrowed about $1,500,000 on them. He kept putting up all of his available liquid assets with the banking institution where he had this large loan in order to protect his securities in the falling market. This man also has saved very little out of the wreck.

One more graphic example which my good friend, Mr. Frederick Brown has graciously permitted me to use, to show what happened to large real estate operations and operators during the 1929 crash: Mr. Brown purchased, in February 1927, the once familiar Cornelius Vanderbilt mansion property, situated on the west side of Fifth Avenue, running from 57th to 58th Street, at a cost of $6,600,000—*all cash.*

The buildings were torn down, and a new building, costing about $2,000,000, was erected for individual retail tenancies. Dobbs & Company paid a yearly rental of $300,000, Bergdorf Goodman & Company, $312,500, and Louis Sherry, $80,000. In addition to these sums, each of the tenants were to pay the city real estate taxes, the aggregate of which was about $250,000 a year for the entire property. The total rental, including one vacancy at $65,000, was therefore well in the neighborhood of $1,000,000 per annum. Shortly thereafter, Mr.

Brown refused a bona fide offer of $11,500,000 for the property, and he has given me in confidence the name of the man who made the offer.

Now for the anti-climax: The Mutual Life Insurance Company, which had taken a first mortgage of $6,000,000 on the entire property, subsequently took over the property *for the amount of its mortgage only!*

Mr. "E," another case, when I first became acquainted with him, had a statement showing assets of about $3,500,000. He did not have will-power enough to resist the glamour of Wall Street, and began buying all kinds of stocks in 1000, 2000, 5000 and 10,000 share blocks. While his speculations were very successful during the time the market was steadily going up, the crash also wiped out almost all of his equities, and left him much poorer—but still an optimist! (There are some folk who never get cured no matter how often the fever lays them low).

Of course I could add to this list hundreds of instances, from my very wide acquaintance of New York men of substance and prominence, including large real estate operators who had "pyramided," resulting in tremendous "paper profits," which of course dwindled and vanished to nothing almost over night, when the hurricane reached top violence.

Now, the really strange thing is that every one of the men quoted had been regarded as conservative and careful most of their lives. The "success stories" of profits which they heard wherever they

went, during the Twenties, turned their heads the wrong way at just the wrong time. One can readily see that even the terms "conservative" or "cautious" were relative terms in such a period. I know that to many people I looked rather old-fashioned and stodgy in my notions. It was not easy to be content with very modest gains when Aladdin-like treasure was being gathered by men you personally knew, took lunch with daily, and who "kidded" you about opportunities neglected!

My justification came when the storm broke, for all financial ships, even the strongest, were jeopardized. The major casualty was perhaps myself, physically, for the strain began to make me feel my years, and I knew I should drop the reins, after 26 years as head of my institution.

But I am getting ahead of my story.

It is an immemorial principle of banking that in a financial storm the strong banks line up to protect the whole banking system from the shock of failure of weak ones. I had personally seen J. P. Morgan, the elder, perform this public task, alone and unaided, in 1907. But in 1930, when banks felt the grave pressure, there was no longer a great financial overlord to rule by fiat. We had still the New York Clearing House, it is true, even also the Federal Reserve Bank, and the State Banking Department. There were many trust companies not in the Clearing House; including our own, although we had applied.

Early in November 1930 it became evident to

banking authorities that some merging would be useful in strengthening the bank situation, already quaking slightly.

Several conferences took place between committees of the Manufacturers Trust Company, Public National Bank & Trust Company, Bank of United States, and International Trust Company for the purpose of considering the suggestion made by banking authorities that a merger be formed of these four institutions into one large banking corporation. A copy of the then most recent report of the Bank of United States, as of the close of business November 5, 1930, was turned over to the Manufacturers Trust Company committee, and also the Public National Bank & Trust Company committee.

On November 16, 1930 a committee representing the Manufacturers Trust Company and Public National Bank & Trust Company met at the Federal Reserve Bank with Chairman J. Herbert Case, Mortimer N. Buckner, of the Clearing House, State Superintendent of Banking Broderick, and Deputy Superintendent Heenehan. The bankers announced that they had about come to an arrangement with regard to the exchange of stock covering a merger of only these two institutions, the Manufacturers Trust Company and Public National Bank & Trust Company.

State Superintendent of Banking Broderick made a plea to defer action on this proposed merger to see if they could not find some basis for including

the Bank of United States. This was agreed to, and several meetings were held during the week.

After having worked steadily on the proposition, it appeared that no approved basis for the proposed four-bank merger could be arrived at, and the officials of the Federal Reserve Bank were so advised. The committees, however, were prevailed upon again to continue their efforts, and to meet at the Federal Reserve Bank. This was done, and the various committees met and sat in separate rooms in the afternoon and evening of November 23rd.

The Committee of the Manufacturers Trust Company met in one room, while in adjoining rooms were committees of the Public National Bank & Trust Company and officers and directors of the Bank of United States. The several committees were addressed that night by Mr. Eugene Meyer, Chairman of the Federal Reserve Bank, Mr. Albert H. Wiggin and others.

After conferring all night it was finally agreed, in the early hours of the morning, to propose a tentative program whereby a fraction of a share of stock in the proposed new institution would be offered to stockholders of the Bank of United States, coupled with various other conditions. The committee said they would be willing to have the State Superintendent of Banking convey to the Bank of United States the following proposition:

If on their further investigation the assets of the Bank of United States would show a surplus of

$4,000,000, they were willing to add $5,000,000 to it and arrange for an exchange of stock on the basis of one share of stock of the new bank for 5 shares of Bank of United States to be delivered to stockholders, and an additional 1 share for each 5 to be held back as a guarantee. Messrs. Broderick, Heenehan and Egbert left for the home of B. K. Marcus, at which place the committee of the Bank of United States was then in attendance. Messrs. Case and Buckner left to meet with the representatives of the New York Clearing House.

The suggestions seemed to meet with favor on the part of the Bank of United States committee, but there was no enthusiasm for the deal on the part of any of the other groups conferring. After other discussions, finally, at 3.30 a.m. on November 24th, a tentative basis was reached, and the result of the various conferences made known to the general group.

There were a large number of people present, among these being the following: Nathan S. Jonas and Ralph Jonas of the Manufacturers Trust Company; Messrs. Gerston and Parks of the Public National Bank; Messrs. Marcus, Singer, Kresel, Mitchell, Kugel, and McArdle of the Bank of United States; Messrs. Case, Rounds and Logan of the Federal Reserve Bank; Messrs. Broderick, Heenehan, Ihlefeld and McWade of the Banking Department. Mr. Broderick presided at this conference.

Mr. Parks, for the committees, submitted a proposal which included the following:

(a) That the merged bank would give to each individual stockholder of the Bank of United States, other than the Bankus Corporation, for each unit 1/5 share of stock of the merged institution, plus warrants to subscribe to an equal amount of shares at a fixed price

(b) Subject to the following provisions:

(1) That there be a cancellation of all outstanding salary contracts of the Bank of United States
(2) That the resignations of officers and directors of the Bank of United States would be given
(3) Guarantees to be given by certain officers of the Bank of United States with respect to pending law suits

On November 24th at 6 a.m. at the office of the Federal Reserve Bank, with practically the same group present, Mr. Kresel made a statement that the Bank of United States was to enter a merger with Manufacturers Trust Company, Public National Bank and Trust Company and International Trust Company. The basis of exchange of stock, Mr. Kresel said, was to be as follows:

Based on approximately 900,000 units of

stock of Bank of United States owned by others than subsidiaries, stockholders of Bank of United States, in exchange for every such unit of stock, were to receive 1/5 share of stock of the merged institution plus warrants to subscribe to an equal number of shares of the stock of the merged institution at $75 per share; warrants to run for a period ending July 1, 1932. Warrants were to call for 180,000 shares, based approximately on 900,000 units. It was also stated that all personal contracts and salary contracts which the Bank of United States might have, would have to be cancelled.

On December 7th Mr. Kresel advised a conference that the Public National Bank committee had laid down the following ultimatum:

(1) that the Public National insisted on the Clearing House Banks guaranteeing $50,000,000 of assets;

(2) that there should be a tentative agreement that the Clearing House buy $35,000,000 of frozen assets at their present appraisals;

(3) that they wanted a stipulation in the merger agreement or a letter to that effect that if the deposits of the Bank of United States fall below $150,000,000 pending the completion of the merger, that the Public National should have the right to withdraw;

(4) that as far as this proposal is concerned, the conference could either take it practically as

stated, or leave it. This ultimatum was confirmed later by Mr. Case.

On December 7th, after the Public National Bank had withdrawn from the tentative arrangement, since the ultimatum was not heeded, a conference was had with the Superintendent of Banks. Governor Harrison of the Federal Reserve Bank, and Mr. Buckner of the Clearing House, who had urged the Manufacturers Trust Company group to take over the Bank of United States themselves. They urged a continuation of consideration by Manufacturers Trust Company, and it was decided that a meeting would be held at 8 a.m. the following morning, December 8th.

The four points submitted to Manufacturers Trust Company were as follows: (1) that Mr. Case join the continued institution with three other outstanding directors; (2) that the merged institution, whatever the continuing name would be (Bank of United States or Manufacturers Trust Company), be members of the New York Clearing House; (3) that additional capital of $10,000,000 be provided; (4) that the Clearing House arrange to provide a revolving credit of $50,000,000.

At 10 a.m. on December 8th the Manufacturers Trust Company committee did not see their way clear under the terms mentioned to handle the matter as an individual proposition, although they

were willing, if the other banks decided to make a contribution, to contribute their fair share.

Of the group who examined into the Bank of United States' affairs, I was the most optimistic of all the committeemen. Based on my own investigations and those of my credit men who had examined into the assets of the bank, I was of the opinion that the bank would have at least nine million dollars of surplus above all liabilities, either as a going concern or in an orderly liquidation. The nearest figure of anyone else in the group was four million dollars surplus above all liabilities.

(It is worthy of note here, as partial substantiation for my analysis at the time, that by October 1, 1939 the Bank of United States had paid to its depositors a total of 72.5%, with indications that other dividends would be paid. It is also interesting to note that in the liquidation of the Bank of United States the amount collected to date from stockholders under the old double liability law amounts to $9,691,000.)

Was there any other reason for a four-bank consolidation at that critical time; a consolidation to include the Bank of United States?

A major consideration, especially in the presence of general financial upset, was to draw these four hitherto non-membership institutions into the protective circle of New York Clearing House membership. As the New York *Times* put it (November 30, 1930) —

"The agreement reached last week for consolidation of four New York City banks into an institution that will take rank as the fourth largest in the city and will have almost $1,000,000,000 of resources, was regarded as one of the most significant financial developments in months. The full import of the deal, it was felt by bankers who had closely followed its development, was not completely realized outside of banking circles.

"Not merely does it mean the formation of a new and powerful bank under guidance of so experienced a banker as J. Herbert Case, chairman of the Federal Reserve Bank of New York, and with four other important bankers on its directorate, but it also brings into the New York Clearing House Association four institutions that had not been members.

"Existence outside the Clearing House of a group of powerful banks had been disturbing to many bankers, it was frankly admitted last week. The Clearing House offers an important service, apart from its function in clearing checks of its members drawn upon one another. It exercises a strict surveillance over the business conduct of the clearing banks and it fixes the rate of interest that the banks shall pay.

"Examinations by the Clearing House of its members are regarded by bankers as constituting an even stronger guarantee against bad banking prac-

tices than the examinations of the State Banking Department or of the national bank examiners.

"It is held that while banks have been able for a time to conceal irregularities from the State and national examiners, it is difficult to conceal them from the Clearing House. One obvious reason for the strictness of the Clearing House supervision is that it is to the interest of all member banks to see that individual institutions do not transgress.

"Imposition upon the banks of uniform interest charges is considered an important factor in maintaining sound banking conditions. As money rates decline, the interest rates fixed by the Clearing House committee are reduced. In this way the banks are prevented from keeping their rates too high, as they might be tempted to do to attract business from one another. The danger of high interest rates on deposits during a time of low money rates, it is maintained, is that a bank, to pay such rates, must invest its funds in less safe, or at any rate less liquid investments.

"The banks that will compose the new institution are the Manufacturers Trust Company, the Public National Bank and Trust Company, the Bank of United States and the International Trust Company. In addition to none of these institutions having been a member of the Clearing House, the interest rates they have paid on deposits have been materially higher than those paid by Clearing House banks.

"In addition to the advantages of having this group of banks within the Clearing House Association, bankers have remarked that the merger will effect great economies. In the past some bank mergers appeared to have little economic justification beyond the desire for great size in order to be able to handle huge corporation amounts. In the present instance, however, much duplication of overhead can be eliminated by the merger, and since the type of business done by the four institutions is much the same, little confusion will result from combining them.

"The four banks have upward of 140 branches, many of them close together and in keen competition for business. A large number of these branches it is understood, will be eliminated when the consolidation takes effect. In addition, large savings will be made in the concentration of bookkeeping and in other non-productive functions.

"A point of particular interest is the important part played by the Federal Reserve Bank in sponsoring the merger agreement. Officials of the Federal Reserve Bank are understood to have been in close touch with the negotiations from the start, and it was in a twenty-four hour session at the headquarters of the local bank of issue that the deal finally was arranged. Moreover, the executive head of the combined institution will be, as has been said, Mr. Case, at present Federal Reserve agent and chairman of the local Reserve Bank.

"The consolidated bank, it is thought, will differ in many ways from any of the four institutions that will compose it.

"It will be much larger and therefore able to undertake types of business not hitherto available to the present banks. Since it will maintain lower interest rates than any of the four did, it will attract in some part a different clientele.

"An additional reason for expecting some change of policies is that a new group of bankers will appear on the board of directors of the consolidated institution. These men not hitherto associated with any of the four merging banks, are, in addition to Mr. Case, Walter E. Frew, chairman of the Board of the Corn Exchange Bank Trust Company; Mortimer N. Buckner, chairman of the Board of the New York Trust and chairman of the Clearing House committee; George W. Davison, president of the Central Hanover Bank and Trust Company, and Park A. Rowley, vice-chairman of the Board of the Bank of Manhattan Trust Company."

The Bank of United States closed on December 11, 1930. On the evening before there was a meeting of representatives of Clearing House banks in connection with a proposed fund of $30,000,000 which it was planned to provide in some form, either by the purchase of stock or otherwise, so that either a large National Bank or a subsidiary would take

over the Bank of United States. I attended the early part of this conference.

"Mr. Jonas," said Mortimer N. Buckner to me, "we are going to ask the Clearing House banks to provide this sum proportionately according to their capital and surplus, and as your institution is about to join the Clearing House, you have also been asked to co-operate. The Manufacturers Trust Company's share of the fund would amount to about $700,000. Would that be agreeable to you?"

"Mr. Buckner," I replied, "in case there should be any need of it, you can count on us up to a total of $2,000,000 instead of $700,000, as I believe it would be good insurance on our part."

"Thank you, Mr. Jonas," said Mr. Buckner. "In view of that handsome offer I see no reason for you remaining any longer, as I am sure that your offer will be appreciated by all of the others."

I thereupon went to the Hotel New Yorker, where Mrs. Jonas and I were stopping, and was so worn out with the stress and strain of the meetings I had gone through in those hectic weeks that I dropped on the floor exhausted, just as I entered the room. In the midst of a sound sleep the telephone rang at four o'clock in the morning. It was State Superintendent of Banking Broderick.

"You had better come down to the Department for a conference, old man," he said, "because some of the banks last night would not go into the deal, and the Bank of United States is not going

to open this morning. As it is possible that you may have a run on your own institution, as an indirect result, you had better be prepared to get in touch with your various officers to be on hand earlier than usual, prepared for emergencies. Also, be prepared yourself to meet with Clearing House officials, as they are planning to cut any red tape and admit your institution to the Clearing House this morning as a general protective measure."

I dressed hurriedly and took a taxi to the department's offices on Chambers Street. The Manufacturers Trust Company was admitted to the Clearing House early on the morning of December 11, 1930, the Clearing House examiners insisting that we must set up large reserves because of their objection mainly to the ownership of, and loans on real estate; the Clearing House authorities and Federal authorities having an antipathy to large holdings of real estate.

A mild run on our institution then became a reality, as predicted; depositors being excited by hysteria and malicious rumors. Over a period of several weeks we paid out approximately $140,000,000 in withdrawals, *entirely out of our own resources,* except having recourse only to the re-discount facilities at the Federal Reserve Bank, to which we were entitled as members.

A run on a bank drawing out *in several weeks* a sum equal to what our total deposits were in 1925, after 17 years continuous effort to build up, is a finan-

cial shock of major size, as may well be imagined. Most people haven't the slightest idea what 140 millions of dollars means. It means five or ten truck loads of currency delivered every day during the period of the "run." It meant exhausted, hysterical tellers to be replaced, and police to keep long lines in check. But I am thankful also that it meant that the fears of those thousands of depositors of ours who had trusted us were not to be realized, as alas! were those of depositors in the Bank of United States and others.

While the Clearing House authorities had offered, if necessary, to provide for us a revolving loan fund of $50,000,000, based on assets not eligible for re-discount at the Federal Reserve Bank, we did not find it necessary to avail ourselves of this offer; our bank demonstrated itself a strong fortress in time of trouble.

We were stronger than the run on our bank; the storm had spent itself on our bulwarks. Meanwhile, however, our stock had declined to a then low price of about $27 a share. About this time Mr. Mortimer N. Buckner, Chairman of the Clearing House Committee, asked me to come to see him.

"Mr. Jonas, he said, "it is my duty as Chairman of the Clearing House Committee to go over the examinations and papers of Clearing House examiners. I was at home with the grippe for a few days and took home with me your report, which had just been completed, and I want to say to you that in

spite of all you have been through, *I think you have a damned good bank.* Do you think that the Goldman Sachs Trading Corporation and your brother, Ralph Jonas, would be willing to sell their holdings of Manufacturers Trust Company stock at the present market price?"

"I don't know," I replied, "but I will present the matter to them."

After a number of conferences in which I took no part, I was asked whether—assuming a deal was made for the stock as intimated—I would be willing to allow it to represent working control, and would Mr. Henry C. Von Elm and myself remain with the institution and permit Mr. Harvey D. Gibson, the Chairman of the Executive Committee of the New York Trust Company, to become president and active head of the institution?

Up to this time practically the full responsibility of the institution had been upon my shoulders. All the conferences with the Banking Department, Federal Reserve Officers, and Clearing House officials had been carried on by me.

It was a very serious moment with me. By resigning and bringing new resources to the bank, through sale of control, I could make doubly sure that the bank's stockholders and depositors would encounter no further bad weather. I could also ease the heavy burdens upon my physique.

It is the simple truth that I was more interested in protecting my depositors and stockholders

than in any selfish desire to hold my own position. Therefore I made the decision; I agreed that if the proposed change would add strength to the institution and have the effect of stopping the slowly continuing (but not then alarming) withdrawals, that I would relinquish my headship of the bank.

Mr. Gibson and a group of associates thereupon acquired about 277,000 shares of the Bank's capital stock at the reported price of $26.35 a share, and with it took over control and operation.

On January 4, 1931, representatives of the Press were invited to a meeting and prepared statements were issued by Mr. Gibson and by myself at the same time. Mr. Gibson's statement was as follows:

"I have agreed to become President of the Manufacturers Trust Company. Mr. Jonas and his associates have built up a bank with an extraordinary clientele in every part of New York City. Its 45 unit offices, serving an unusually large number of clients through its various services, make it uniquely a popular bank and constitute a nucleus for further development on a very large scale.

"It is because my associates and I believe so firmly in the opportunities for the enlargement and expansion of the services of an institution of this kind that we have invested our money in the purchase of a large block of its stock and expect to take an active interest in its development.

"The Manufacturers Trust Company has passed through an unusually trying time with great credit to itself. Before making our investment we made a most careful inquiry into its condition and we are convinced that its financial statement reflects unusual strength. When business revives, as it surely will, the strong present position of the Manufacturers Trust Company affords a foundation upon which a far larger and greater institution will be built up with benefit, we are convinced, to the stockholders, the depositors and the business community generally."

My statement was as follows:—

"Mr. Harvey D. Gibson, Chairman of the Executive Committee of the New York Trust Company, and a group of associates, have purchased from The Goldman Sachs Trading Corporation a large portion of its holdings of the stock of the Manufacturers Trust Company, the Trading Corporation, however, still retaining a substantial interest. Mr. Gibson has been invited to become President of the Manufacturers Trust Company.

"Mr. Gibson has accepted and will, upon his election by the Board of Directors tomorrow, immediately assume his duties, resigning from his present position in The New York Trust Company.

"The Board of Directors of the Manufacturers Trust Company will remain as at present and later certain of Mr. Gibson's associates, now joining in

purchasing the stock, will be added to membership of the Board. Mr. Nathan S. Jonas, Mr. Henry C. Von Elm, Mr. Harold C. Richard and the remainder of the Executive Staff will continue in their present capacities as officers of the bank, except that Mr. Von Elm becomes Vice-Chairman of the Board. No other changes in the personnel of the institution are contemplated.

"The Manufacturers Trust Company welcomes the coming of Mr. Gibson and his associates into active participation in the affairs of the bank and is confident that under his leadership it will grow into one of the large and important banking institutions in New York."

The next day Mr. Gibson was elected president of the Manufacturers Trust Company. The statement of condition of Manufacturers Trust Company as of January 2, 1931 showed deposits of $219,412,738 and resources of $326,976,850. It was still a very strong bank, by any standard.

My regime had not ended in anything but honor, security and proved self-reliance. From a review published by Edward B. Smith & Company, dated February 11, 1931, I quote as follows:

"It is now known that the banking crisis of the last quarter of 1930 has been successfully weathered and that great credit is due the Federal Reserve System and the banking leaders whose ability, cour-

age, and co-operation solved the many serious problems of those weeks. One of the most important stabilizing influences was the public announcement of the admission of the Manufacturers Trust Company to membership in the New York Clearing House Association on December 11, 1930.

"So thorough and impersonal is the examination preceding an admission to the Clearing House, that this simple announcement immediately and effectively silenced all rumors concerning the Manufacturers Trust Company, and had much to do with the restoration of public confidence in the metropolitan banking situation.

"By the end of 1929, the aggressive expansion policy of this bank had carried it in point of total resources to eighth place among New York City institutions. In order that the assets of the Company should be valued in accordance with the existing conditions prior to being admitted to the Clearing House, the directors thought it wise and in the interests of conservative banking to reduce surplus and undivided profits in the amount of about $37,000,000 and the year-end statement reflected this writedown.

"The same statement revealed a decline in deposits from $328,675,252 at September 24, 1930 to $219,412,738 at January 2, 1931. This loss seems adequately explained by the following quotation from the Bulletin of the Federal Reserve Bank of New York for January 1931: The closing of the Bank of United States was followed by considerable with-

drawals of deposits from several other banks doing business with a somewhat similar type of customer in the same general localities. There were indications that these withdrawals of deposits were accentuated by the deliberate circulation of false and malicious rumors.

"It can be definitely stated that these unusual withdrawals have now ceased. Since January 2nd, the ratio of capital and surplus on the one hand to deposits on the other has averaged that of one to four, an unusually strong condition.

"On January 5th it was announced that Harvey D. Gibson, late Chairman of the Executive Committee of the New York Trust Company, and his associates, had acquired a substantial amount of the large Goldman Sachs Trading Corporation's holding of the bank's stock and would henceforth take active control of the bank's policies.

"The advent of the Gibson group is a highly constructive development, not only for the Manufacturers Trust Company, but also for the New York banking world as a whole. Mr. Gibson is recognized as a brilliant yet conservative leader whose past record gives every assurance of successful accomplishment. The very nature of his move makes it safe to assume that he received and will continue to receive full co-operation from the most powerful banking circles."

On March 4, 1931 the New York *Times* pub-

lished the following article as part of the statement read into the record the day before by Joseph A. Broderick, State Banking Superintendent:

All of the interested parties agreed to the following statement at the Federal Reserve Bank at nine o'clock a.m. November 24th, and about 9.40 a.m. it was released to the newspapers.

The proposed merger of the Manufacturers Trust Company, the Public National Bank and Trust Company, the Bank of United States, and International Trust Company, took definite form over the weekend when a tentative plan and basis of merger was agreed upon subject to ratification by the respective Boards of Directors and Stockholders of the institutions.

Upon such ratification becoming effective, Mr. J. Herbert Case, now Chairman of the Board of Directors of Federal Reserve Bank of New York, will join the enlarged institution as its head. Mr. Mortimer N. Buckner, Mr. Walter E. Frew, Mr. George W. Davison, and Mr. P. A. Rowley will become members of the Board of Directors.

Mr. Nathan S. Jonas and Mr. Henry C. Von Elm, now respectively Chairman of the Board and President of Manufacturers Trust Company, will remain in important positions. Mr. E. Chester Gersten, now President of Public National Bank and Trust Company, will become President of the new institution.

Application will also be made for membership

in the New York Clearing House Association, and on the basis of the individual statements of the four institutions, the new bank, with deposits of $700,000,000 and resources of nearly one billion dollars, will rank fourth in size among the banks in New York City.

This statement was well received and widely commented upon by the press. The plan was one that met with support and commendations of the entire banking community. Lawyers were designated to draw up the agreement but during the next ten days the progress made with respect to the agreement was very slow although all reasonable pressure was being brought to bear to have the matter cleared and not dragged as previous negotiations had been.

On December 7th information was given that one party to the agreement had submitted new conditions not contemplated at the time of the original agreement, and impossible of fulfilment.

For a man long in the position of head of an institution it is always a difficult feat to be able to endure a subordinate position in it! It is hard to make a good corporal out of a general! With the advent of Mr. Gibson as president, I found myself, as chairman of the Board, in a subordinate position, and like many another Chairman of the Board, I was chafed by the change.

Although charged with certain duties under the by-laws, I found myself being gradually eased

out of the picture. This was undoubtedly inevitable. Mr. Gibson had always treated me in a most kindly and respectful manner, and I had no complaint to make. My course lay in only one direction—*out!*

I quickly made up my mind that it was fairer to both of us to clear the air than to go along with the possibility of disagreements or lack of harmony, so in the spring of 1931 I told Mr. Gibson that I would prefer to retire from active business entirely if some fair arrangement could be made.

I found him very receptive and very helpful, and he agreed to recommend to the Board of Directors that a fair arrangement would be made to pay me a sum as salary for a period of three years, conditioned upon receiving my entire goodwill and agreeing not to re-enter the banking profession in any capacity during that time. My resignation as Chairman of the Board was accepted, to take effect August 1, 1931.

And so, although I retired from active business and from any connection on August 1, 1931, my relationship with the institution and its officers has always remained of the most cordial and co-operative nature. I am not only proud of the growth of the institution under my leadership but rejoice in its increased size and fine standing under the able and constructive leadership of Harvey D. Gibson.

I feel that the expression made to me by various people, including employes and depositors, at the time of my withdrawal from the bank have

some interest and significance. I reprint a few of the hundreds:

H. A. Clinkunbroomer, V.P., Manufacturers Trust Company: "It was a great shock to me, and I know it must have been to all the officers of our company, to learn of your decision to resign as Chairman of the Board of Manufacturers Trust Company.

"I have been with the company now over seven years and during this entire time I have never known or heard of your doing anything unethical, and my admiration for you has steadily grown. I have never forgotten your request to me when I first came with the company *not to solicit any of the business of the institution with which I was formerly connected;* have always considered it unusually honorable on your part and have taken keen satisfaction in telling others of it.

"The wonderful success of our company for nearly twenty-five years has been largely due to your efforts.

"I have always appreciated your many courtesies to me and have felt sure that at any time I needed a friend, I could have called upon you without hesitation. I do hope that you will soon recover your good health and that there may be many years of happiness and prosperity ahead of you."

An Employe.—"It was with the deepest regret that I heard of your intention to retire at the

end of this month, and I trust that you will excuse my presumption in writing to you, but I could not let the opportunity pass.

"Ever since my connection with the Manufacturers Trust Company I have admired your eminent qualities of justice and fairplay, and your very human attitude to the lowliest of your employes. I do not know of another case of one in your position who was so much admired, respected and loved by his associates and assistants as you have been.

"I only hope that the Manufacturers Trust Company will again be the pleasant, homelike place in which to work, as it was when you were actively its head.

"I wish I could adequately express my thoughts and feelings, but since I cannot, it is with sorrow I want to wish you happiness, peace and contentment in your retirement for many, many years to come."

Marie V. Cunningham, Secretary to Mr. Daniel Lipsky, Vice-President. — "I have just learned of your intention to leave us on August 1st and cannot begin to tell you how sorry I was to hear it.

"You have always been so kind, generous and sympathetic that we have all come to depend upon you, and your absence will create a great void in our lives. Personally, I just can't make myself believe that I won't be seeing your cheery smile every now

and then. Most of all I was sorry to know that you are not enjoying good health, and I hope that the rest and recreation you propose to take will restore your former vigor.

"Mr. Jonas, I want to tell you how deeply I appreciate the many favors you have done for me, especially the extraordinary treatment I received at the hospital, because you had sent me. My brother, Bill, joins me in wishing you a speedy recovery and many, many happy years in which to enjoy the comfort you so well deserve. We will always think of you with affection and remember you as a true gentleman and dear friend."

Harvey D. Gibson, the New President. — "Pardon me for not having acknowledged sooner your letter of December 17th tendering your resignation as a Director of our company.

"May I say now, however, that a relationship as long as that which existed between you and the bank, cannot be broken without deep feeling on the part of both.

"Nevertheless, simply because that relationship had a name, does not mean, I trust, that the affectionate interest which you have in this company and which, of course, the directors, officers and employes, have in you will cease. It is my hope that the bond will always continue and grow closer and stronger with the years."

Harvey D. Gibson.—"Your note of the 17th requires more than the formal acknowledgment that I am giving to a great many similar letters which are being received as the result of our report. I particularly appreciate your writing me, and the pride which you have in the showing of the bank is a most proper one. Great credit goes to you for all that was done prior to the time that I came to the institution. I hope you are having a pleasant winter."

Herman Kroll and Louis Carroll.—"Your retirement as Chairman of the Board we hope will enable you to take the much needed rest you deserve after 25 years of indefatigable labor and self-sacrifice in behalf of the Manufacturers Trust Company.

"For over 11 years, our wonderful relations with the M. T. Company prompted us to work hard to help you build up a local bank to one of the biggest national institutions in the country. We grew to love the institution under your able leadership, and it is with a sort of mingled feeling of grief and indescribable sentiment that we write to express our appreciation for the fatherly way in which you always treated us. It is rather difficult to give adequate expression to what we'd like to tell you, but we know you will understand.

"From the very depths of our hearts we wish you long life, health and perpetual sunshine. It shall be a great pleasure to cooperate with you again some day, and our services are ever yours for the asking."

Eddie Cantor. — "It is with a great deal of regret that I learn of your resignation as Chairman of the Board. If it brings you the relief which you desire — I am very happy.

"Your health is the most important thing to consider and Ida and I pray to God that you will be yourself again very soon and that you may be spared for many years to come.

"With our very kindest regards to you and Jennie, in which the children join us, I am"

C. A. Luhnow, Publisher "Trust Companies" Magazine. — "I cannot refrain from conveying to you my regret in learning of your retirement from active duties as Chairman of the Board of the Manufacturers Trust Company which you founded and guided to a position of great importance and metropolitan scope in New York City.

"My work in publishing *Trust Companies Magazine* has nearly paralleled in number of years the growth of the Manufacturers Trust Company. I have therefore had the opportunity to follow step by step the important stages of its development.

"I know from actual contact and experience of friends how human and helpful the Manufacturers Trust Company has been in its policies of service. It has been more than a mere bank. It has been in the best sense of the word an institution of genuine service to the man of modest means as much as to those of large means.

"Also I have always been impressed with the pronounced spirit of loyalty which always existed among the officers, directors and employes of your company. Nothing can change the fact that the Manufacturers Trust Company will always stand as a tribute to your executive administration and guiding influence.

"For myself, I want to take this occasion also to express to you my grateful acknowledgments for the friendly disposition you have always shown toward myself as publisher of *Trust Companies Magazine.*"



SILVER PLATTER PRESENTED BY OFFICERS OF
MANUFACTURERS TRUST COMPANY
ON MY RETIREMENT

Chapter Four

Magazine Writings About Me

Any man in a prominent position is written about, and I have been no exception. A great deal that was written about me, naturally, was commonplace and repetitive work by routine writers, but occasionally someone wrote about me in a manner which had more interest and showed a keener and more interesting appraisal of the factors surrounding my life and activities.

It seems to me that the reader will appreciate the reprinting of several of these, since they represent the uncensored and uninfluenced estimates of magazines of standing, written at the height of my business activity, and thus provide my readers with an outside view.

Possibly the most readable and complete of these articles was Keene Sumner's article in the

American Magazine, October 1926, under the heading *"It Wasn't What He Knew About Banks That Made Him a Banker."* This article follows herewith:

AMERICAN MAGAZINE ARTICLE

A few days after a certain big trust company had moved into its new quarters in the heart of New York's financial district, a visitor was ushered into the president's private office. He was a stranger there, yet he was smiling as if he were an old friend.

Taking a folded paper from his pocket, the caller opened it and laid it on the president's desk. With an impressive forefinger he pointed to a bit of writing at the bottom of the sheet.

Through his glasses the president peered at it — and read his own name, written forty-five years ago, when he was a boy of thirteen. The paper was an old pay roll; and he was reading his signature as an errand boy, at three dollars a week.

The name written in that boyish hand was Nathan S. Jonas. It is known today as the name of one of the leading bankers of the country; head of the Manufacturers Trust Company, with assets of $225,000,000 and an extraordinary record of growth.

The visitor was an official of the New York Safe Deposit Company, the company which gave Nathan S. Jonas his first job. The building into which the Manufacturers Trust Company had just moved was only a few blocks from the one where

young Jonas used to run errands, clean up the offices, and otherwise earn his three dollars a week.

The contrast between that past and this present is a dramatic one. But the most surprising event of that forty-five year period came when it has passed the half-way mark.

Twenty-one years ago, Nathan S. Jonas was soliciting life insurance in Brooklyn. He knew nothing of banks. He had never held any kind of position in one. Moreover, he was thirty-six years old.

Suppose you wanted to start a new bank; and in a big city, too, where your competitors would be many and strongly entrenched. Would you ask a life insurance agent, almost forty years old and with no banking experience, to take charge of your new venture?

And here is another question: Suppose you yourself were a life insurance agent, of that same age and lack of financial experience. And suppose *you* were asked to open and manage a bank. Would you have the confidence, the courage, the sheer *nerve* to try it?

I hardly know which is more remarkable: the fact that Nathan S. Jonas, under those conditions, was asked to be president of a bank, or the fact that he dared to accept the offer!

Knowing that both these things did happen, perhaps you imagine that he is the aggressive type; loud-spoken and hard-boiled. On the contrary, he is

quiet and unassuming, with a smile of gentle friendliness. You cannot talk with him ten minutes without realizing that his achievement had come, not through battering down, but through building up.

If the South wants to claim Mr. Jonas as one of its prize products, it has a technical right to do so. He was born in Montgomery, Alabama, where his father was a manufacturer of cigars. However, the family moved to Brooklyn when little Nathan was only a year old.

In Brooklyn the family grew rapidly, but thrived only moderately. With eight children, a cigar manufacturer on a small scale couldn't give them more than the ordinary comforts of life. But he managed to do that and to send them all to the public schools.

Nathan, third from the top in the Jonas flock, went through grammar school. When I asked him what sort of boy he was, he smilingly assured me that he was a *good* boy; and I believe him. He has a quiet directness about himself, just as he has about everything else.

If such and such a thing is true, then it *is* true. Why pretend that it isn't? Or that you don't know whether it is or not? To Mr. Jonas, a fact about himself is just a plain ordinary fact. He doesn't make any fuss about it, one way or the other. He seems to think it isn't of enough importance.

"Yes," he went on, in response to my question, "I think I was a good boy. We were brought up at

home to be obedient and industrious. I was as bright as the average child, and I liked to study. So I did well at school.

"But I wasn't perfect," he added: "for I remember one occasion when I did something which led to my being punished at school. With a few of the older boys as leaders, I was mixed up in an infraction of the rules. I was the only one caught, and when I refused to tell who the other culprits were, the teacher 'gave me the rattan'. The punishment was not for breaking the rules, but for protecting my companions in guilt. I felt that the teacher was not justified. I had broken one code, the official one of the school. But I should not have been asked to break another; my own code of personal honor.

"I think this experience made me realize the harm that can be done by injustice. And it made me realize, also, that in order to be just we must see both sides of a question. This has been useful to me, as an executive, in my business relations.

"From my point of view," he smiles, "that teacher was a poor executive. To be a successful leader, whether as a school teacher or as a business man, one must recognize the power of loyalty. Having punished me because I would not be disloyal to others, how could the teacher expect that I would be loyal to *him?* The whipping was a lesson to me; but not the kind of lesson it was intended to be.

"When I finished grammar school I went to work. I believe there was only one high school near

our home at that time, and it had a waiting list so long that I had practically no chance of being admitted. My father needed my help, anyway.

"Not that I lightened his burden to any great extent with my three dollars a week as errand boy! I gave two dollars a week to my mother. My lunches cost me ten cents a day; and I paid four cents a day for my fares on the ferry boat. There wasn't much surplus left over.

"I had a good long walk at the Brooklyn end of my route. At the New York end I had more than half a mile, night and morning. I left home about seven o'clock and didn't get back until after six in the evening. During most of those eleven hours there wasn't much chance for me to loaf, or even to rest.

"I was only thirteen; and although I was healthy, I wasn't husky. I particularly remember this, because of something that happened not long before I finished school.

"One day, when I was playing in the street, I accidently broke a shop window with my ball. The storekeeper rushed out, caught me by the arm and administered a few well-directed slaps.

"Suddenly he stopped, looked at me sharply, and began to feel up and down my arms and ribs. Then, with an expression of surprise and pity, he declared that I was 'the skinniest boy' he ever saw—and let me go.

"The kind of life I led after I went to work,"

laughed Mr. Jonas, "kept me just as 'skinny' as ever. In addition to the seven a.m. to six p.m. schedule I have just mentioned, I went to business school at night and studied bookkeeping.

"At first, the cost of my tuition took every cent I could save out of my wages — and more too. But I soon found ways of making myself useful at the school, as I was allowed to work out part of the expense."

"Do you mean," I asked, "that at thirteen and fourteen years of age you worked all day, and at night studied bookkeeping, in addition to doing still other work?"

"Yes," said Mr. Jonas, smiling at my evident incredulity. "Why not? A boy in his teens has an almost limitless capacity for doing *something*. If you doubt this, just watch him! Most boys would really *enjoy* doing things that are worth while. The trouble is usually with the parents. They take the joy out of these things, in the boy's mind, by calling them 'work', or by using them as a means of punishment.

"Instead of thinking that such things are a privilege, the boy begins to think they are a penance. Naturally, he tries to escape them. He puts as much energy, physical and mental, into play — just because it is called 'play' — as he would gladly put into work, if you didn't call it 'work'.

"After I had finished the course in the business school, I got a job as clerk for a lace house. I was only fifteen then. The business was interesting

and I had no difficulty with the work. After a while I secured a better position as bookkeeper with another firm, J. Ullman and Son, wholesale dealers in baskets and willow ware. I stayed with them until I was nineteen, when the business was sold to Charles Zinn and Company — and I was sold with it."

"What do you mean by 'sold with it'?" I asked.

"I had been industrious, loyal, and capable," said Mr. Jonas, with his usual quiet directness, "and my employer requested the new firm to 'buy' me, along with the business. The Zinn firm said they didn't need a bookkeeper; but if I had to be included in the deal, all right! They would give me a trial as salesman on the road.

"I didn't know whether I should like being a salesman; but it was a chance to learn something more, so I accepted the offer. I did learn a good many things. Most important of all, I learned to know people; and that is the essential thing, not only in business but also in life.

"I found the work interesting," he went on. "For that matter," he said with a smile, "I never have found any work *un*interesting. And a job is like a human being. If you treat it with contempt, you will never get much out of it.

"I stayed 'on the road' about six years. Meanwhile, in 1893, when I was twenty-four years old, I married. That is an important event in any young man's life. It was the most important of all the events



MRS. JONAS
AND DAUGHTER ISABEL
IN EARLY LIFE



ISABEL
WHILE AT
VASSAR COLLEGE

in my own experience, for my wife has been, and still is, my greatest help and inspiration.

"Life would have been a very different thing without her generous cooperation and loyalty; the old-fashioned loyalty which is none too common, it seems to me, in modern marriage.

"Of course I wanted to take my bride on a wedding journey," he continued; "but I couldn't spare much time or money either. So, with the firm's consent, I took her with me on my regular selling trip.

"That combination business-and-wedding journey had certain far-reaching results. One of the things, which Mrs. Jonas places high on the list of what she considers her wifely duties, is a regard for my comfort and well-being. You can see for yourself," he said, with a humorous twinkle in his eye, "how changed I am from the skinny lad who turned that old shopkeeper's wrath to pity. Perhaps my wife has fed me not wisely, but too well.

"With her ideas along that line, she could not reconcile herself to my putting up with the discomforts of commercial traveling. Even leaving that out of the question, she rebelled at the separation involved. She did not want to have only a part-time husband! And, after what I have just been saying, you can understand that I didn't want only a part-time wife.

"It was a hard problem for me to solve. I hadn't received a large salary. My savings amounted

to very little; and without capital I coudn't start a business of my own.

"In my trips through the Middle West, I had heard a good deal of talk about the Northwestern Mutual Life Insurance Company, whose head office was in Milwaukee. People declared it was a strong, safe company, and growing fast. I said to myself: 'I won't need capital to be a life insurance agent. And if I can sell baskets, I can sell insurance.'

"The next time I was in Milwaukee, I went to the Northwestern Mutual main office and asked if they had a representative in Brooklyn. I was told that they had; but he was an elderly man and probably would be glad of a young assistant. This turned out to be the case, so I gave up my job as basket salesman and began to solicit life insurance.

"I did pretty well the first year. I had a good many friends in Brooklyn, and naturally I went to them first. But my acquaintances shook their heads discouragingly and said, 'You're getting along all right now. But just wait! After you've exhausted the list of your friends, you'll be through! You won't get anybody else.'

"However, they turned out to be false prophets. Within a few years I was writing more insurance than any other agent in the Brooklyn field."

"But how did you happen to become a banker?" I asked.

"That came in 1905," he said, "when I had been an insurance agent for a little more than ten

years. A group of Brooklyn business men thought there was an opening for a new bank. They asked me to be its president."

"But why did they ask *you?*" I persisted. "Were they men who knew you through your life insurance work?"

"No... not that," he said slowly. "You see, I never have felt that money-getting is the greatest thing in life, nor that business responsibilities are the only responsibilities a man should recognize. There are *human* responsibilities which should not be ignored.

"Feeling as I did about this, I began, even as a young man, to be interested in charities. I gave what I could afford to give in money. I also gave time and service to the best of my ability. In this, as in everything else, my wife was my loyal co-worker. She never was unwilling to make any sacrifice that was required of her.

"I believed that another of our responsibilities is toward children; and so I became interested in the schools. When Hon. Seth Low was elected mayor of New York, he appointed me as a member of the board of education. There was no salary. It was purely an honorary position. I was re-appointed by Mayor McClellan and remained on the Board for about seven years.

"Now let me answer your question. The organizers of the new bank were men whom I knew through these other interests. I had organized a hos-

pital in Brooklyn. These men had been my associates in this and in similar efforts. In the conduct of such affairs, there is just as ample opportunity to show one's business principles and ability as in anything else. Evidently my associates approved of my principles and — well," he smiled, "they were at least hopeful of my ability."

"But how about you?" I asked. "Weren't you afraid to take the job?"

"No," he said, "I wasn't afraid. The fundamentals of business are the same everywhere. It is a question of integrity, industry, and judgment. The technique of one kind of business differs from that of another kind. But I knew I could hire men who were technically competent.

"Your ability to walk in one direction, or another does not depend on the direction. It depends on *your ability to walk!* If you can walk east, you can walk north, south, or west. It is your own feet that carry you; not the compass.

"We started the new bank in 1905, calling it the Citizens Trust Company. We began with $500,000 capital and $125,000 surplus. Incidentally, my salary was considerably less than I had been earning as a life insurance solicitor, but I didn't worry about that, either.

"On the recommendation of a business friend, on whose judgment I knew I could rely, I engaged a young man, James H. Conroy, who was then a clerk in another bank.

"'I know him,' my friend said. 'I knew his father and his brother. They are honest, industrious, and absolutely square; the finest Irishmen I ever met!'

"In more than twenty years," said Mr. Jonas, "I've never had occasion to differ with that verdict. Mr. Conroy is now our senior vice-president and a director in the bank.

"I can tell you — what every executive will tell you if he is truthful — that 'the man at the top' is there chiefly because he has picked the right men as co-workers, and has *treated them right* after he has picked them.

"The test of an executive is his ability to handle human beings, to build up an efficient, harmonious, and loyal organization. Without that, his business is only a one-cylinder affair.

"My interest in human beings happens to be natural and spontaneous. It was born and bred in me. But I cannot help realizing that it is an immensely valuable asset. Some of our men have been offered positions at higher salaries than we are paying them now; yet they have refused to leave us. That makes me very proud, for it seems to imply two things: they are loyal because of their past experience with me, and they have faith in me for the future.

"Here is one reason for their faith: From the very beginning, I have believed in *growth.* A sound, healthy business *ought to grow,* just as any other sound and healthy organism should grow.

"We began this growth from the time we started the Citizens Trust Company, twenty-one years ago. The first thing to be done was to lay a solid foundation on which to build. That could be done only through following sound and safe banking methods and by giving a quality of service which would win friends. We did both.

"About a year after we opened for business, the president of the Broadway Bank, in Brooklyn, died. The directors were mainly elderly men with other interests. None of them wanted to be the new president. I knew all this; and I proposed to my own board of directors that we buy the Broadway Bank and consolidate it with the Citizens Trust Company. It was larger and richer than our institution, so the proposal was rather startling. But my associates had enough confidence in me to agree to it. We effected the consolidation, thus saving the expense of having two managements instead of one.

"When I made the proposition to the directors of the Broadway Bank, they naturally wanted some assurance that I would be able to 'swing' the larger enterprise. So I went to Mr. Richard Delafield, president of the National Park Bank, one of the strongest in New York City and one with which I had pleasant business relations.

" 'Will you lend me a million dollars if I need it?' I said to him.

" 'Certainly!' he replied.

"This evidence of faith convinced the Broad-

way Bank directors, and the consolidation went through.

"In 1907 came one of the worst financial panics in many years. There were so many bank failures that depositors caught the contagion of fear. You could scarcely blame them, for they could not be sure that the next disaster would not rob them of their own precious savings.

"Every banker knew that he might be called on, any day, to pay out more money than he could be expected, under ordinary conditions, to have on hand. Although the Citizens Trust Company was absolutely sound, it must be prepared for this emergency. So once more I went to Mr. Delafield and asked him if I could count on him, if we had to meet any extraordinary drafts on our funds.

"'I'm not worrying about *you,*' he said, 'I'll pay every dollar of your deposits if necessary. I wish I could be as sure of some other banks as I am of yours. Go back home and don't lose any sleep about what may or may not happen.'

"That shows how important it is to build on a rock bottom of integrity and of sound credit. As it turned out, we did not have to appeal for help. And this, too, was a proof of the power of well-earned confidence.

"In 1914 we acquired a third bank; the Manufacturers National of Brooklyn. Later, we changed our name to the Manufacturers Trust Company, which we have since retained.

"During my negotiations with the officials of that bank, I noticed a rather peculiar coincidence. It seemed as if, every time I asked for specific information, someone would say, 'Wait just a minute! We'll call Henry.' And when Henry had been summoned, he would tell me what I wanted to know. I soon learned to save time by going straight to Henry myself.

"Naturally, I was impressed. After the consolidation, I kept an observing eye on Henry. I gave him a more responsible position. A few years later, when we took over the West Side Bank, in New York, I put Henry in charge of it.

"Still later, when we acquired the Columbia Bank, whose main office was at Fifth Avenue, corner of Forty-third Street, Henry was placed in charge of that very important office. He is now a vice-president and director, and is at the head of the Credit Conference Committee of the Manufacturers Trust Company.

"He was only a junior clerk at the time when his superior officers were asking me to wait while they 'called Henry.' If any young man wants to know the secret of promotion, he can find it in the story of Henry C. Von Elm.

"Since we bought the Broadway Bank, twenty years ago, we have acquired many other banks. In no case have we simply cleaned out the old staff of employes and installed a new set of workers. That, it seems to me, would show a spirit of ruthlessness

that would destroy the faith and the loyalty which should be the corner stones of an organization.

"I believe in humanity in business! In one of the banks which we acquired I noticed an old man hobbling painfully around the place. I asked about him and was told that he was a messenger and watchman named Sullivan. I had him come to my office.

"'How long have you been with the bank?' I asked him.

"'Twenty-two years,' he said.

"'Do you work every day?'

"'Every day and Sundays,' he told me.

"'When do you take your vacation?'

"'Oh, I never take a vacation!' he said. 'The bank couldn't spare me.'

"'Well,' I said, 'we're going to try it now. You go off for a month's rest. Your pay will go on as usual.'

"He went out, with tears of gratitude in his eyes. The bank owed him twenty vacations; but he had been afraid to ask for one, so he never had been given one.

"When he came back, at the end of the month, he seemed no better. So I inquired into his circumstances, found out how much he would need to support him, and arranged to have him receive a pension for life.

"In another bank which we acquired the president was old and ill. On account of his age and his health, he could not continue in that position. We

might simply have turned him out. He had not been in our service previously, and we might have claimed that we were not responsible for him. Instead, we paid him a pension which supported him in comfort until he died.

"In these and other cases, I felt that in buying a business I had also bought the faithful servants of that business — just as I myself was once 'bought' by a new employer. This is one of those human responsibilities which, as I said before, I believe should be recognized as an obligation.

"It often happens," he said, smiling, "that when we have accepted these responsibilities, and have put them down on the debit side of life's ledger, we find that they belong on the credit side instead! Some people never give themselves the chance to learn this interesting fact about bookkeeping."

"Apropos of Bookkeeping," I said, "you spoke of the fact that you knew you could hire men who understood the technical side of banking. But even though an executive doesn't have to do the detail work himself, can he command the respect of his subordinates if he doesn't know *how* it should be done?"

"Under certain conditions," said Mr. Jonas, "yes! I think he can. Suppose you became the head of a business which is new to you. The men under you may know — and they *know* that they know — certain small groups of details which are 'business Greek' to you. But if you, standing above it all, prove

that you see it as a whole, that you see it clearly, and that you know how to make it 'march,' they will respect you.

"The whole is greater than any of its parts. And any man who can master the whole, can master the parts. If, while you are doing this, you don't bluff, if you don't pretend to know what you do *not* know, you will receive not mere respect, but a very cordial and friendly respect.

"As for myself, I wasn't so ignorant of technical details as it may seem. I had been a bookkeeper. When we started the Citizens Trust Company we had a small staff; and in balancing our accounts I often came to the assistance of my clerks. They used to say I had an uncanny ability to put my finger on the spot that was causing differences or difficulty. Even today my help is sometimes in demand to solve some troublesome detail.

"Perhaps that is another test of an executive. He should know *how* to do every phase of the work of his organization; but he himself should do as little of it as possible. He should have *other* men doing it — and doing it right. That is what you might call 'the ideal state' in business.

"For years I worked toward this ideal state. Until about four years ago, I never took a vacation. Now I take a month or more every year. I live at my country place on Long Island. And I don't come into town on Saturday; I usually play golf instead.

"I do not follow this program because I am

getting lazy, or self-indulgent. I am simply acting on a principle which I know to be all-important: A business must not be like an arch which will collapse if the keystone — one man — is removed. It should be more like a regiment of soldiers which, with the commander gone, will fight on under other leadership; and not because of the identity of the leader but because all their traditions and training and faith and loyalty have made them eager and able to fight.

"You see how it is," he said, with his slow gentle smile; "I come back inevitably to the human element. That is the essence of business and of living. Some of my friends — over-kind ones, perhaps — have referred to me on public occasions as 'the man who humanized banking'. I would rather have that said of me than to be called 'a Napoleon of finance,' a 'Commercial Caesar,' 'master of millions,' or any other fanciful title that would sound only like the clinking of dollars."

Perhaps the estimate of my own co-religionists may be brought forward with interest. Louis Rittenberg's article in the *American Hebrew,* August 31, 1923, under the heading *"Nathan S. Jonas, Humanitarian; Banker of Vision and Working Philanthropist",* is reprinted herewith:

AMERICAN HEBREW ARTICLE

In these days of standardized evaluation one hesitates to measure the stature of institutions and

men accustomed to doing things with human fellowship as their primary inventive.

That such estimates are attempted at all may be ascribed to the fact that individuals and institutions of such calibre are few and far between. Moreover, many of these shrink from the glare of publicity. Their utter absorption in the basic aims of their activities makes them impervious to all else.

Such a combination of almost hermetic reserve is the Manufacturers Trust Company of New York and its president, Mr. Nathan S. Jonas. But for an inclination to read between the lines of stereotyped announcements one would scarcely suspect humanitarian ends in the evolution of the former. Much less would one surmise that this institution owes its extraordinary growth to the vision and masterly helmsmanship of the latter, with whom its destinies are closely linked.

Instead of merely noting the statement that the Manufacturers Trust Company has just established its ninth (or tenth) branch, we are instinctively led back to that day in 1905 when Mr. Jonas conceived the idea of organizing a trust company in Brooklyn. Aided by several kindred spirits, he founded, without fanfare, what was known as the Citizens Trust Company.

By this time Mr. Jonas had traversed a path studded with experience as errand boy (at the age of 13), bookkeeper, traveling salesman, insurance solicitor and banker. Each of these had taught him

the value of mutual understanding between employer and employe. He realized that, in order to make people really happy, it is necessary to imbue them with that feeling of democracy which the founders of our nation had intended to exist among all Americans. And he could think of accomplishing this in no better way than by personal example.

Mr. Jonas, busy and self-effacing man that he is, shuns the interviewer, by whom he is time and again besieged. We, therefore, had to resort to what is perhaps a more accurate source of information regarding him.

Mr. Daniel Lipsky, private secretary to Mr. Jonas for the past five years, is bubbling over with enthusiasm and reverence for the latter. From him we glean that Mr. Jonas is endowed with a gamut of human qualities which leaves but little room for any of the frailties one likes to associate even with the most sterling characters.

We learn, for example, that Mr. Jonas has never been known to become ruffled. He is calm and collected under the most trying circumstances. Money represents to him merely a medium of philanthrophy, an agency to bring sunshine into the lives of those who live behind the clouds. In this his generosity seems to know no bounds.

What is deducted on his income tax report under the heading of charity represents but a fraction of what he actually contributes to the alleviation of material suffering. We are also reliably told that this

impulse to do good asserted itself in Mr. Jonas long before he had the means to act upon it.

His dynamic personality overcomes all obstacles whenever the objective is public service or aid to the needy. An indefatigable worker, Mr. Jonas is on the job every working day of the year. Moreover, he finds time to visit every one of the branches of the Manufacturers Trust, so that he is constantly in touch with the needs of his 750 employes, every one of whom he knows either by name or by sight. Promotion of employes is in every instance submitted for his approval.

Mr. Jonas regards those that work for the Manufacturers Trust as part of his own family, about whose welfare he is just as solicitous as about that of his charming wife and daughter.

There is but one dark shadow in the domestic bliss of the Jonases — the memory of a little son, who fell prey to infantile paralysis. But even this cruel blow has been made an occasion to do good. The name of the departed child will be preserved for posterity, in that on September 9th a park, adjoining The Jewish Hospital of Brooklyn, will be formally dedicated and named Jay Seth Jonas Park. This park, a masterpiece of horticulture, will be open to the convalescing patients of the hospital.

Foremost among the philanthropic activities of Mr. Jonas (they are too numerous to record here) is the Brooklyn Federation of Jewish Charities. Not only is he the largest individual contributor but he

is also looked upon as the soul of that institution. His resourcefulness and courage in raising funds when the treasury is at a critical ebb have endeared him to people engaged in similar noble endeavors throughout the country.

The Jewish Hospital of Brooklyn, too, owes its remarkable development to the foresight and prodigious labors of Mr. Jonas. The institution is non-sectarian and is one of the largest and best-equipped hospitals in the country.

Whenever it is possible, Mr. Jonas marshals the forces of his whole institution, the Manufacturers Trust, behind the charitable efforts that have his sympathy. Thus Mr. Jonas and his staff gave their utmost support to the various Liberty Loan drives, subscribing $2,250,000 to the First Loan, $3,750,000 to the Second, $6,000,000 to the Third, and $13,500,000 to the Fourth.

Mr. Jonas figured prominently as County Treasurer of the United War Work Campaign in 1918. Here he served as an inspiration to his Catholic and Protestant colleagues.

Though not of robust physique, Mr. Jonas, never content unless arduously in the thick of some charitable movement, often disregards the effects such work may have on his health. Until recently he found but little time for athletics. Golf does claim now whatever leisure he has, with excellent benefits to his vitality.

One of the unique features, inaugurated dur-

ing the war at the initiative of Mr. Jonas, which distinguishes the Manufacturers Trust Company, is a profit-sharing system whereby every employe receives a sort of an annual dividend, amounting at present to 16 per cent. of their salaries. They receive the same dividend on salaries that stockholders receive on their stock. Nor is this all. There is also a group life insurance in force which insures every employe for $1,000, payable, upon death or incapacitation, to his or her beneficiaries.

Mr. Jonas enjoys the absolute confidence and affection of his fellow bankers. His judgment in financial and civic matters is much sought after.

As an illustration of the forcefulness with which Mr. Jonas tackles all tasks, one may cite the last campaign of the Brooklyn Federation, in which he virtually compelled people of means to contribute. By urging that, unless they gave liberally, the names of those of high financial repute be made public, he aroused all others in the community to sense of duty unparalleled in the history of that institution. Men and women came forward nobly, and the incident stirred up such widespread interest that Mr. Jonas was showered with congratulations.

It is thus no exaggeration to say that Nathan S. Jonas is one of the leading Jews of the country —one to whom universal human happiness means much, and one whose heart and mind work in unison for the attainment of that happiness.

PART II

Chapter Five

The Story of the Organization of The Jewish Hospital of Brooklyn

The tale of my life now shifts away from business. But my life had *never* been all business, as the reader must already have noted. I do not recall any time, from boyhood on, when I was not organizing something; and only now, looking back over my life, do I realize that I had something of a passion for organization, an urge to get people to do things.

To me, in those days, it seemed that there were so many important things to do, and nobody seemed to be taking steps to do them. They did a lot of wishing, but nothing happened. As soon, however, as I organized them for doing something, I could get action.

So, way back in the Nineties, as a young man, I learned what we could call the *lesson of leadership;*

namely, that a large number of people in this world are perfectly ready, even eager, to give their time and energy and money to a good cause, provided someone in whom they have confidence will show initiative, decision, and lead them.

Most people are static, not dynamic, and they await dynamic will and leadership to help them accomplish things. They usually admire extravagantly this capacity for leadership — I think beyond its just deserts, because a true leader never finds it hard to lead; it is as natural to him as *following* is to other people.

He needs to know (1) just what he wants to do, (2) just how it can be done, (3) just how to subdivide the task, (4) just what qualities each task requires, (5) just who has those qualities, (6) diplomacy, (7) drive and determination, (8) persuasiveness, (9) optimism and faith in human nature, (10) sincerity.

But good lieutenants and good followers have to possess equally important qualities, and are in fact equally as important as the leader. It is an error to give most of the credit to the leader; he also serves who fulfils ably the task of following the leader.

I had many experiences in organizing. I was active in dozens of projects, movements and organizations, and from them developed skill in working with people for larger and still more worthy objects, whether social, sport, fraternal, charity or political

organization. If I wished to bore my readers I could recount scores of my activities, campaigns and organizings of a minor nature. They are too numerous, too local, too "dated." Even I have forgotten most of them, and am reminded of them only by reading over my scrap-book.

I organized bowling clubs, fraternal and cultural groups. In politics in 1900 I find I was helping to organize, with ex-Justice James S. Quigley, an opposition to the existing leadership of the Twentieth Assembly District. I had been president of the 28th Ward Democratic Association, a position I resigned to join with the independents. We were successful in organizing a new Brooklyn Democracy, free from low-grade political influences. At about the same time I was active in Masonry, as Master of Euclid Lodge, No. 656 F. & A. M., and began a movement to erect a Masonic Temple building in Brooklyn.

Even with all this activity, I was always at the same time active in *charity work;* I was a member of the Hebrew Orphan Asylum Society, Hebrew Educational Society and other activities. Jews in greater number were pouring over the bridges into Brooklyn to live, to enjoy greater spaciousness and healthier life, and it was conceded by many that this movement would continue for years.

One day in 1901 I became possessed with the idea of a Brooklyn Jewish Hospital. There was no such thing in all Brooklyn then. I had admired the

work of a group of women who were operating a dispensary in Williamsburgh, under the leadership of Miss Mollie Marks; a friend of mine, Isaac Sternberger, having casually brought me there. These women had saved a few thousand dollars as a nucleus for a possible Jewish hospital which they, more than any of us, knew for certain was needed. The cause was very especially appealing to me, and I determined to have a try at it.

To this day a hospital is to me a magnificent human institution which it gives me pleasure and a deep sense of service to have a share in. At a hospital one may see, any day, or any hour of the day or night, the full range of human drama — birth or death, joy or sorrow, pain or pleasure, poverty or plenty, misery or happiness, fear or courage, piety and patience, or hysteria and rage, sanity and insanity, new-born infancy or the last hours of old age.

One can see not only the wonders and complexities of the human body as made by the Creator, but also the wonders of human knowledge and skill as evidenced by physicians and surgeons, science and laboratory men. These are the things that the word hospital mean to me, plus the application of charity and human kindness at its most needed time and place.

The very first thing I did about my idea of a Jewish hospital was to make a call upon Mr. Abraham Abraham, member of the famous Brooklyn department store firm of Abraham & Straus. Mr. Abra-



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ham was widely beloved in Brooklyn, and a man of known strong humanitarian feeling. He listened to me patiently.

"Young man," he said when I finished, "I would not like to discourage you, but I think you will agree that unless you can raise at least $100,000 for a modest building, the attempt would be useless."

"I agree with you," I promptly replied.

"Come to visit me at my residence this evening and talk the matter over further," he said as he looked me over, and as business matters pressed for his attention.

Before we met that evening — and this is the measure of the man — Mr. Abraham had conferred with a few of the Jewish doctors that he knew, and there were not many in Brooklyn then. He had spoken with Dr. William Linder, whom he knew the best, Dr. Jacob Fuhs, Dr. Leon Louria, and Dr. Joseph Merzbach, and other physicians he was acquainted with at that time. They all agreed that I was right; there *was* need for a Jewish hospital in Brooklyn.

"Mr. Jonas," said Mr. Abraham when I called at his home that evening, "I will agree to contribute $10,000 to your hospital fund if you and your associates will raise the balance of $90,000 within one year. But, based on my experience in Brooklyn in the past, I don't believe I will ever have to pay the $10,000."

I prepared a subscription list, asked Mr.

Abraham to put his name first on the list for the conditional $10,000, which he did. I then departed, confident of the future, despite Mr. Abraham's pessimism.

I had become acquainted with the late Mr. Felix M. Warburg through our association on the Board of Education. I asked for an appointment at his office where he was a partner in the firm of Kuhn, Loeb & Company, and was given time to tell my story as I had told it to Mr. Abraham.

"I would like to have you meet my partners, Mr. Jacob H. Schiff, Mr. Mortimer L. Schiff, and Mr. Alfred M. Heinsheimer," said Mr. Warburg after I had made my presentation.

"Here is a very enthusiastic young man," he told his partners in introducing me; "he would like to raise money, and is asking for tentative subscriptions conditioned upon raising a certain amount for the building of a Jewish hospital in Brooklyn, and I suggest that we encourage and help him."

I secured subscriptions from these four estimable gentlemen for a total of $11,000. Then something happened which I have told over and over again, and which was to have a great effect upon my future charitable efforts, because from that time on I could not become pessimistic or restrained, and my enthusiasm grew continually.

"Gentlemen, permit me to thank you very much for what you have done for me," I said as I was leaving.

"Mr. Jonas, do not thank us," said Mr. Warburg, like the noble gentleman that he was. *"It is a privilege for us to give this money, and we thank you for doing the work."*

To a hard-working young man who usually met with a negative attitude, and who had to beg hard for what he got, such a super-generous attitude or at least such a chivalrous point of view, was a fine spur; indeed, an inspiration; something to remember all your life. That visit started a friendship which was to be very helpful and cooperative right up to the time of the death of Mr. Felix M. Warburg on October 20, 1937.

With this excellent start I began gathering around me enthusiastic friends who believed in the hospital project. We held a meeting, and as the Brooklyn *Eagle* of May 1901 reports:—

"Interesting addresses were made and a musical program of unusual excellence was provided. Mitchell May, Hugo Wintner, Nathan S. Jonas and Dr. Alexander Demby, were among the speakers. It was proposed at this meeting to form auxiliary societies to work all over Brooklyn for the purpose of securing the cooperation of the wealthy Hebrews here, and to obtain the necessary funds with which to build and equip a modern hospital for Hebrews. The prospects for such a hospital are said to be at present extremely good."

We held other meetings, and the Brooklyn *Times* of June 1901 reports:

"The movement begun a short time ago by a number of wealthy Hebrews from the Eastern District to establish a hospital of that creed in this borough, is assuming remarkable proportions... The object is now assured, inasmuch as one of the merchant princes of this borough has given his word to aid the work in a most generous way financially. To Nathan S. Jonas belongs the credit of interesting Mr. Abraham...

"Mr. Abraham informed Mr. Jonas that he wanted it understood that he at all times was willing to encourage such active work as the Society is now doing. In reply Mr. Jonas told me the Society would have a membership of 1000 by Oct. 1...

"Dr. J. Fuhs, one of the prominent Jewish physicians of this city, informed the Society that he would help it financially and otherwise. Commissioner of Jurors Jacob Brenner sent an encouraging letter saying that 'the fact that such a large Jewish community as the one we live in should be without an institution such as the one proposed by you, should make every Israelite feel that he has been derelict in his duty.'...

"In addition to Mr. Abraham's pledge, promises of aid have been received from Joseph H. Meyer, Broadway jeweler, Louis Newman, whole-

sale shirt manufacturer, and Aron Aron, wholesale butcher.

"To them will be due the credit for the evolution of the little dispensary on Johnson Avenue to a beautiful hospital, a standing monument to the generosity of the wealthy Hebrews of this Borough to the less fortunate of their race. The little dispensary in the Eastern District ghetto, under the able supervision of Dr. Alexander Demby and President Robert Strahl, of the Society, has done a wonderful and noble work in succoring the poor and sick Hebrews in the crowded tenement district.

"Hugo Wintner, in his speech said, 'My friends, in this great cooperative world, there is no such thing as charity. The nearest approach to it is the concept of justice. In fact, the Old Testament used the words synonymously. Today we ask but for simple justice at the hands of the rich Jewish people of this borough — justice to their own better instincts, justice to their humbler and poorer coreligionists, and justice to their city's needs.

" 'It is none but simple duty to cool the fevered brow and smooth the pillow, to pour balm on the wounds and to support the sick and crippled. What greater duty than this hath man than towards his God? Therefore you and I and all those who are about to enlist themselves in this cause deserve no other reward, than that which comes to him in all ages, who has seen his duty and performed it.' Other brief addresses were made by Isaac Sternberger,

Miss Mollie Marks, Mrs. Lena Jacobs and President Robert Strahl."

From these items may perhaps be glimpsed the lively, even dramatic struggle we made to do what Mr. Abraham Abraham (who surely could be expected to know his Brooklyn even better than I did) had predicted was unlikely. But we used new methods, giving the public some entertainment, not just dull requests to put their hands into their pockets.

We gave for example a splendidly successful Grand Charity Fair at the old Brooklyn Academy of Music, operated by a Committee of Four Hundred, which produced some $40,000; a result which anyone who knows money-raising will realize was exceptional. It would, as a matter of fact, be regarded as exceptional even today, 38 years later, in an infinitely richer Brooklyn.

With this, together with other subscriptions obtained, I was able to go back to Mr. Abraham *before the year was over* and announce to him that we would, within a very short time, ask for payment of the $10,000 conditional pledge. I will admit it was a proud moment.

"I am delighted!" was Mr. Abraham's comment. Others who had made conditional pledges were also called upon — and The Jewish Hospital of Brooklyn was a reality. It was incorporated on

November 9, 1901. The officers until the first annual election in November, 1902, were as follows:

Albert L. Levi, President; Edward C. Blum, First Vice-President; Aaron Levy, Second Vice-President; Henry Roth, Treasurer; Nathan S. Jonas, Secretary; Ralph Jonas, Assistant Secretary. The temporary office of the hospital was in my office at 1028 Gates Avenue.

The first annual meeting of the Society was held at Temple Israel, Bedford and Lafayette Avenues, Brooklyn, New York, on Sunday afternoon, November 16, 1902, at which meeting the following officers were elected: President, Abraham Abraham; First Vice-President, Louis L. Firuski; Second Vice-President, Aaron Levy; Treasurer, Henry Roth; Secretary, Nathan S. Jonas.

Mr. Albert L. Levi, the first president, rendered a report which, because it is historical I venture to give in full in the Appendix at the rear of this book, together with other purely historical data. In his report President Levi referred to the "smouldering" sentiment for a Jewish hospital which "simply needed a Moses to come forward and kindle the flames of enthusiasm; and thanks to the God on high a Moses came — but his name happened to be Nathan."

Abraham Abraham then became president of the hospital, and one year after its operation, in his annual report (which I also present in the Appendix) he expressed his amazement that the hospital

had developed so soon into an operating actuality. "At this period a year ago," he said, "no one, however optimistic, fancied or could conceive by any stretch of the imagination the possibility of our possessing a hospital within 12 months. It appears like a Providential dispensation in our behalf."

He then also reviewed the failures of other previous attempts to establish hospital service (which had doubtless been responsible for his original pessimism) and recorded that The Jewish Hospital had purchased the Memorial Hospital located at Classon and St. Marks Avenues and Prospect Place and was its owner, free and clear.

Mr. Abraham also analyzed the reason why the Jews of Brooklyn had been accused of lack of public spirit. He said that in his opinion it had been due more to lack of active leaders than to disposition.

"All it required," he asserted, "was a leader who could inspire others with his enthusiasm and with his earnestness and determination to attain the object. As my predecessor said, the needed Moses came forward in the person of Mr. Nathan S. Jonas. All honor to Mr. Jonas. The work he accomplished will stand to his everlasting credit, and many a parched and fevered lip, and many a sufferer destined to be relieved in the hospital, which the French so beautifully call 'Hotel de Dieu' (House of God), will utter a blessing in his behalf."

Mr. Abraham reviewed, like the good busi-

ness man he was, the statistical picture: 100,000 Jews in Brooklyn, from whom in two years we had gathered in cash $125,000. The Hospital Society had 1504 members. He pointed out the antiquated and inadequate hospital accommodations of Brooklyn, and the report of physicians that a new wing with 100 beds could be filled readily. His report was a masterpiece of scholarly good sense.

Mr. Abraham, by the way, had his own version of my famous first call upon him. In 1904, when the Directors of The Jewish Hospital gave a dinner in my honor at the Unity Club, Mr. Abraham, then president of the hospital, recalled it in these words:

"Three years ago I was convalescing from a serious illness when a visitor called at my home. He sent up his card and soon afterwards Nathan S. Jonas was ushered into my room. That was the first meeting between us. Mr. Jonas unfolded a tale in which he said that he would raise $100,000 in one year for a Jewish Hospital if I would sanction such a movement.

"He was earnest in what he said, but frankly I looked upon him as a man who did not know what he was talking about. However, his enthusiasm impressed me and I told him to go ahead.

"Today we have a hospital which will be in full operation soon, and we are $175,000 better off than we were several years ago. What we needed to raise this sum and establish a Jewish hospital was

an earnest energetic leader. Mr. Jonas, the credit of great results belongs to you.

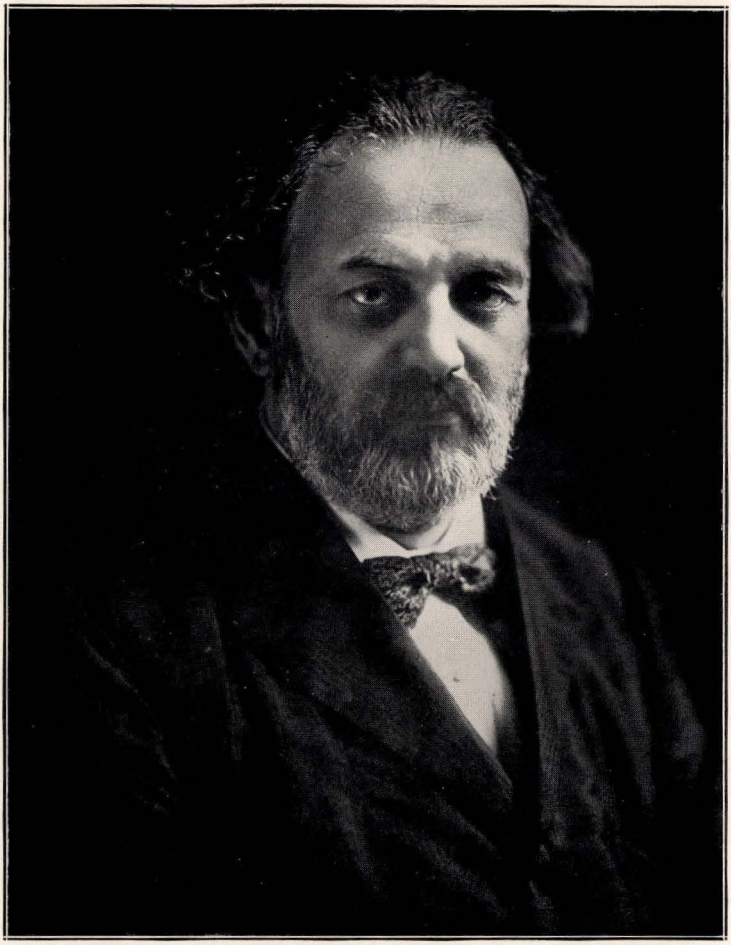
"We are proud of this and honor you. This small gathering could have been ten times larger if we so wished, but we desired to make it as quiet as possible. In order to show our esteem and appreciation for what you have accomplished, permit me to present to you this set of Encyclopaedia Britannica."

The Encyclopaedia was in a beautiful, highly-polished case, and as I looked at it, I thought of the boy in his teens working from 7 to 6 and attending night school, gazing with tender awe at a set of the Encyclopaedia which he saw on the school shelves; hardly even daring to hope that some day he might own a copy of this famous receptacle of so much knowledge. I *did* dare to hope, then; but that I might have such a set *presented* to me was truly beyond my boyish dreams!

Thus The Jewish Hospital grew. Difficulty was encountered at the beginning because there were so few Jewish physicians and surgeons in Brooklyn; in fact the hospital had to be staffed mainly by non-Jewish doctors.

(At this point it may be appropriate to say that from that day to this the Hospital has been non-sectarian, and this policy is engraved in stone over the entrance).

Those physicians invited and accepting were



MY DEAR FRIEND
DR. LEON LOURIA

of the highest type available in Brooklyn, and they did much to add to the good work and high standing of the hospital, especially in its early years. While I was very friendly with all the staff, there grew up a deep respect and affection for two particularly able men, Dr. Leon Louria (who died on August 27, 1923), and Dr. William Linder.

Dr. Louria had an especially wide following. He was born in Russia, wore a Russian-type beard and was a brilliant diagnostician. The first superintendent of the hospital, Mr. C. Eugene Strasser, was a former European army officer, who, while a stickler for discipline, also had a sense of humor. A woman patient in the early days of the Hospital approached the superintendent and asked him to recommend a physician.

"Madam," he said, "we are not allowed to make recommendations. We have two very competent attending physicians—Dr. Leon Louria and Dr. Joseph Merzbach. I can only say to you that my own physician is Dr. Leon Louria."

I must say more about this rare man, Dr. Louria. As I said to the mourners at his equally remarkable funeral (attended by thousands, most of them poor, some of whom fainted from their grief), Dr. Louria "was more than just a physician; he was an angel of God upon earth, lover of his fellow men; his soul in his work." Not only did his patients love him, but the doctors and nurses as well. Assistant Superintendent Birdseye says that Dr. Louria never

missed a single day in making his rounds of the hospital; often returning in the afternoon to a critical case.

It was a policeman who recalled to us that Dr. Louria had commenced his practice in a little basement office in Williamsburgh, treating visitors for fees as small as 25 cents. Just before his death his large calling list included many poor people who could still pay no more than that original 25 cent fee. They got the same professional care as his millionaire patients. He was with the Hospital for 17 years, and two of his sons are now on the Hospital staff, Drs. Alexander L. and Henry W. Louria.

Still another relative, his son-in-law, Dr. William Linder, is also connected with the Hospital, and more will be said of him later. There is now a Dr. Leon Louria Memorial Hall at the Hospital.

Fortunately, as the Jewish population of Brooklyn increased, the number of competent young Jewish doctors and surgeons kept pace. The ambitions of Jewish parents to have their sons become lawyers, doctors or rabbis is proverbial, and Brooklyn had plenty of ambitious Jewish boys. The Jewish Hospital really gave young Jewish doctors their first opportunity, as there was very little room for them in the then existing non-Jewish hospitals.

Mr. Abraham was succeeded as President by his son-in-law, Mr. Edward C. Blum, of the firm of Abraham & Straus, who served with distinction for many years and was succeeded by Mr. Joseph J.

Baker, who served continuously as President for over twelve years, almost to the time of his death in 1938. Under his splendid leadership the Hospital attained its greatest growth.

In 1915, as the developing size of my bank work demanded my time, I was obliged to relinquish active connection with the Hospital. Resolutions regarding my departure, spread upon the minutes, read in part:

"When Nathan S. Jonas entered the field of communal work in Brooklyn the possibility of a hospital erected and maintained under Jewish auspices was a dream. Some of the then leaders even scoffed at it. Though he was but a stranger among them, his earnestness and determination soon attracted and interested a sincere band of loyal workers. Within a comparatively short time, what was only a hope had grown into a remarkable reality.

"*From the very beginning up to the time of his departure he had been one of the hardest and ablest workers.*

"His persistence and zeal have been an inspiration to his fellow directors. His judgment and discernment have been a forceful influence in directing and maintaining the policies of the Hospital.

"Even now as he goes away, he has begun a spirited movement for the removal of a burdensome debt.

"He combines with his masterful resource-

fulness a charming and gracious personality which has endeared him to his associates. They deeply regret his withdrawal from their regular councils, but are happy to know that although compelled to respond to the call of duty in a broader field, his abiding love for the work here will make him always ready to give them the benefit of his experience and judgment.

"The Jewish Hospital of Brooklyn, as long as it stands, will be a monument to the perseverence, ingenuity, hopefulness, loyalty and sacrifice of Nathan S. Jonas. And as he leaves, each of his fellow directors may truthfully say to him: *'Thou Wert My Guide, Philosopher and Friend'."*

Naturally — as the resolutions hinted — I did not give up my lively interest in the Hospital. I continued to make its financial welfare a prime concern of mine. In 1916 Mrs. Jonas and I had suffered the loss by death of our 13 year-old son, Jay Seth Jonas. Some years later, in 1923, we sought some way to create a memorial for him.

An idea came to me while we were laying the cornerstone of the Abraham Abraham Memorial Building, at the Hospital. I noticed that adjoining the Hospital was a large vacant plot.

"Why not," it occurred to me, "transform that plot into a park, as a memorial, which would be a benefit to the hospital patients, doctors, nurses and visitors?"



DEDICATION OF JAY SETH JONAS PARK

(Inset: Photo of Jay Seth Jonas)

Left to Right: Hon. Edward Lazansky, Hon. John H. McCooey, Hon. John N. Harman, Hon. Royal S. Copeland, Very Rev. Monsignor Francis O'Hara, Hon. Edward Riegelmann, Mrs. Jonas, Max Abelman, Mr. Jonas

This idea seemed good to all who heard it, and the New York *Evening Journal* had an editorial about it, at the time of the park's dedication, September 9, 1923:

"What was once a dreary plot has been transformed. There are pleasant walks and groves in which patients in days to come will enjoy the moments in convalescence and bless the names of the donors.

"Money has been spent lavishly by the Jonas family to make it one of the most inviting spots of its kind in the country. It has a fernery, a rock garden, several pretty fountains, rose arbors and pergolas. Many of the shaded walks are named after the flowers and shrubs that line their paths...

"In gratitude for the gift, the Directors of The Jewish Hospital will at the same time unveil a bronze tablet to the memory of the boy for whom the park is named. The gift of Mr. and Mrs. Jonas will continue to bear fruit with the years. It will be a most acceptable New Year gift for the Hospital, its patients and staff."

Mrs. Jonas and Mr. Max Abelman designed and planned the park. A flag pole and flag were contributed by our daughter and son-in-law, Mr. and Mrs. Jules E. Rosenthal. The program for the dedication of the park was presided over by Justice Edward Lazansky. Miss Dorothy Pilzer sang, and U.

S. Senator Royal S. Copeland made an address, as did also Hon. Edward Riegelmann, Borough President, and John H. Harman, Commissioner of Parks. Max Abelman was director of ceremonies.

When the Hospital required the ground for its new building, the Park was dismantled, but the fountain from the park still stands in one of the niches of the Hospital on Prospect Place.

The Jewish Hospital was destined to enlarge to full metropolitan size, that was evident. The need was there, the goodwill was there, the friends were there. As a result, one of the most unique events known in hospital history took place in 1926: a dinner given to Mrs. Jonas and myself became a rostrum from which to announce, as a surprise, the virtually complete accomplishment of an enlarged Jewish Hospital, with $1,250,000 raised; all without a word of any money-raising campaign, all without the beating of any publicity drums or any advance fanfare.

Those who were present on that occasion (Hotel Biltmore, January 15, 1926) are not likely to forget it, so they have often told us.

It was so sensational in its effect that it snapped the fund almost instantly to the full $1,500,000 mark, because the diners insisted hectically on getting their contributions in before it reached the top mark, so nearly accomplished already.

From a cool examination of that dinner I am told it looked like a masterpiece of money-raising



DINNER

to

MR. AND MRS. NATHAN S. JONAS

given by

THE JEWISH HOSPITAL
OF
BROOKLYN

in recognition of their devoted and unselfish
service to the community
and more especially to the hospital

January sixteenth
Nineteen hundred and twenty-six
at the
HOTEL BILTMORE
New York

HOTEL BILTMORE HOSPITAL DINNER

strategy, and my record as a money-raiser, which reached considerable height in the Liberty Loan drive period, was sent up to a new high. But actually it was not a deep-laid plot at all; it was really mostly shoe leather! The $1,250,000 fund accomplished *before* the dinner was the real job. The remaining quarter of a million was just the final fillip, the whipped cream on the cake, and the ultimate flourish of trumpets.

The secret had been kept for three weeks. I had personally undertaken to see the logical men of large possible contribution, for obviously a $1,500,000 fund for a new enlarged hospital was a major undertaking, possible only if large individual contributions were made by a few men. I had agreed to raise a million if the Hospital board would raise half a million. I had secured $100,000 each from seven men, alone.

The dinner had been arranged as a complimentary one to Mrs. Jonas and myself. Nurses from the Hospital had distributed souvenirs, and an excellent menu had been consumed, while speeches of pleasant appreciation had been made (by President Joseph J. Baker, of the Hospital, James H. Post, well-known Brooklyn philanthropist, and Supreme Court Justice Edward Lazansky, Chief Justice of the Appellate Division).

Then I had risen, somewhat expanded by the all too laudatory words I had heard, and replied in some of the usual commonplace phrases suitable for

such occasions, — the best I could do, although they came from the heart.

"I have long noticed," I said, "that our hospital facilities are inadequate for Brooklyn, and I promised to raise a million dollars if the board raised $500,000 for an enlarged hospital. But now I will let you in on a secret: *most of that fund-raising is now actually accomplished.* I have $850,000 and the board has $400,000. *We're almost over the top this minute.*

"All we need is a paltry $250,000 more, and as I look over this audience, *I think this ought to be the place to get it, and get it in a hurry, and close the whole matter tonight.*"

The great dining room, filled with 1200 people, was instantly in an uproar. The friends of the Hospital had not dreamed that realization of our plan for enlargement was so near. Diners in all parts of the room tried to get my attention. Louder and louder they shouted. They raised their hands and called out pledges of contributions all the way from $100,000 down to $25.

I kept a sharp eye on them all, and so did my assistants, taking down pledges, and within an incredibly short time — a matter of minutes, actually — the full goal of $1,500,000 was achieved. The audience had been willing to pledge much more than the $250,000 needed, but my salesman's instinct told me to stop them and refuse to take more than needed.

Anyhow, it was a record in amount for one individual hospital society to secure.

"I've got it!" I shouted. "We do not need a cent more." There was actual disappointment in many directions from those who had failed to get in their contributions; but the general feeling was one of high elation and greater goodwill than ever for the Hospital.

The Brooklyn *Standard Union's* account of the dinner, in its headlines and first paragraphs, gives the flavor of the affair, and the main contributions:

$1,250,000 For Hospital Is Raised, Says Jonas, Springing Big Surprise

$1,500,000 *Mark Reached by Diners After Sensation Is Sprung — Praises of Brooklyn Banker Sung by Eminent Brooklynites — He Responds by Divulging Momentous Secret*

Some subscribers to Hospital Fund:

Nathan S. and Ralph Jonas, $100,000

From Benjamin Namm and Mrs. E. A. Baum, in memory of the late A. I. Namm, $100,000

Mr. and Mrs. E. C. Blum, Walter N. Rothschild and the Abraham and Straus interests, $50,000, in addition to $10,000 from H. Grant Straus, as well as a memorial fund created by the late Abraham Abraham of $50,000

Jerome Lewine, $20,000
Dr. William Linder, $20,000
Anonymous, $100,000
Eddie Cantor, by telegram, $5,000
Mr. and Mrs. Frederick Brown, of Manhattan, $100,000
Mr. and Mrs. Louis Gold, $100,000
Mr. and Mrs. James H. Post, $25,000
Justice Edward Lazansky, pledged to raise $25,000
Sol B. Kraus, $100,000
Mr. and Mrs. Jacob Levy and Mr. and Mrs. Nathan Levy, $100,000

Perhaps, out of respect for the original purpose of this occasion (to honor Mrs. Jonas and myself), I should quote a little—just a little—from the speeches:

Joseph J. Baker, President The Jewish Hospital:—

"Mr. and Mrs. Jonas are responsible for the great increase of facilities of The Jewish Hospital dispensary so that it can care for thousands of free cases... Mr. Jonas is a man who gave unselfishly of his time, money and energy in order to help the poor and needy of the city."

Supreme Court Justice Lazansky, of the Appellate Division:—

"In the past quarter of a century Mr. Jonas

has been the spirit of our spirit, the lamp, which has lighted us on our way, the leader who has emboldened us to make efforts and undertake tasks which were beyond our ken under earlier leadership.

"And we must say with frankness that he has never left his place—he has kept his poise—he has remained as modest and gentle in the glamour of prosperity and influence as he was when the struggle was severe and the road heavy. He has always believed in his fellow-man. He believes there is goodness, generosity, humanity, friendship and justice.

"The harvest of real leaders has been lean in these days of unprecedented industrialism when men are marching to the jingle of golden shekels. But we are thankful for what we have. We are particularly grateful for Nathan S. Jonas. The indifference and discouragement of men of place and resource did not stay him. His enthusiasm could not be repressed by those who lived in the glory of their past.

"Fearless and determined, a real leader had arisen. Without material resource, yet rich in the love of his fellow man. Nathan — yes, Nathan the wise — then unknown and inexperienced, led the revival for bigger and better things.

"From the time he first asserted his fine influence, he has been, as it is already inscribed upon the records of The Jewish Hospital, our guide, philosopher and friend. We have sought his leadership and he has led. We have depended upon him and he

has been dependable. We have honored and loved him; he has been worthy of our honor and our love. We have placed heavy responsibilities upon him and he has met them with unvarying success. As he set standards before, he sets them today under changed conditions.

"Tonight we celebrate the laying of the cornerstone of a new Jewish hospital which, if I had my way, would be called the Nathan S. Jonas Hospital — the largest, best equipped hospital in Brooklyn. Even if my views were not followed, his name, though not carved on its walls, will shine forth boldly and clearly.

"But while he has been at the front and his activities are the ones observed, there has been one who, though unseen, has served with him. His hopes and ambitions have been hers. She has denied much to herself that he might give, and there has been no fine impulse which has resolved itself into action on his part which she has not shared.

"So tonight she too, is a part of the glory and honor which is his. Modest and unassuming in their demands, they give of themselves that the world may be better for their having lived. As it was in the begining, so is it today. Prosperity has not chilled their sense of love and duty. They may say of themselves: 'Our country is the world; our countrymen all mankind.'"

At this dinner the directors of the Hospital

presented Mrs. Jonas with a bronze replica by Tiffany of Rodin's beautiful statue, "The Kiss," a permanent treasure in our home.

Nothing is more true of hospital financing than that it never ends; that it must constantly seek more and more money. The record of hospital work in all America is a constant expansion of demand, and a constant struggle to meet the needs of building, equipment, modernization, labor and material cost, etc. The technical development of the hospital in this country has been enormous in the past twenty years.

Although I have just finished describing the $1,500,000 enlarged building drive which was made in 1926, the year 1928 found us needing considerable more money to complete our building program. Since a dinner at a big hotel had had such a happy ending in 1926, we used the same device again — a Silver Jubilee Dinner.

This celebration of the Hospital's silver anniversary was held during the first week of 1928, and there was a splendid and heart-felt indication at this time of the place which the Hospital had earned in the hearts of Brooklynites of all denominations.

At that time — also on the occasion of the brilliant and resultful dinner at the Biltmore, already described — the history of the institution was widely reviewed in Brooklyn newspapers. Of the thirty original directors over a score had passed away, but their first tiny fund of $3000 which they soon had

pushed up to $35,000 had gradually been transformed into a $6,000,000 hospital of the highest type and large size. Its fine world war record was recounted, nearly half a hundred graduate nurses having enlisted in the American Red Cross, most of them seeing service overseas.

The establishment in 1910 of a nurses' home at a cost of $100,000, and the development of the Training School for Nurses was also listed as a definite part of its quarter of a century of progressive service, resulting in 1912 in a class A rating by the State Board of Charities. The work of the Women's Auxiliary, also recognized just before the war, has a fine record of contributions and social service work. The affiliation in 1924 with Long Island Medical College, for under-graduate teaching of medicine, also marked a point in the progress of the institution.

By 1926 there had been an increase of nearly 4000 patients in ten years. In 1924 the generous aid of Mr. Harry Caplin made possible the establishment of the Harry Caplin Pediatric Research Laboratory, and the bringing of Dr. Benjamin Kramer to our Hospital from Johns Hopkins University.

No wonder, then, that the Silver Anniversary occasion of the Hospital was very generally celebrated by Brooklynites.

With our customary flair for the light, human touch on such festive occasions, a little playlet was rendered at the Silver Anniversary occasion, entitled



AT BILTMORE DINNER IN HONOR OF MR. AND MRS. JONAS
BY THE JEWISH HOSPITAL

Left to Right: Max Abelman, Armand Tokatyan, Ida Cantor,
Mr. Jonas, Mrs. Jonas, Eddie Cantor

"Gold-Diggers." The "dramatis personnae" was as follows: "Medicus", Dr. William Linder; "Divinus", Rev. Dr. Alexander Lyons; "Justitia", Justice Harry E. Lewis; "Kneads Dough", Joseph J. Baker; "Gets Dough", Nathan S. Jonas.

In this order, and on these subjects, the speakers, or players were introduced; and consequently, instead of being a stuffy occasion, as money-raising dinners are only too likely to be, everybody had a delightful time, with much laughter, and yet the facts about the Hospital received ample presentation.

A bookcase cabinet filled with books was presented to President Joseph J. Baker, our very able administrator, together with a portrait of him to Mrs. Baker. In his speech of acceptance Mr. Baker mentioned the fact that other rich men used their fortunes to create endowments bearing their names, but that even though it did not bear my name The Jewish Hospital was associated always and inevitably with my name, since I had endowed it not with my money alone but "by and of himself, by his own work, with life and spirit and growth." It was at this dinner and in that speech that Mr. Baker suggested that the Hospital be named after me.

We raised $700,000 at the Silver Jubilee Dinner, from the following people giving $1000 and over:

$250,000, Nathan S. and Ralph Jonas jointly (making a total of $350,000); $50,000: Mrs.

Aaron Levy, Mrs. Solomon Levy, Mrs. Robert L. Aron and Mrs. Samuel J. Flash, jointly, in memory of Aaron Levy; to be known as x-ray and light department. $25,000: Jacob and Nathan Levy, jointly gave $25,000 as did Joseph Michaels.

$12,000: Alumni Society of The Jewish Hospital.

$10,000: Mr. and Mrs. Herman D. Bob; Mrs. Jennie Jonas in memory of Jay Seth Jonas; Jerome Lewine, Mrs. Julia J. Neuburger, Mr. and Mrs. James H. Post.

The sum of $7,500 was given by Mr. and Mrs. Louis J. Horowitz and by Morris Salzman, Samuel Salzman and Benjamin Spitzer jointly.

$5000: Mr. and Mrs. A. N. Bernstein, Dr. and Mrs. S. R. Blatteis, Mr. and Mrs. Edward C. Blum, Eddie Cantor, Joseph Durst, Irving H. Isaacs, family and friends of the late Dr. William K. Jacobs, Mr. and Mrs. Louis J. Jaffee, Herman Kroll and Louis Carroll, jointly; J. Kurtz & Sons, Philip Levison, Alfred and Julius Liebmann jointly; Dr. William Linder, Philip H. Lustig, Mrs. Nathan Strauss, Mr. and Mrs. Sidney Weinburg, Hyman Zeitz.

Lester Sterzelbach gave $4500, while B. B. Englander and Samuel Mann donated $3000 each.

$2500: Joseph J. Baker, S. Gumpert and Jack Gumpert jointly; Mr. and Mrs. Charles Jaffa, Mr. and Mrs. Charles Kaye, Mr. and Mrs. Arthur S. Kleeman, Benjamin Lauterstein, Philip Leibowitz, Harold Linder, Ethel Jaffee, Dorothy

Deutsch, jointly in memory of their mother; Dr. John Linder, Joseph M. May, Albert Rosen, Mrs. Isabel Rosenthal, in memory of Jay Seth Jonas.

$2000: Louis Newman, Dr. Herman Shann, Isidor Strauss, Leon G. Werthheimer; while these were in the $1500 class: J. Arthur Fischer, Mr. and Mrs. Louis Jakobson, Sylvan Levy, Benjamin C. Ribman, J. Ronsheim.

$1000: Joseph Arons, Jesse Baar, Herman Basch, Dr. E. Leo Berger, Mr. and Mrs. Benjamin Blackman, Mr. and Mrs. John Bogart, Louis Brimberg, Henry Broder, Mr. and Mrs. James J. Brooke, M. Brukenfeld, Maurice Cantor, F. I. Ettlinger, N. J. Dahlman, Dr. John E. Daugherty, George Dressler, Mrs. Benjamin Englander, Mr. and Mrs. Fred Gretsch, Edward Gruenewald, brothers and sisters of Ralph K. Jacobs, Samuel Keller Jacobs, Mrs. B. Koven, Justice Edward Lazansky, Mrs. Nathaniel H. Levi, Harry A. Levine, Justice Harry E. Lewis.

Mrs. William Linder, Daniel Lipsky, Henry Newman, Mrs. A. I. Nova, David Nusbaum, Dr. Abraham Ravich, Alvin S. Rosenson, Mrs. Romana Rosenson, Dr. Joseph Rosenthal, Dr. Aaron Roth, Mrs. Rosa Roth, S. Rottenberg, Samuel B. Schenck, Mr. and Mrs. Arnold M. Schmidt, Mrs. Hortense Firuski Seligman, Dr. Charles Shookoff, Mrs. David W. Stein, Meier Steinbrink, Mr. and Mrs. Nathan Stern, Mrs. Tillie Strauss, Dr. Milton G. Wasch, Samuel Wasserman, Dr. W. L. Wolfson.

As may have been noted, a suggestion was made at the time of the Hospital fund drives during the Twenties, that The Jewish Hospital be re-named The Nathan S. Jonas Hospital. I had given only a polite, grateful, but non-committal assent to the suggestion at the time it was made, during dinner enthusiasm.

This matter was pushed to a head, but after careful consideration I had finally to reply definitely to President Baker of the Hospital, that I considered such a change a mistake. I wrote him under date of February 8, 1928, in part:

"During my absence for a brief vacation I have given much thought to the great honor and compliment paid to me in proposing to change the name from The Jewish Hospital of Brooklyn to The Nathan S. Jonas Hospital.

"I have now arrived at the conclusion that the best interests of the Hospital will be served by not changing the name.

"For twenty-five years the Hospital has made an enviable reputation, and prospered under its original name, which has been a matter of pride to the Jewish community, and in my opinion, a name which has become synonymous in the public mind with human and efficient service should be continued.

"I appreciate greatly the generous thought and action of the Board of Directors and hope that they will not be embarrassed by my request that the



AT GET TOGETHER DINNER OF THE JEWISH HOSPITAL

At Hotel New Yorker — November 3, 1930

Left to Right: Mr. and Mrs. Joseph J. Baker, Mr. and Mrs. Nathan S. Jonas, Mr. and Mrs. Ralph Jonas, Dr. and Mrs. Alexander L. Louria, Mr. and Mrs. Max Abelman

action be rescinded and that the name remain The Jewish Hospital of Brooklyn. I know that I shall be happier if that is done, and beg to assure you and the Board of Directors of a continuance of my active and enthusiastic support."

It appeared to me that the line cut over the entrance in the building stone, "Founded by Nathan S. Jonas" was all the credit one could ask, and I was perfectly satisfied.

When Joseph J. Baker resigned as president in July, 1936, I was asked to come back actively and take the presidency temporarily to help handle some difficulties with labor agitation, finance and staff matters. I was elected President in August 1936, and at once undertook to deal with the acute labor situation as I found it, in the same spirit of mutuality of interest which I had always found successful in bank employe relations. I held conferences with the labor leaders and with employes, and, after some difficult days, was able to eliminate friction and bring about an understanding which has lasted.

On October 1, 1938 I retired entirely from public life; at which time a farewell dinner was given in my honor at the Waldorf-Astoria Hotel, attended by some fifteen hundred people; an astonishingly affectionate and much appreciated tribute.

Because of the earnestness and enthusiasm of my friends at this occasion, honoring my retirement, which they climaxed by presenting me with a check

for $125,000 — in turn presented by me to the New York and Brooklyn Federations of Jewish Charities — I feel bound to describe some of the details of this dinner.

I was given a scroll extolling my services as founder and former president of the Brooklyn Federation of Charities (the story of which I have saved for the chapter following this).

A long list of speakers at this dinner said nice things about my services to the humanitarian causes: Hon. Harry E. Lewis, toastmaster; Supreme Court Justice Edward Lazansky, Presiding Justice of the Appellate Division; Alvin S. Rosenson, the new president of The Jewish Hospital; David H. McAlpin Pyle, president of the United Hospital Fund; Walter N. Rothschild, president of Abraham & Straus and chairman of last year's fund-raising drive by the Brooklyn and New York Federations of Jewish Charities; Supreme Court Justice Algeron I. Nova, president of the Brooklyn Federation of Jewish Charities; Solomon Lowenstein, executive vice-president of the Federation for the Support of Jewish Philanthropic Societies of New York City, Dr. Alexander L. Louria; the Rev. Dr. J. Stanley Durkee of Plymouth Church of the Pilgrims; and Mr. Isidor Leviton.

Others on the dais were Dr. Tsune Chi Yu, Chinese Consul-General of New York; Louis M. Rabinowitz, treasurer of the dinner committee; Charles Jaffa, president of the Nurses Training



GROUP PLANNING PROGRAM AT SEVENTIETH ANNIVERSARY
AND PUBLIC RETIREMENT DINNER

At Waldorf-Astoria Hotel, October 1, 1938

Tendered by The Jewish Hospital of Brooklyn

Left to Right: Giuseppe Bamboschek, Dr. Lester Rothman, Nathan S. Jonas
Max Abelman, Rose Marie Brancato, Isidor Leviton, Mrs. Jonas

School at Jewish Hospital; Dr. John A. Curran, dean of Long Island College Hospital; Ralph Jonas, an honorary director of The Jewish Hospital and brother of the guest of honor; Dr. Joseph Schwartz, executive director of the Brooklyn Federation of Jewish Charities; Dr. John B. D'Albora, president of the Kings County Medical Society; Homer Wickendon, executive director of the United Hospital Fund; Jesse Hartman, associate chairman and vice-president of The Jewish Hospital, and Max Abelman, secretary to the president of the hospital.

In addition to Mr. Leviton and Mr. Rabinowitz, those on the dinner committee were: Justices Lazansky and Lewis, co-chairmen; Morris W. Haft, Mr. Hartman, Carl Leff, Mr. Rosenson, Mrs. Herbert A. Sterzelbach, president of the hospital's women's auxiliary; Dr. Milton G. Wasch, president of the medical board; Dr. Alex L. Louria, Dr. Samuel J. Cohen, president of the junior staff; Dr. Alex G. Davidson, president of the Alumni Society; Miss Lena Isaacman, president of the Nurses Alumnae; Mrs. Viola Herschman, chairman of the Volunteers; Dr. Louis Berger, chairman of the physicians' committee, and Dr. Morris Hinenburg, executive director of The Jewish Hospital.

A few extracts from the speeches follow:

Dr. Solomon Lowenstein, head of New York Federation of Charities. — "All of us, as is evidenced by your present turnout in his honor, respect, honor

and love Nathan S. Jonas, not merely because he has been for many years the president of The Jewish Hospital of Brooklyn and because he has been president of the Federation of Jewish Charities in Brooklyn, but because he is the kind of man that we like to think of as a representative Jew in this great cosmopolitan community — a delightful, lovable personality, a man of character, a man of force and conviction without aggressiveness, a man with whom you can sit down and discuss matters in a quiet, gentlemanly way, and from whom, even though you cannot see eye to eye with him, you may be assured of a sympathetic, understanding hearing of what you have to say."

Algeron I. Nova, Supreme Court Justice, and President Brooklyn Federation of Jewish Charities. — "Mr. Jonas has lived for something. He has built himself a monument in that Jewish Hospital of Brooklyn which the storms of time will never be able to destroy. He has lived in kindness, in love, and in mercy.

"On the hearts of thousands he has indelibly written his name in letters that will always shine like the stars in heaven. I know a lot of people who last in the flesh, but I do not know too many who really live. I have read something somewhere that differentiates between living and lasting, and I think it went like this:

That man may last but never lives
Who much receives but little gives,
Whom none can love, whom none can thank—
Creation's loss, Creation's blank.

"But Nathan S. Jonas has lived and has given much more than he has received. He will never be a blank in the memory of Creation, because he has lived."

Mr. Walter N. Rothschild, President of Abraham & Straus.—"I don't know whether Mr. Jonas is a great man, because I don't know exactly what a great man is, but I *do* know that he has a great heart. I also know that the reason why we feel about him the way we do is that he has always been our friend, and we really love him. That goes not only for those of us who are here tonight but for practically everyone who has been fortunate enough to be in contact with him during his life in this city....

"There is one thing in the world that I think that none of us care very much for, and that is a person who feels his own importance. That quality Nathan Jonas has never exhibited in the slightest degree. He is a perfectly selfless person. I am sure that that is one of the things that has made us feel toward him the way we do....

"I am sure there is one other feeling that we all have in our hearts this evening, and that is that the honor which we would like to bestow upon him is

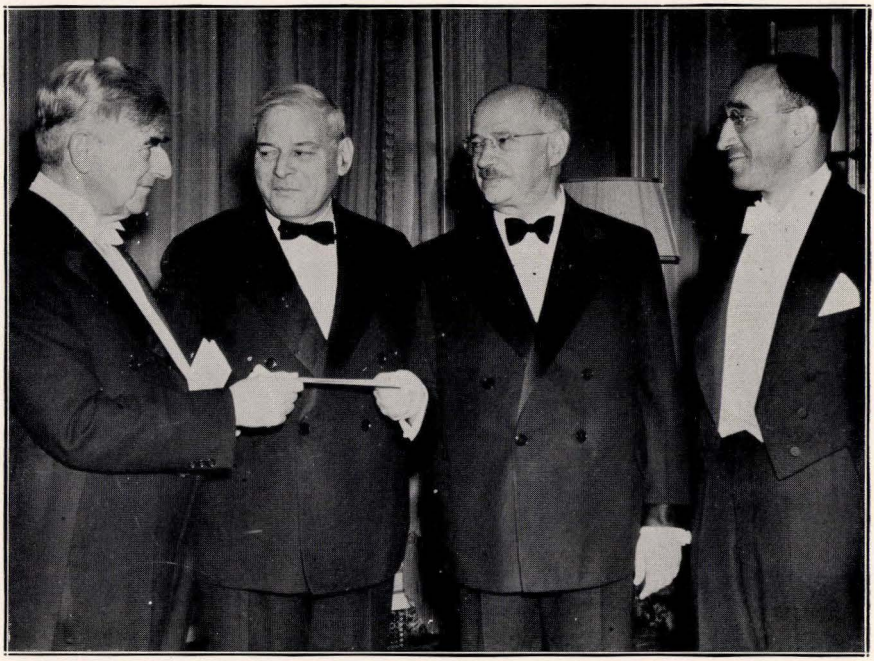
shared with a lady who is here this evening, Mrs. Jonas." (Applause.) "I know how steadfastly she has stood by him during all the years of his work in building The Jewish Hospital and the other institutions in this city."

Mr. David H. McAlpin Pyle, President United Hospital Fund. — "The late Justice Holmes at one time wrote, 'To think great thoughts you must be a hero as well as an idealist. Only when you have worked alone, only when you have felt around you that black cloth of solitude, more isolating than that which surrounds a dying man, and in hope and in despair have stood steadfastly to your own unshaken will, then only will you have achieved the secret isolated joy of the thinker who knows that in years after he is dead men who never knew him will be moving to the measure of his thought.'

"Those words to my mind picture Mr. Jonas. He has revealed the steadfast, unshaken will on numerous occasions, as I have reason to know."

Supreme Court Justice Edward Lazansky of the Appellate Division. — " In the philanthropic endeavors of the Jews of Brooklyn, Nathan S. Jonas has been the master mind, the real unchallenged leader. He has been the active founder of the new ventures.

"His judgment is constantly sought and followed, not only by his associates but by others en-



GROUP AT WALDORF - ASTORIA DINNER

October 1, 1938

Presenting Check for $125,000
to the New York - Brooklyn Federation of Jewish Charities
in Honor of Nathan S. Jonas

Left to Right: Hon. Edward Lazansky; Dr. Solomon Lowenstein,
Executive Vice-President New York Federation;
Nathan S. Jonas; Alvin S. Rosenson,
Succeeding Mr. Jonas as President of The Jewish Hospital of Brooklyn

gaged in similar endeavors. When he was away for a period on account of illness, the absence of his stimulating influence was seriously felt. He is a power for good wherever he has attended, in political, social, or economic circles. He is honored, and what is better, he is loved....

"Here is a mild and gracious-mannered man, gentle of speech but strong in conviction, who wields a mighty influence for good among his fellows of all creeds. He maintains no narrow-minded, parochial view. His concepts and visions are broad. His love for human-kind is not limited to his own. All peoples are his concern. While naturally birth and environment bring him closer to his own, his social welfare service knows no bounds. He realizes that the lives of others count as well as his own. He has led an unselfish life....

"Even in his most successful days, he has never changed. He believes that the great tragedies of life are due to the unwillingness of men to learn to know one another better."

Dr. Alex L. Louria, representing the Hospital Medical Staff. — "I shall heed the admonition of the toastmaster and refrain from disclosing any personal weakness of our guest; being his personal physician!....

"By definition, a hospital is a home for the sick. It is therefore appropriate that on any public occasion of hospital activity a medical voice be heard.

I speak to you, as Judge Lewis has told you, as the representative of my colleagues, the medical staff of The Jewish Hospital, and let us pause at this moment to recall the names of those doctors, not with us today, who made possible the institution of which we are justly proud.

"We have foregathered this evening for a multiple purpose; to meet socially and welcome the friends of the Hospital, who, I am glad to recognize, are legion in number; to acquaint them with the never-ending progress that we are making; and to pay public homage to Nathan S. Jonas and express our regret that he finds need to retire from the active direction of our institution."

Justice Lazansky then proceeded to present me with two gifts — first, the afore-mentioned $125,000 check for the charities fund; and, second, a large beautifully engraved silver platter for Mrs. Jonas and myself, who were of course deeply touched by this uniquely personal gift (with names of donors engraved on it). It has become one of our most treasured possessions.

The Jewish Hospital is today a highly integral part of Brooklyn's life. It has about 815 employes, an average occupancy of its 660 beds of around 80%, an annual turnover of close to $1,500,000. It is outstanding in the goodwill it enjoys, and in some of its features, such as the unique and highly artistic signed



Above
CUTTING THE 70th ANNIVERSARY BIRTHDAY CAKE

Below
THE GEORG JENSEN PLATTER
PRESENTED BY THE JEWISH HOSPITAL

murals on the walls of the children's wards and in its complete Jewish chapel.

It is non-sectarian not only in its announced policy but in its general acceptance by Brooklyn people of all religions. Technically and medically it ranks with the best. Even its dietary department was from the start outstanding, due to Miss Sara Klau, a splendid cook who learned the art in a good place (Vienna), and has been most efficiently in charge for 30 years. The hospital has a reputation for good food — as it should have, for it is widely admitted that the Jew, even the poor Jew, insists on food quality and good cookery.

The Hospital has also accepted the challenge to go beyond the ordinary care of the sick, its primary obligation. To limit its work to this would not be doing full justice — as I said in my annual report on the 35th year of the Hospital — to the medical, educational and research opportunities that abound in our institution. These activities have been progressing in the newly re-organized laboratory of the Hospital, and in the support of well-organized clinical meetings to which the medical profession has always been welcome.

Five courses in important branches of medicine have been given at the Hospital with excellent attendance. For example: A course in allergy under the direction of Dr. Matthew Walzer and his staff was attended by physicians from various parts of the United States and abroad. We also appointed Dr.

Ulrich Friedemann of Berlin, internationally known bacteriologist, whose career was interrupted by Germany's racial prejudices, as head of our division of bacteriology. Dr. Max Lederer is the head of this department.

During the year of 1936, as I recounted in my annual report, the Hospital cared for 15,615 patients, 646 more than in 1935; 36% of them treated free; while 29,647 patients made 187,982 visits to the out-patient department. 2,211 children were born in the care of the maternity services, and 7,367 ambulance calls were responded to. There were 129,000 laboratory examinations, 90% of which were free; 20,355 x-ray treatments made, 60% of which were free. 150,478 prescriptions given, 29% of which were free and 71% part-paid. There were 6,983 ward patients, 73% of which were free. 9,229 major and minor operations were performed, and 725 transfusions given.

This picture of a great hospital institution gives no hint of the auxiliary labors, such as the serving of a total of 1,143,421 meals, or 22,677,584 lbs. of linen laundered during the year. Little wonder that, despite a total income of $1,145,600 in the past year, our revenues were not sufficient, by $179,950, to meet expenses. A New York City hospital is obliged by the city to take city patients, and the cost to us in 1936 of this compulsory hospital service was $137,800 more than the city contributed toward it.

DINNER IN HONOR OF MR. NATHAN S. JONAS
BY THE MEDICAL BOARD
OF THE JEWISH HOSPITAL OF BROOKLYN
Saturday, November 13, 1937
WALDORF - ASTORIA, LE PERROQUET SUITE



Seating Arrangement (Reading left to right in photograph)

DAIS:— Mr. Arnold M. Schmidt, Dr. William Linder, Dr. Milton G. Wasch, Mr. Nathan S. Jonas, Dr. Leo B. Schwartz, Hon. Harry E. Lewis, Dr. Simon R. Blatteis. — FIRST ROW:— Drs. Louis J. Lautman, Benjamin E. Wolfert, Joseph Rosenthal, Isaac D. Kuskal. — SECOND ROW: — Drs. Bennet G. Gerzog, Bertram B. Machat, George Kornfeld, Irving J. Sands. — THIRD ROW:— Drs. Herman L. Maslow, Irving Tran, Herman Shann, Simon R. Rothenberg, E. Leo Berger, Benjamin Koven. — FOURTH ROW:— Drs. Alfred M. Wise, Samuel A. Wolfe, Philip Leibowitz, Sampson J. Wilson, Benjamin Kramer. — FIFTH ROW:— Mr. Max Abelman, Drs. Samuel B. Schenck, Emanuel V. Littauer, Max Lederer, Louis Berger, Meyer A. Rabinowitz, Adolph Bonner, Leo M. Davidoff, Messrs. Alvin S. Rosenson, Ralph Jonas. — STANDING:— Head Captain Theodore

In September 1936 Mr. Nicholas M. Schenck, well-known motion picture magnate, presented and installed a complete motion picture apparatus. This not only provides recreational interest to the staff and patients, but also educational research and preventative medicine opportunities, which now use the moving picture device more and more.

Sometime before my retirement as President of The Jewish Hospital (October, 1938) I had arranged with Dr. Morris Hinenburg to return to us as Executive Director, and had prevailed upon Dr. Leo M. Davidoff to accept a position as Chief in the Surgical Department of our Hospital. Dr. Davidoff has a national reputation as an expert in neurology and brain surgery, and is especially known for his insistence on ethical conduct on the part of physicians and surgeons. I conferred with The American College of Surgeons at Chicago, who were heartily in favor of the appointment of Doctor Davidoff.

When I visit the Hospital and dine with the enthusiastic, competent staff, and am cordially greeted by many employes, even those in overalls, who began when the hospital was first opened; when I see the stream of patients being served, pain and disease successfully attacked and convalescence made cheerful, and when I look at the memorial to my only son, near the Hospital entrance, I feel as though the Hospital has been of even more service to me, spiritually, than I have been to it, materially.

Chapter Six

The Brooklyn Federation of Jewish Charities Is Formed

As my good friend Eddie Cantor, the famous comedian, is fond of saying, "One thing leads to another" — in serious as well as in humorous matters.

When the people find a leader who can show them how to get things they need, they cling to him and lean on him to the fullest extent of his strength. I was no exception, as I found out early, and I most willingly lent my time and strength to the very large general philanthropic task posed by the coming to Brooklyn of large numbers of Jews. The Jewish Hospital had hardly been organized before we ran into the need of integrating Brooklyn Jewish Charity work.

Fully forty years ago, thus, I began to realize the vastness of the problem of charity, and the allevia-

tion of suffering in the great city of New York (particularly of course in Brooklyn). This greatest city of the world is actually *realistically* known to only a few of the people who live in it. Not 1% of New York's residents have visited the poorer sections of the city, particularly the East Side and some sections in Brooklyn; have contacted the human scene that is enacted there of struggle against handicaps.

The handful of people who have had these problems at heart always have been pitifully inadequate for the size of the problem. It needs constant re-emphasis to those who only see the gay, shining, affluent sections of New York, that a far greater amount of misery and bodily suffering is endured by the lower levels of New York City populations than anyone has ever measured or realized.

It was of course worse in 1900. Slums were slums in the days when first I knew New York and Brooklyn! But there are, alas! *still* slums, in spite of some new housing; while the depression has pushed the frontiers of misery and poverty forward again to a point we all thought we had passed.

So many of those who examine the problem are people whose origins were not on those levels, as mine were. The boy who tramped four miles to work and four miles back every day, who nevertheless went to night school, and who gave $2.00 out of his $3.00 a week wage to his mother, with many mouths to feed on a shockingly small weekly income, knows by hard personal experience the problems of the poor; and

knows too, what sickness does to such a fragile budget.

Private charity in New York and Brooklyn has conducted all these years a most valiant, even dramatic battle against overwhelming odds; and now private charity has been gravely incapacitated by the decline of wealth and income on the upper levels.

As a young business man who saw so much need for charity, three things became logically very clear to me forty years ago, and have become more and more clear since.

First, was growing clear to me the general principle that the *strong owe a definite debt to the weak,* to lend their direct aid and their best encouragement. There is just no practical use, and certainly no nobility, in taking the jungle attitude of leaving the weak to their fate and their futilities, while the strong seize the best of life for themselves alone.

Even from the selfish point of view of the strong, the weak are a liability, and it is definitely constructive to make them into an asset, to themselves and to others.

Just as, nowadays, the modern principles of industrial organization indicate that the man at the top is definitely responsible for any failure of those at the bottom, so in *social* organization those at the top must take on responsibility for the welfare of those below. Civilization is a social organization, not

a jungle (despite the persistent ideas of some who seem to wish to have it a jungle).

Most compelling of all, it seems to me, is the consideration of *human fellowship* and our human self-respect, which sets a high value upon human beings — *all* human beings, however weak, underpriviledged and unwise. How can man think highly of mankind, or of his individual self, so long as he is indifferent to the status of other human creatures created in his image?

The man who loves only his own immediate *family* has made some advance away from self. The man who loves his *neighborhood and community* has widened his soul still more. The man whose heart can beat for his own *race* has again moved forward in his humanity. But it is not a great step from there to the really fully matured heart, which has compassion and real interest equally in the welfare of *all* races.

Jewish charity, let it be said to its credit, rarely if ever has drawn narrow lines of race or sectarianism, for we are not easily able to forget that thousands of years ago the Jew set a standard for the world of humanitarian tenderness and high valuation of all human life and spirit.

Second, it became clear to me that efficient, economical business organization principles and methods must be applied to the charity situation, in order that every precious dollar available be used to the utmost to alleviate suffering.

GROUP AT IMPORTANT DINNER
OF BROOKLYN FEDERATION OF JEWISH CHARITIES



STANDING, Left to Right: Harry Zeitz, Max Abelman, Hon. Mitchell May, Major Benjamin H. Namm, Nathan D. Shapiro, Hon. Harry E. Lewis.

Third, it became clear to me that since our resources were hopelessly limited for aid to all humanity in travail, the logical first thing to do was to give aid *to the sick and ailing.* The hospital, it seemed to me, represented a great first objective along the road to charity's soul. Give the ordinary people at least a chance at the benefits of modern medical care, so that they will not be pitifully handicapped in their economic struggle.

Give them not so much direct charity as a self-respecting opportunity to buy at absolute cost or less the blessings of science. Apply the mass production principle, so fruitful in industry, to the health benefits of our modern day. That is what a good hospital really does for all of us.

For example, The Jewish Hospital in Brooklyn is a modern steel "skyscraper," like a huge hotel, with 660 beds and a huge kitchen which serves 3600 or more meals per day. Other human statistics about the Hospital are that 1,200,000 diapers are used every year — 16 per day per infant; and 1000 circumcisions take place there every year, in the special rooms provided for such ceremonial rites.

There is a laundry bigger than most commercial laundries, a series of laboratories, a nurses training school, a dispensary, a maternity section, many children's wards, a complete chapel, and a whole line of other associated activities.

It standardizes however only those things which it is economical and desirable to standardize,

but still retains that precious individual, personal touch which is indispensible for the human spirit. No other country has developed the hospital as America has, for just this reason; and it has been a great success. *Too* great a success, we who know the American hospital situation are aware!

There is a greater demand for hospital facilities (from those who cannot pay its full cost) than can be supplied. State and local governments are paying voluntary hospitals about $30,000,000 annually. While $15,000,000 endowment income is enjoyed by hospitals, most of it is concentrated in a small number of them.

The proposed Wagner Bill, I understand, would make Federal funds available, especially new funds for places where there is at present no support of hospital care for the needy.

The appalling thing at present (1939) is that voluntary hospitals have an average of about 80,000 vacant beds, half of which at least could be kept filled if funds were available to meet the cost of caring for those who cannot pay their way. Even were this done — as Raymond P. Sloan of the Methodist Hospital, Brooklyn, points out in his "Trustee Forum" in the *Modern Hospital Forum,* September 1939 — there would still be the great need for hospitals in communities now without such facilities.

This was the status of Brooklyn when I first undertook my hospital campaign there, and even today the sums paid by the New York City government

to its hospitals is definitely below cost. The proposed National Health Program, and the grant-in-aid plan of stimulating the construction of more general hospitals where needed, is a measure which if well drawn would have my approval.

The construction of hospitals as "public works" by the WPA has helped some, but poorer states and communities have not been able to take advantage of the plan. It still remains true in 1939, as in 1900, that our communities, large and small, can do no greater humanitarian service, can bring no greater appeasement of the hardships of that part of the community least able to help itself, than to provide fully adequate hospital facilities.

It has been this idea and point of view with which I have always justified the rather large amounts of time, energy and money (relatively speaking) which I have personally poured into the Brooklyn non-sectarian hospital cause; and into its vital connective cause of federated charities.

During 1909 a few of us made preliminary efforts looking toward the establishment of a Federation of Jewish Charities in Brooklyn, to tie into efficient co-operation the various Jewish charity agencies of Brooklyn. My business sense told me it should be done.

I was always a great hand at turning, diplomatically, what was intended to be a dinner to honor me, into an occasion for accomplishing one of my organizing projects for philanthropy. The outstanding

example is of course the large 1926 testimonial dinner, as already described. But the habit began almost two decades before.

On May 20, 1909 a Testimonial Dinner was tendered to me by my friends at the Brooklyn Academy of Music. It makes me rather sad, as I note who sat on the dais on that occasion, because so large a proportion of these fine men have passed away since that time. They included George Freifeld, toastmaster; Abraham Abraham, who spoke on "The Man"; Luke D. Stapleton, who spoke on "The Citizen"; John Greene, who spoke on "The Official"; William A. Prendergast, who spoke on "Duty"; Arthur S. Somers, who spoke on "Charity"; Thomas F. Magner, who spoke on "Friendship." A chest of flat silver was presented to Mrs. Jonas, and we were both duly honored and grateful.

This occasion I made use of to talk about the need for organizing a Federation. After all, I wasn't so vastly interested in banquets for myself, while the Brooklyn charity organization job still cried out to be done. I talked it up at this dinner, and I continued to talk it. A few months later, on October 7, 1909, we called a conference; the first active move toward this great end, the final accomplishment of which was to take *nearly three decades of effort!*

The following responded: The Jewish Hospital, represented by Abraham Abraham; Brooklyn Hebrew Orphan Asylum, represented by Simon F. Rothschild; The Hebrew Educational Societies, rep-

resented by Nathaniel H. Levi; The Young Men's Hebrew Association, represented by Michael Furst; The Hebrew Benevolent Society, represented by G. Merzbach; The Training School for Nurses, represented by Edward C. Blum; The United Jewish Aid Societies, represented by Meier Steinbrink; for the proposed Federation, Nathan S. Jonas.

It was decided at this meeting that sufficient encouragement had been received to warrant the actual formation of the Federation, which became effective on October 21, 1909.

The first annual meeting was held Sunday evening, January 22, 1911, at the Unity Club, and the following officers elected: President, Nathan S. Jonas; first vice-president, Simon F. Rothschild; second vice-president, Joseph M. May; treasurer, Julius Dahlman; honorary secretary, Moses C. Kuh; executive secretary, Philip L. Seman.

The following societies, believing that the benefits of federation as expressed, and also as shown by the experience of other cities, would be beneficial in Brooklyn, voted to affiliate with the Federation:

Brooklyn Hebrew Orphan Asylum
The Jewish Hospital of Brooklyn
Hebrew Educational Societies
United Jewish Aid Societies
Training School for Nurses
Young Men's Hebrew Association

Hebrew Benevolent Association
Women's Auxiliary, Brooklyn Hebrew Orphan Asylum
Women's Auxiliary, The Jewish Hospital
Women's Auxiliary, Hebrew Education Societies
Jewish Women's Relief Association
Council of Jewish Women

The first year of Federation activity showed receipts to December 31, 1910 of $90,149.50, as compared with collections in 1909 from dues, contributions, entertainments, etc., of the affiliated societies, of $81,877.00. The showing, while apparently gratifying, was a bitter disappointment to me, although not altogether discouraging, as is shown in my first annual report as President:

"Contributors should remember that prior to 1910 they were solicited for the purchase of tickets of all kinds and also for contributions to building funds. The amounts so given previously should be added to Federation subscriptions now.

"If the Jews of Brooklyn and other boroughs of New York City could realize, as some of us do, the conditions confronting us, they would measure up to the responsibilities of the situation; if not understood and provided for promptly, a share of the shame will fall upon all, rich and poor alike, both in Brooklyn and Manhattan.

"Brooklyn has become a dumping ground for the poor and destitute of Manhattan Jewry, and Brooklyn with its population of *many poor* and *few rich* is unable to cope with the situation alone. We are told by some of our rich Manhattan neighbors that the River is the dividing line and that Brooklyn must share its burden alone.

"It may be that the Jews of Brooklyn have not done their duty in the past, but that is no fair reason why discrimination should be shown now. We have a right to appeal, and we do appeal to the wealthy Jews of Manhattan for justice and consideration."

These strong words, written in 1911, continued to be justified for many years until the joint campaigns of the New York and Brooklyn Federations were inaugurated. It took much vigor and outspoken presentation of the situation to secure a full realization of it. At the next, the second annual meeting, we showed greater success, to such an extent that a vote of thanks was passed, and a presentation made to Mrs. Jonas of a lovely silver service as a mark of appreciation.

In the third annual report, for the year 1912, I was able to congratulate the Federation on its progress, and to prophesy that in the not-far-distant future receipts would reach $200,000 annually. I also anounced that at the end of the year I would not be able to continue as president. At the December 1913

meeting Meier Steinbrink presented the following resolutions, adopted and printed in the Year Book:

"A number of years ago a new star shown in the firmament of Jewish Charities. Gradually the luster of the star grew brighter and presently it assumed the proportions of a planet, in its pathway shedding light where before there was darkness among the poor and unfortunate. In Nathan S. Jonas a leader was found whose indefatigable zeal furnished the inspiration for our own large endeavors. Without him the Federation would still be a myth.

"With him it became reality. From a small and passing interest in a Jewish Dispensary, the field of his activity grew until his labor was crowned with the Presidency of this Brooklyn Federation of Jewish Charities, which place he has held with credit to himself and with unmeasured good to this community for four years. His voluntary retirement at this time serves only to emphasize the unselfishness of his work.

"To larger communities, to other leaders in social service and communal activities, he stands as a pattern well worthy of being copied.

"Upon his retirement as President, we resolve to extend to him far and above all the sincere wish for the speedy return of perfect health and the long retention of it; for a life of happiness and of material success, so that for many years he may continue to disseminate the wisdom affecting our charitable work

which comes only with experience, and to enable him to give as he has given liberally of his worldly goods; and as further evidence of the regard and appreciation in which we hold him, we pledge to him our friendship, our thanks and always our unlimited aid in any effort he may make toward alleviating the suffering of those less fortunate than we."

In replying to this I said:

"Big things are in the air for Brooklyn. For the first time in my recollection we have a promise of real cooperation from the Borough of Manhattan....

"Our goal must continue to be the endeavor to collect at least $200,000 annually for the Jewish Charities of Brooklyn. With this aim as our slogan, let us march forward shoulder to shoulder in the year 1914 under the inspiring leadership of our youthful new President, Benjamin H. Namm."

Mr. Namm gave three fruitful years to the task, and on his retirement voiced, as I had, the need for amalgamation with the Manhattan Federation. His successor was my good friend Supreme Court Justice Edward Lazansky, who for two years did excellent work. His successor was Hon. Alexander H. Geismar, and at the meeting at which he was elected, December 1918, Reuben Goldsmith saw fit to call attention to my continued interest and service

in the cause; a vote of thanks being recorded. At the January 1921 annual meeting resolutions were also passed, thanking me as retiring Honorary Secretary. They read in part:

"It is especially fitting that the Brooklyn Federation of Jewish Charities should register their appreciation of his long, useful and distinguished service as its founder, President and Honorary Secretary....

"He has steadily contributed his best efforts, his time, energy and financial aid, and is a man of spontaneous sympathy, generous comradeship, gentleness of spirit, modesty of manner, charity in the judgment of the faults of others, purity of life and integrity of character.

"We record our sense of obligation for his eminent services, our profound admiration and affection for him as a friend, and earnestly hope for him a long, successful and happy life."

The president, Hon. Alexander H. Geismar, in his report said:

"This will be the first year in the history of our Society that the name of Nathan S. Jonas will not be heard in the roll call of its officers. But as long as Federation lives, his name will live as its founder, its father and its first president, indeed, as its widest guide, philosopher and friend during the

first decade, which formed the crucial years of its life.

"I know that your own feelings of gratitude and esteem for our retiring Secretary will prompt you to mark this moment with such expression as is suitable."

The time appeared now to be approaching when the great dream of amalgamation of Jewish Charities for New York and Brooklyn should be realized. Early in November, 1929, the late Felix M. Warburg invited me to a luncheon conference to discuss banking and Federation matters.

About that time my brother, Mr. Ralph Jonas, had made an offer to contribute one million dollars to effect either an amalgamation of the Brooklyn and Manhattan Federations of Jewish Charities, or a city-wide Federation, providing it could be brought about by January 1, 1930. The committee considering the matter believed that to meet this condition it would be necessary to have additional contributions of at least one million dollars to be paid during the year 1930, and I had agreed to endeavor to raise this additional million dollars.

I had prepared a pledge blank, and Frederick Brown, prominent New Yorker, had put himself down for the first contribution of $250,000. On November 4, 1929, Mr. Warburg sent me the following letter, pledging $100,000 towards this fund. As the whole matter fell to the ground after the crash of

1929, I simply quote the circumstances as a matter of history. Mr. Warburg's exact words to me in his letter were:

Dear Mr. Jonas:

Simply so as to create a record, I want to thank you for the opportunity which you gave me to discuss Federation matters with you at luncheon and to confirm what I have told you, that I would be very glad to be the anonymous friend to enable you to announce a subscription of $100,000 towards your $1,000,000 fund. I think that, as a measuring stick, especially in present times after the financial earthquake, this might be helpful.

Faithfully yours,

Felix M. Warburg

Mr. Warburg had also proceeded, at our luncheon, to question me about the Manufacturers Trust Company.

"We know each other well enough to speak plainly and freely," he commented. "Your institution has been growing so fast and has become so large that your progress is the subject of a good deal of comment, not only down town here, but throughout the community generally. Would you mind telling

me regarding the policies with which you conduct your business?"

"We endeavor to conduct our institution on the highest plane, Mr. Warburg," I replied. "For example, we do not accept bonuses or commissions for making loans, nor do I permit myself to become interested in other business ventures, or in manipulation of our bank stock. We endeavor to keep as liquid as possible, and avoid speculative loans. We also share alike in annual percentage of return, to both stockholders and to employes. As a rule the Federal and State Bank Examiners have commended me as the head of our institution for conducting a well-managed bank."

"I am very glad to have you tell me these things, Mr. Jonas," replied Mr. Warburg, "because it is very important to me, from the Jewish standpoint, that any Jewish-managed bank in town conduct a particularly honorable and safe institution, because if anything adverse happens to the institution, it reflects upon Jews in general."

I thanked him for his interest, and promised to continue to exercise great care and the best judgment I could, so that no stigma could attach either to the institution, to myself or anyone connected therewith, or to the Jewish community at large. While we had always been good friends, we parted from this conference, I think, with a closer feeling than ever.

This was just as the great depression hurri-

cane struck. On December 3rd a vote of the Brooklyn and Manhattan Federations indicated a desire to merge, especially under the stimulus of the offer of my brother Ralph Jonas of a million dollars. This was progress indeed, but apparently the moment was not yet ripe. In 1930 the committees representing the two Federations reported that they had been unable to agree on a basis for the consummation of the merger.

For the Manhattan Federation the committee had consisted of ex-Justice Joseph M. Proskauer, Leo Arnstein, vice-president of Mt. Sinai Hospital, Dr. Harry G. Friedman, of the New York Federation and Felix M. Warburg. For the Brooklyn Federation the committee consisted of myself, Justice Edward Lazansky, Justice Mitchell May, Benjamin Namm, of the Namm store, Walter N. Rothschild, of Abraham & Straus.

New York had raised $4,934,235 the year before, and Brooklyn $746,297 — although there were as many Jews in Brooklyn as in Manhattan. Justice Proskauer in an interim report had said of the proposed merger:

"This merger is logical, expedient and necessary. The shifting of the Jewish population from one borough to another, and enormous growth of the Jewish population in Brooklyn without an adequate communal organization to meet its needs; the possibility of effective economics in management by cen-

tralization of management and money-raising activities, and functionally by the use on behalf of cases arising in Brooklyn, or Manhattan and Bronx institutions which at the present time, in some instances, are not used to full capacity, and which, with the reduction of the population in Manhattan, are likely to offer increased vacancies; and the possibility of functional co-ordination or consolidation of work in similar fields, are outstanding reasons for the proposed change."

As the New York *Times* reported, the outstanding considerations cited by Justice Proskauer for the proposed merger were also the reasons why it had failed to come about, through the difficulty in agreeing upon the rate, and the extent of shifting part of the Brooklyn load to the budget which has heretofore been expended solely in Manhattan and the Bronx.

It should be made clear that both sides were agreed in principle that it was a responsibility of the Jewish community as a whole to give equal treatment to all those persons requiring the aid of its institutions, without regard to their geographical residence; and both conceded that the reasons for the merger still existed.

The New York Federation maintained at that time ninety-one agencies, while the Brooklyn agency maintained twenty-five; in July 1929 the New York relief cases numbered 2169, with an average monthly

per case expenditure of $45.34, while the Brooklyn cases numbered 1,344 with an average monthly per case expenditure of $31.11. This for an *equal* Jewish population!

The inequalities thus disclosed were their own strong pleas for merging, and I knew that it must occur at some time soon. The Brooklyn Federation of Jewish Charities meanwhile continued to do a very competent job under severe financial limitations, compared with its responsibilities. My close friend Max Abelman was executive director of it from 1915 to 1923, and the presidents have all been men of prominance and leadership, their terms of office as follows:

Nathan S. Jonas	1912-1913
Benjamin H. Namm	1914-1916
Edward Lazansky	1917-1918
Alexander H. Geismar	1919-1921
Aaron William Levy	1922-1924
Mitchell May	1925-1928
Nathan D. Shapiro	1929-1930
Samuel Salzman	1931
Mitchell May	1932-1935
Algeron I. Nova	1936-1938
H. Grant Straus	1939-

Mr. Straus is the son of Nathan Straus, eminent philanthropist, and has shown leadership

qualities worthy of his task and of his family background.

One of the ways in which the Federation funds were maintained was a "$100 a couple banquet and ball," a device which if we didn't actually invent, certainly carried it a long way in development. For example, on November 22, 1936, more than 2000 assembled at the twelfth annual one of these unique balls, and we set a record with it, reaching $125,000 in proceeds.

A program of notable artists, including Rosemarie Brancato, Conrad Mayo, Bill Robinson, Cab Calloway and others was presented. Those present included Jewish and non-Jewish notables, and this occasion, as may be imagined, was a notable Brooklyn society event, reported with whole pages of space in the Brooklyn newspapers. $21,800 came from donors who did not even attend.

The large sum raised, and more, had nevertheless *already been expended,* by the 25 agencies comprising the Brooklyn Federation, which then served about 250,000 men, women and children. In 1935 the "$100 a couple" dinner had raised $91,350, in 1934 $81,000 and in 1933 $64,426. Even in 1931, at the low ebb of the depression, $40,473 had been raised; showing that this device was well adjusted to human psychology.

It was most touching to me, at the time I attained 60 years of age, to have Justice Mitchell May, at that time president of the Federation, lead in hav-

ing the Federation give public expression to its regard for me in a signed engrossed statement:

"Our Honored Friend and Co-Worker, Nathan S. Jonas, this day attains the age of Three Score Years, and it is appropriate that the officers and directors of the Brooklyn Federation of Jewish Charities take cognizance of this happy occasion, one of rejoicing to all who have come within the sphere of his influence.

"We welcome this opportunity to give public expression to our affection and admiration for and appreciation of one who, unaffected by the doubts, misgivings and discouragements which marked the early years of its existence, stood always the staunch and hopeful leader and guiding spirit of the cause of Federation.

"We pay homage to the one who, by his self-sacrificing effort, his broad vision and his practical humanitarianism, has been a constant source of inspiration to our community, and we pray that he may be spared to us for many, many years to come, in full possession of the spirit, strength and resource which have made him so outstanding a figure in altruistic endeavor, and so bright a lamp to guide the path of those who shall emulate his noble example."

Should I desire any thanks for my work on the Federation, I would ask little else than the short speech made by my very good friend James H. Post,



20th ANNIVERSARY OF BROOKLYN FEDERATION OF JEWISH CHARITIES
AT THE BROOKLYN ACADEMY OF MUSIC

Left to Right: Hon. Edward Lazansky, Paul Bloch, Walter N. Rothschild, Ralph Jonas, Adolph S. Ochs, Hon. Mitchell May, Hon. Louis Marshall, Benjamin C. Ribman, Hon. James J. Walker, Hon. James J. Byrne

eminent Brooklyn philanthropist, at the famous 1926 dinner given to me. We had been close friends for forty years. Said Mr. Post:

"The Brooklyn Federation of Jewish Charities has been an example of what can be accomplished by co-ordinating many welfare activities for the relief of those less fortunate people in our city and other parts of the world. I feel sure Mr. Jonas will be honored and remembered during the coming years for unselfish devotion to others, long after his success in other activities is forgotten. True success must be based upon service, sacrifice and justice in our relationship to others."

On the 20th anniversary of the Brooklyn Federation of Jewish Charities a big celebration occurred at the Academy of Music, attended by about 3000 Jews of all the 35 sections of Brooklyn, representing 25 affiliated organizations. There was a definite sense of congratulation at the remarkable communal spirit which had been developed.

In fact it was stated in the Brooklyn *Times* that the Federation was the "pioneer community chest in America." Little wonder that Supreme Court Justice May in his speech counted the Federation as "an achievement paralleled by very few similar organizations in the United States. Brooklyn Jewry was among the very first in charity history to teach the lessons of federation, and to demonstrate the fine

positive accomplishment which can flow from a union of forces in social service."

Among the other speakers were Louis Marshall, Mayor Walker, Borough President Byrne, Justice Lazansky, Adolph Ochs of New York *Times*. Max Abelman had arranged for such splendid entertainment as Eddie Cantor, Edwin Franko Goldman and other artists. Present also was a venerable woman from the Hebrew Home for the Aged, in a wheel chair.

On this occasion, as on others, we continued the vigorous education in public giving, still so greatly needed. As Justice Lazansky boldly said, "The Jews of Brooklyn have never really learned how to give.... There are many who give far beyond their means, but the great mass of our people has not learned how to give."

But the fact that 5000 came to hear such frank words, and that 10,000 more were unable to get in and held an overflow meeting nearby, proves that, even though it hurt, Brooklyn Jews wanted to hear that they must give and give still more. There was a campaign on then for $1,035,000.

At this occasion, as always, I hammered home in my own speech the need for a city-wide federation of charities to include all races and all creeds in its personnel and work. The famous Louis Marshall, speaking after me, disagreed regarding the feasibility of this plan, but since I have lived to see it an accom-

faction to record that at last victory perched upon our banners.

After exactly 28 *long years of effort, the great goal of merger of the Brooklyn and Manhattan Federation was accomplished, on* May 17, 1937.

What was called a "$6,250,000 hands-across-the-river partnership" was formed and celebrated on that date at a dinner at the St. George Hotel, with more than 2500 people present, representing a grand total of 116 affiliated Greater New York charities agencies.

This was indeed a happy moment, for me possibly most of all; and no wonder that the photograph published in the Brooklyn *Eagle* the next day showed me with a good-sized smile as I looked at presiding Justice Edward Lazansky! I was smiling at the thought, the happy thought, that the 2,000,000 Jews of Greater New York had at last joined together their strength for the succor of the weak.

It was the anniversary of Shevuoth, a Jewish feast of law-giving, and tonight we were giving another, but unwritten, law to New York Jewry: *"They shall not want."* For thousands of years this had been an unwritten law of Jewry, and since 1909 I had fought valiantly, with my associates, to make it a reality in Brooklyn, now the greatest Jewish community in all the history of Israel, for Jerusalem at no time had anything like so large a population of Jews.

The key-note of the evening was sounded by

U. S. District Attorney George Z. Medalie, with the words, "We are not two Jewish communities, but one." My friend, Felix M. Warburg, famous banker and philanthropist, introduced on that evening as "the leading Jewish citizen of the U.S." (to which I heartily concurred), announced the financial goal of this union, which he called "the greatest stride Jewish local welfare has made in two decades."

In his talk Mr. Warburg pointed out that "Brooklyn almost forty years before ceased to be, governmentally, a separate city, and now, philanthropically speaking, it is catching up, to provide a single integrated group of social and medical agencies serving the sick and distressed, throughout the great metropolitan area, with fuller adequacy, effectiveness and humanity. Full realization of this dream may take a decade, but I am confident it will be achieved."

When I was introduced as a speaker, as the "Father of the Brooklyn Federation," I reminded those present that when the New York Federation had been founded in 1916, the Jewish population in Manhattan and the Bronx had been over 900,000 and in Brooklyn only 500,000. By 1930, I said, there were still about 900,000 Jews in Manhattan and the Bronx, while the Brooklyn Jewish population had risen even higher, to 916,000. Now it was over a million.

At the same time, I pointed out, the shift in population was not matched by a corresponding shift

plished fact, working well, I may perhaps, with the reader's permission, flatter myself that my judgment on this matter was better than his!

It is a perfectly just and true statement to call this united city-wide idea the natural, complete evolution of the community chest idea, which we in Brooklyn were the first to practice. As a fairly well-qualified expert on charity fund raising, I saw, as early as 1909, when I first promulgated the Federation idea, that private charity was unscientific and disorganized, as well as inadequate. To really meet the situation I saw that a common, overall, systematic, all-inclusive and yet simple method, operated in business-like fashion, was positively necessary. In my speech in 1928 I visualized this larger plan probably as graphically as I have ever done, by saying:

"I visualize a far greater and wider plan of movement, namely the creation of one federation and one great charitable effort on the part of, and for all the people of the whole city, regardless of creed or nationality or difference of opinion whatever.

"Let us assume one charity in a united and constructive effort for the benefit of the widows and orphans, the sick, the poor and the distressed and for educational and uplift work and service generally.

"Let our state and our city advocate a program for uplift work and I suggest among other things that all churches appeal for the *general* cause: all theatrical managers and theatres to give benefits, all

business to give a percentage of receipts including retail, wholesale manufacturers and professional; all labor to participate and permit a deduction from salaries or wages for that week; the poor and the rich alike."

One of the basic strong arguments for federated control of charities was presented by Alexander H. Geismar, former president of the Federation. Said he, "Perhaps the very greatest single weakness in the administration of the charities of a large city such as New York is the utter and extraordinary ease with which it is possible for short-sighted men and women to collect liberal contributions for all sorts of alleged charitable purposes. This ease of solicitation is a constant temptation to frauds and swindlers, on the one hand, and to self-glorifiers and would-be leaders on the other."

Max Abelman, who for a long period was executive director of the Brooklyn Federation, wrote a splendid article for the *American Hebrew,* July 1926, in which he ably analyzed the entire argument for central control. In italics he said, "You will all agree that haphazard philanthropy is a danger, mushroom organizations a waste, and proper supervision an economy."

The long bombardment of those of us on the firing line (during the greater part of our active lifetimes) in the cause of city-wide charity coordination, was indeed not in vain, and it is a very great satis-

in *wealth*; Manhattan more sharply than ever being the center of *wealthy* Jewry, and Brooklyn of *middle-class* Jewry. It was thus easy to explain why Brooklyn charity institutions had not been able to meet even the minimum demands upon it.

That unhappy state is now ended, to the everlasting credit of the greatest city in the world.

Chapter Seven

Activity in Brooklyn Civic Affairs

In various chapters of this book I have referred to my many organization activities, but it is really difficult, if not impossible, for me to tell the entire story of all such activities.

They astound even me, in retrospect! I marvel at 71, at the boundless energy I must have had in earlier years. Probably some of it was just sheer exuberance and zest for life, and undoubtedly a little of it was what Ellis Parker Butler at one time called "gathering goat-feathers." That is to say, activities of doubtful value along all kinds of odd paths that seemed to promise interesting results.

It has been said of me that I am conservative about handling other people's money, but that I have been reckless with my own; a statement based on my widespread giving. I think a more truthful statement

would be that I have been reckless *with my time and energy,* for I surely have given immense quantities to public work and organizations.

Civic duties of one kind and another often gathered me in for my organizing capacity, just as did charity. My Liberty Loan services would make rather a lively chapter, for I focussed every bit of what organizing ability I had into that famous campaign, and hung up a number of records. It is tempting to recall the laying out of that vigorous campaign, and the use of every device and strategy I had learned in organization work, to keep Uncle Sam's coffers filled for the duration of the World War.

But the atmosphere now, at the moment of writing, is so much reminiscent of those anxious war days that I feel, after all, it would be too painful and suggestive to tell the Liberty Loan Drive tale — into which I poured very great amounts of energy. Suffice to say that I was among the few credited with the high honors for New York's excellent Liberty Loan record. My sense of having served my country in this way has been sufficient honor, however.

There may, however, be some human interest in the rather peculiar Brooklyn Victory Celebration experience which I had.

In the latter part of 1918, when our returning soldiers and sailors were expected home from the World War, Borough President Edward Riegelmann appointed an official independent Brooklyn Committee called the "Brooklyn Victory Celebration

Committee," and I was selected to be its Chairman. There were approximately four thousand members on that Committee.

My acceptance of this appointment carried with it the assignment by the Borough President of his confidential secretary to act as Secretary of the Committee, Mr. Daniel Lipsky. This very competent young man made an impression upon me. Before the work of the Committee was over I had asked Mr. Riegelmann to release Mr. Lipsky, and engaged him as my private secretary at the Manufacturers Trust Company.

Later on he became a Vice-President in charge of publicity of the Manufacturers Trust Company, where he displayed signal ability. He has remained to this day one of my most valued, trusted and loyal friends. It was, by the way, through him that I first met Eddie Cantor.

On January 29, 1919 the Brooklyn Victory Celebration Committee planned a great mass meeting at the Brooklyn Academy of Music. The late Mr. James H. Post was invited to preside, and the speaker of the evening was the famous orator, Honorable James M. Beck, former Assistant Attorney General of the United States. At that time there arose among some obscure groups an effort to prevent Mr. Beck from speaking in Brooklyn at this meeting. Naturally the Committee determined to proceed with its program, regardless.

The New York *Evening Journal,* which had

violently criticized Mr. Beck at various times, published articles opposing Mr. Beck, and attacking myself for permitting him to come to Brooklyn. On Friday, January 31, 1919, it published an article which I could not help resenting. I sent the following statement to the press:

"The editorial headed 'Throw Those Irish Out' which appeared in last Friday's *Evening Journal* was so entirely false and so absolutely malicious in its diatribe against me that I have already commenced a suit for libel against the Star Company, the publisher of the *Evening Journal* of which company William R. Hearst is President.

"I seek no personal gain from this suit but I want this man to know that he cannot with impunity spread lies broadcast against me and about the most public-spirited and honored men of Brooklyn. Whatever damages may be awarded I shall take pleasure in donating to the Brooklyn Permanent Memorial dedicated to our soldiers, sailors and marines."

I did actually begin such a suit, and it went on, awaiting to be reached for trial. However, either afraid of an adverse verdict or suffering a belated attack of troubled conscience, on October 23, 1920, the New York *Evening Journal* published a complete apology to me for the statements it had made. This I am told is unusual.

From the New York *Herald's* account of this

matter on October 31, 1920, may be gleaned the nub of the controversy:

"Nathan S. Jonas, president of the Manufacturers Trust Company, discontinued yesterday his libel action against the Star Company, publisher of the New York *Evening Journal.* He had sued the company in the Supreme Court for publication of a statement that he aided in pro-British propaganda by inviting James M. Beck to speak in Brooklyn during the campaign against Germany.

"In a statement published on October 23 the *Evening Journal* admits that it was mistaken in its charge. The writer of the article says: 'Nathan S. Jonas was absolutely innocent of any intention to aid in the spread of such propaganda. It is wrong to have the name of Nathan S. Jonas linked in the minds of our Irish-American readers as one who would in any way aid in smothering the aspirations of the Irish for liberty.'

"In consenting to the order of discontinuance, Jonas & Neuburger, attorneys for Nathan S. Jonas, assert that their client never had any mercenary motive in bringing the suit, and that he is satisfied with the vindication published by the author of the attack."

After the meeting that had caused all this commotion I resigned as Chairman of the Committee, and among the letters received it is interesting to note was one from Charles Evans Hughes (now Chief Justice

U.S. Supreme Court) who had accepted a position as an Honorary Vice-President of the Committee. Mr. Hughes wrote to Borough President Edward Riegelmann a letter of resignation as follows:

"I must ask you to accept my resignation as one of the Honorary Vice-Presidents of the Victory Celebration Committee. I accepted this position at the invitation of Mr. Nathan S. Jonas, and I entirely sympathize with the action he has taken."

On January 31, 1919 the Brooklyn *Daily Eagle* published an editorial (as did also the Brooklyn *Standard Union*) regarding my action. The *Eagle's* editorial follows:

"Brooklyn's Rebuke to Imported Lawlessness" —

"Brooklyn has a right to be proud of the spirit displayed at the Academy of Music last night by an audience thoroughly representative of all that is best in its citizenship. The effort to break up this meeting originated in Manhattan. It was fostered by the agents of Mr. Hearst.

"Uniformed soldiers and sailors, apparently relieved from all official restraint, were carefully organized for the occasion, rehearsed in the part they were to play, brought over to Brooklyn from Manhattan in motor conveyances hired by the fomenters of disturbance, and dumped at the academy door with instructions to raise Cain.

"The head of the Brooklyn Borough government gave the countenance of his office to the people who launched this plot when he demanded that Mr. Nathan S. Jonas as chairman of the Victory Celebration Committee withdraw James M. Beck as the speaker of the evening.

"The meeting was a complete success because the temper of the audience brooked no interference with the arrangements. The few disturbers who got on their feet and tried to stir up tumult failed dismally, not alone because the police were on hand to take care of them, but because the people who packed every available inch of space in the building were quick to recognize their motives and to denounce them as disorderly.

"There never was a more disreputable attempt to incite riot and lawlessness than that directed last night against the protectors of this meeting, and the shame and scandal of it is that it received direct encouragement in a quarter where it ought to have encountered the sternest repression.

"*The Eagle* congratulates Mr. James H. Post, who, as chairman of the meeting, displayed in that difficult position a rare combination of tact, judgment and firmness. It also renews congratulations to Mr. Jonas, not only because of the courage which is characteristic of him and which he so conspicuously revealed in opposing the Borough President, but because his speech last evening was so obviously in har-

mony with the spirit of his audience and with the opinion of Brooklyn as a whole.

"He has earned a distinction quite apart from that which adheres to him as chairman of the celebration committee. He has become in advance of any other citizen the champion of the idea that Brooklyn's greeting to its returning soldiers is to be divorced from any selfish personal ambition, whether of cheap politics or cheaper journalism. We are not sure whether Mr. Riegelmann intends to make the best of a bad predicament and quietly accept the defeat administered to him through the firmness of Mr. Jonas.

"If not, and should he attempt to carry a losing fight still further toward disaster by removing Mr. Jonas from the chairmanship of the celebration committee, he will find public opinion in Brooklyn quite ready to meet the issue thus forced. And the issue will be met in the same temper as that in which the issue of order versus disorder, of decency versus indecency and riot, as met last night by the audience at the Academy.

"In closing we would say just a word in compliment to the police, civil and military, who were at this meeting. Deputy Commissioner Leach and the officers in charge of the Provost Marshal Guard and the Beach Guard preserved order without employing more than the necessary minimum of physical force."

One of the reports printed appeared to make

me criticize Borough President Riegelmann, so I wrote letters to the newspapers to make clear that I was working in harmony with him. Such are the hazards and tribulations of public service!

The *Evening Journal,* in publishing its apology, by the way, at the same time publicized some of my ideas about banking.

"Beginning this year," the *Evening Journal* quoted me, "we are going to make a radical departure from the custom of banking corporations such as ours. We propose to take our stockholders entirely into our confidence concerning matters of vital importance. Every institution, soon or late, will take this attitude, as only by cooperation and thorough understanding between officers and stockholders can any corporation permanently succeed. We propose to keep our stockholders informed of the progress of the company by a quarterly bulletin."

I then went on, in this interview, to expound my ideas of industrial and public relationship. "The essential trinity of industry and commerce is brains, labor and capital," I said. "Lack of any of these forecasts early disaster for any enterprise. Industrial and commercial fruits are paid out for wages, rent, interest and profit, each receiving a portion of what it has helped to produce. Thus capital is paid for the monetary sustenance it gives to a business; the laborer for his physical efforts; the brainworker for his ingenuity, vision, organization and administrative ability.

"It therefore happens that unless a given production is increased, any increase in one or more of these participations makes necessary an increase in the price of the product, or a lessening in the share of one or more of the other participants. Any increased payment to one participant naturally decreases, by a corresponding amount, the returns to the others, since there can be divided only an amount, the limit of which is definitely fixed." These ideas are certainly more pertinent and more needed today than ever before, so it seems to me.

My money raising reputation pushed me into other wartime activities. I was Treasurer of the Brooklyn United War Work Campaign which raised considerable money for a Memorial.

In politics, although I was far more active in earlier days, I have always remained to some extent active in Brooklyn Democratic politics. In fact, during those decades when I was most active my name was mentioned a number of times in the press as a desirable candidate for the office of Mayor, also Comptroller, of New York.

A group of Brooklyn leaders once interviewed me to ask if I would accept the Comptrollership. I have always given the same answer, that I had no ambitions in these directions. In 1929 I was made an honor life member of the Society of Tammany (the famous regular Democratic organization of Manhattan).

Tammany, despite the frequent assertions to the contrary, has constantly evolved and advanced. In fact the speed of its advancement has been such that it was too fast for slowly changing human nature. Some of the party could not change rapidly enough. That was the reason for the big struggle of Brooklyn independents, many years ago — we who liked rapid change in the right direction, could not get fast enough advance. So it is of course today.

The relation of Tammany to charity is a most interesting chapter, one full of lessons for the self-seeking politicians. Charity in earlier days was so terrifically needed, and so inadequately provided by philanthropic organizations, that charity, when offered to the poor as a political friend-making method, hardly deserved the stones so often thrown at it. *Anybody* who would give the sorely needed charity must perforce be a friend. The Brooklyn Democratic leaders, at least, were men known for their human sympathy and for their often quite unselfish giving. A preponderance of this charity by Democratic leaders was given without any strings attached, and out of genuine feeling for human need.

The Democratic National Convention of 1932 in Chicago, at which I was a delegate-at-large, made me a member of the Electoral College of the State of New York. The latter met on January 4, 1933 in Albany, and the check given for services in that connection was endorsed with all the others as a compliment to our newly elected President, Franklin D.

Roosevelt, for the Georgia Warm Springs Foundation.

After moving to Long Island, I continued civic interests in my new locale. After the World War was over, and residing at the time in Roslyn, I was instrumental in organizing a campaign to build the Roslyn War Memorial Building, which was dedicated October 24, 1920. I was President of the organization for a time, and later on Chairman of the Board. The late Clarence H. Mackey was intensely interested in the movement, and permitted the use of his beautiful estate known as "Harbor Hill" for a wonderful concert at which all the operatic talent served gratis, and which raised a considerable sum of money for the war memorial building. At that time Miss Anna Case, later on to become Mrs. Mackey, sang and took an active interest. I also helped to organize the Police Relief Association of Nassau County, and was for many years an honorary trustee.

My membership in the Masons and other lodges is of old standing. As early as 1895 I became a member of Euclid Lodge No. 656, Free and Accepted Masons, and became Master of the Lodge in 1901. I am now a life member. For a great many years I was particularly fond of Masonry, and as long as I had any free time whatsoever I gave a great deal of it to Lodge affairs. There is an education in fellowship in such associations, and it meant much to me, even after the pressure of my wide-spreading

banking activities cut me off from it. In 1905 I also joined the Benevolent and Protective Order of Elks, Brooklyn Lodge No. 22, and am a life member.

Besides, in those early days, doing a public duty on the Board of Education (as I have already elsewhere described), I was vice-president of the Iroquois Club, which I enjoyed in those days. In later years I became very active—in fact was president in 1910-11 of another social club, the Unity Club, the most important Jewish club in Brooklyn. I helped arrange the purchase of its present building at Bedford Avenue and Dean Street, May 1914. At the time I retired from the leadership of this club, by the way, a very beautiful Tiffany lamp was presented to Mrs. Jonas, and is still in esteemed use, lighting up our home.

In cultural activities I have since 1903 been a member of the Brooklyn Institute of Arts and Sciences, which has played a long and influential part in Brooklyn's cultural history. I was also a member of the Brooklyn League. In commercial organizations I was a member of the Broadway Board of Trade, Twenty-Eighth Ward Board of Trade and various business lunch clubs.

In religious affiliations I was early a member of the Congregation of Temple Israel, and have for years been an honorary trustee of Union Temple. Incidentally, I once delivered a charitable address from the pulpit in Union Temple, and my good friend Abraham Sterzelbach has ever since addressed

me, both in private and in public, as "Rabbi"! Like so many of us busy modern Jews who nevertheless look with great reverence upon the old religion, the deep study of Jewish religious lore, and upon the marked piety of old-time Jews, I have not been nearly as active in the affairs of the Temple as I should wish.

I collaborated, however, with Max D. Steuer and Supreme Court Justice Mitchell May, in 1924, in a membership drive for Union Temple, to increase membership from 350 to over 700. This was preparatory to the proposed erection of a million dollar Temple, one of the finest in the United States.

It was our idea that since Brooklyn was just at that time taking leadership in numbers of Jews from Manhattan, and was already a community of Jews larger than any known to history before, it was fitting that Brooklyn should have a Jewish Temple more in keeping with this status.

As Mr. Steuer said at a meeting then, "There is more reason today for Jews to join a synagogue than ever before. The Jews are still being fought, and will continue to be fought." At that time, in view of the coming persecution of the Jews in Germany, this was certainly prophetic. Mr. Steuer, I remember, argued against calling the Jews a nation, since by doing so we really invite others to call us disloyal.

The Jews, he said, are a race and not a nation, and a person can be loyal to both a nation and

a race. Justice May pointed out, in inspiring words, that persecution and oppression never deterred the Jew or extinguished the fire in his heart. A brilliant group of Metropolitan Opera singers participated in this event, which brought the Temple building program near to successful conclusion.

Chapter Eight

Opportunities to Help

It sometimes happens that men who started life in poverty, and achieve some degree of wealth, develop so strong a desire for accumulation, so complete an immersion in self, that they give away very little and help very few people; at least until they are very old.

Anyone with knowledge of human nature, who has also been very poor and struggling, will at least sympathize with such an unfortunate development, because it is not easy to reverse the direction of an instinct which has been so long over-emphasized by force of necessity.

I was saved from this character-limitation, I think, by a very marked social interest and activity; by constantly having the center of my emotional interest in other people, rather than in myself. This

was the natural result of being a salesman, an insurance man, an organization man, who is always paying a good deal of attention to the problems of other people; — yes, also to the trials and tribulations of other people! Even as a banker I never was the axiomatic banker "in the counting house, counting out his money." I was out among people as much as I was at my desk.

No exceptional credit therefore belongs to me because of the fact that all my life I have given rather freely, and helped a great many people. It was as much an expression of my fundamental nature, and of my conditioning, as song is to an Italian, or gesture to a Frenchman! It was *a pleasure,* not a sacrifice, to me.

Money never has had any *per se* meaning to me; it represented, quite largely, *opportunity to help.* My own personal desires were limited, and I was always so situated that (perhaps more than most men) I saw innumerable needs and human situations calling for help.

Naturally I do not propose here to offend my own sense of fitness by recounting in detail all the help I have given. Frankly, I could not if I wished, because I have lived a long, full life, and my memory is dimming. Also, there is no point in boring the reader with them. I have given away (and forgotten) a very considerable total of money to individuals in need.

But, solely on the ground of human interest

and inspiration there are a few stories I think the reader will want to hear, especially the story of Dr. Sonya Arina Monen. Besides her excellent gifts as a doctor, Dr. Monen has the gift of graphic description, like so many other Russians. Therefore, since she has been moved to write her story and graciously present me with it, I am very strongly tempted to include it in my book, because it is a human document which may cheer on others who have ambition.

I helped Dr. Monen in her student days because my hospital work had well demonstrated to me (for example in Dr. Leon Louria, another Russian) what a great blessing to large numbers of people a doctor may be who dedicates himself with great earnestness to the alleviation of suffering among the poor. Dr. Monen has had the authentic sense of personal dedication to medical service.

Let Dr. Monen tell her story in full in her own way — I feel satisfied that it is readable to the last line to everyone who enjoys the story of a gallant struggle against odds.

THE STORY OF DR. SONYA ARINA MONEN

(as written by herself)

I was born in Russia and was about eight years of age when the Russian upheaval of 1905 occurred. It was a dreadful time of persecution and sus-

picion, when all who were in the least suspected in its participation, were severely punished.

Suddenly I found myself on a freighter, sailing from Antwerp, towards the U. S. A., the land of freedom and promise. I was an obstacle and object of pity, of a devoted aunt, who could not leave me with my step-mother.

In a picturesque town in Provincial Russia, while the Czar reigned supreme, my aunt had dared dream of democracy, and feared discovery of forbidden literature which she had hidden in secret meeting places in the woods. She had decided that it was safer to flee the country. I was sailing with her, because she had cared for me ever since my mother had died when I was two years of age.

Although my father had been in New York for about three years, my arrival was against his wishes. But welcome or not, I was his favorite child. His efforts to support and educate me were as pathetic as they were brave.

My first lodging was with relatives, eight of whom were indulging the luxuries of a two-room apartment on the 5th floor of an apartment house near the East River. During the summer time, the roof solved the sleeping problem.

With the adaptability of all children, I was happy except for an occasional empty gnawing sensation in the stomach. This was easily satisfied by a hot dog, a banana, or some brightly colored sweets. Every one worked, rushed out in the morning, and

the evening meal was served when it was time to go to sleep.

Thus four years passed. In another year, I was to graduate from public school. During these years of wandering about, from lodging to lodging, I had learned to be self-reliant. I recall (age 12) standing on a chair leaning against a wash-board, attempting to solve the laundry problem for father and myself.

There was little time to play. The Educational Alliance and Library, on East Broadway, offered a lure and an escape, and access to a new world, with ever-changing panoramas. The countless books on adventure, the biographies, and just fiction were devoured during every hour of leisure.

Then occurred a tragedy. My father decided to return to Russia, and I was taken along to face, alas! the same intolerable conditions from which I had been so happy to escape. It is only now that I realize how different my life could have been, had I remained in the U. S. A.

The voyage, while of interest, was a very sad one, leaving behind me an enchanted world, and dear friends. Here I was again in Krasno, climbing the hills for private instruction, in preparation for high school examinations. Fortunately the Public Library was in the building adjacent to our home. In spite of the numerous household duties, caring for my two half-brothers, I again had some time, and books within my reach.

At first, I began with the Russian classics. There was Pushkin, Lermontov, then Tolstoy, Andreyev, Kuprin and many others. Then I commenced with Belinsky, and the more serious critics of Russian Literature. The impressions of those four years of constant reading have formulated my entire life.

At 15, I felt mature, and was conscious of that peculiar sadness and seriousness of the Russian outlook upon life. I developed an understanding of human nature, and desire to reach above the humdrum things of life, through strength of character and self guidance.

My home life was not a happy one. I was discontented; I feared I might remain in the provinces forever, and was looking for a way to escape. I was not permitted to attend the better high school located at a neighboring city. To obtain a liberal education in Russia was only possible if one was wealthy.

My good aunt was still in the U. S. A. I bombarded her with letters, begging, pleading for another chance to come here. Her means were limited. She had just married and had a small child, and it was a great sacrifice for them to provide the necessary funds, and to resume the responsibility of bringing me to America.

But she made that sacrifice. There was no greater joy than mine, when the steamship ticket arrived! With the aid of my father, who again did not approve of my leaving home, I finally succeeded

in getting away. Now, after so many years have passed, I think of the courage of a 15 year-old girl starting out, alone, to face the world. In those clumsy bundles and packages were all my earthly belongings, and in my purse the huge sum of twenty-two dollars. During the journey, I met many interesting persons, and even an admirer!

One bright morning I arrived at Ellis Island. I had not forgotten the English language, having with me my school books, and having corresponded occasionally with friends and relatives in America, and translating into English letters of peasants, addressed to their relatives in various parts of the U. S. A. The clerk at the Western Union was quite surprised when I handed him a telegram saying, "I have arrived; come and fetch me," addressed to my Aunt Alice.

To this day I cannot pass the Statue of Liberty, without experiencing a thrill and recalling my great happiness, when I first passed the Island. In a way it was a triumphant welcome to a new world. I caused no little embarrassment to my uncle, when he took me via elevated to the tiny apartment, where he and my aunt lived. My baggage was divided in numerous small packages, each bearing signs of a long journey.

Their genuine kindness and interest in me, were the first impressions, which still seem to be surrounded by a halo, in my memories of those days. There were great problems to be solved, the foremost

being to find a job, any job. The second was to obtain an education. These same objectives were of course preeminent in the minds of all those young men and women who were flooding these shores.

I can still remember the continuous deafening buzz of hundreds of machines in the factory where I obtained a job as operator on fancy neck-wear for ladies. Rushing early in the morning, in crowded subways, punching cards, then the constant drive to produce more and more.

The monotony and fatigue bore very heavily upon me. I was a piece-worker, earning as much as twenty dollars per week. Very few of my co-workers developed greater speed than I did. But that was not my real world. I had registered with the Manhattan Preparatory School for evening classes. I had to refresh and expand my knowledge of the English language, to learn something of American history and literature.

The association with those who were aiming at bigger and better things somehow raised one above the drab realities. But one had to prepare a definite program for later years; thus my first venture was a commercial course, and in 1915, I was the proud possessor of a diploma, qualifying me as a bookkeeper. The object was to prepare for college at night, under better working surroundings, and to avoid the noise and fatigue of the factory.

My first position as bookkeeper was in a dark, dingy office of a millinery establishment on lower

Broadway. My boss was in his middle forties, very tall and very obese. He could cuss up and down the scale, louder and longer than anyone I had ever known. When he began shouting his mouth would foam, and his smallpox-marked face would turn as red as a lobster.

The cause was usually trivial, and could have been corrected in half a dozen words. It was an ordeal for him to sign his name, and the product was a few hieroglyphics, which only a few could decipher. Other positions followed. I gained experience, took pride in the appearance and accuracy of the books; had more leisure, but was weighed down with responsibilities.

Five years had passed, during the last three of which I had completed the required high school subjects, and passed all the regents examinations, without failing in any one subject. This was no small source of pride to me. Each term, after the examinations, I was certain that I had flunked everything. Then my good aunt would bring up a post-card, bearing the good news that I had passed. She, dear soul, could not see how I could possibly fail!

The greatest difficulty during these years was to find a place to study, after the evening classes. The small apartment of my aunt served as a gathering place for their friends and relatives (in true Russian style). Affairs of state, international situations, and what not, were discussed and argued upon, until midnight.

On Sundays, from early morning until evening, there came complex strains of a dozen victrolas, children practicing piano, adults exchanging news and views through the open windows of the courtyard. In addition, occasionally, wandering musicians contributed their share of disharmony; and children shrieking with delight, threw down pennies to these men. One was compelled to find a haven, even to hear oneself think!

The Public Library uptown was ideal for studying. There would I travel evenings, heavily laden down with books. Just when I was absorbed in one subject or another, fully unconscious of the surroundings or of those about me — it was closing time! Then I retreated to my second line of defense — to still another favorite corner, where I could continue without *any* regard to time — the rest-room in the Grand Central Station!

I wonder what the travelers thought when they saw me studying until the early hours of the morning, while devouring a sandwich, or a banana. These, and an occasional glass of malted milk were the chief articles of sustenance, during those nights. One never tired of the combination, and the gastric mucosa never manifested any complaints. Those were the golden days, when mental and spiritual food were more essential than actual nourishment.

The discomforts and hardships were compensated for by the fact that progress was being made. There were also friendships and occasional recrea-

tion. Climbing to the last balcony of the Metropolitan Opera House was a trifle, when one was so richly rewarded by the magic world of sound and color. If Martinelli, Gigli, Jeritza, or Curci sang, one could economize, and get in somehow. Standing room was no obstacle.

At concerts, here, there and everywhere, one escaped from realities, on the wings of divine music. The days when Tree, Hampton or Barrymore brought Shakespeare into our very lives, were days of rare pleasure. The theatre was not just another angle of life, enacted by someone who was either in or out of their best spirits, but was a serious matter for thought, influencing and moulding our lives.

To attend a movie meant mental deterioration, followed by regret at not having spent one's time among the finer things of life. The years, from my arrival until entering college, were the most fruitful, intellectually. Only occasionally would I feel very much alone, and like Atlas carrying the world upon my shoulders.

Five years passed. In that interim I had made up my mind: I wanted to be a doctor. I surveyed college catalogues, wrote lengthy communications, attempting to choose a college for pre-medical training. I decided upon Syracuse University, because it was in New York State, because of its fine rating, and for the well-known democratic spirit among the students and faculty.

I hoarded my earnings like a miser toward my

college. I could not possibly entrust my savings to any bank. That would have been too risky, and so I kept them at the U.S. Post Office, accumulating dollar by dollar, until I thought I had enough to suffice me through college and the first year of Medical College.

One warm August day in 1920, I found myself on the train to Syracuse. Again all my possessions were with me. My wardrobe was complete, even to a spare pair of high brown shoes of the finest cowhide leather. I had burned all my ships behind me. My last position at a furniture factory, where I had worked for about five years, was abandoned. The books I had systematized, revised, changed into a compact working unit and the good salary all were gone.

I had escaped from the monotony of figures and profits (for others) and now I was free. It was this sensation of freedom and venture which filled me with forebodings about the future. I could not bear the thought of having to retreat. Others managed to work and study, I surely would, and could do so.

To a New Yorker, Syracuse was a provincial town. The industrial phases of it did not interest me. The University was the center of attraction. Here was a living, pulsating world, composed of youth aiming to achieve knowledge.

A new world unfolded itself. On could delve into books, the creations of the finest minds, study human behavior and thought. One could become con-

scious of and perceive the laws of the physical and chemical universe. But above and beyond all, there was an approach to Anatomy and Physiology.

As far back as I could remember, there had been in me a fascination and mysterious longing for knowledge of the human body. So strong was this desire, that it formed the real basis for my studying medicine. The ambition to heal and help the sick only came later, when one had some understanding of the intricate mechanism of homo sapiens.

It was now my business to study, and I plunged into it with all the energy and enthusiasm I was capable of. I simply had to make good. There was no alternative, and I had very little time for social life. I confess, with a sense of guilt, my enthusiasm for foot-ball. The glamour of smiling young faces at the stadium, the relaxation, the pride of victory, were great attractions. There were also occasional fine concerts, given by celebrities, at the College of Music.

Forming an integral part of those years at Syracuse were my living quarters and my companions. These quarters were approved and suggested by the University. It was my good fortune to find a home among interesting and lovable personalities. My room was in an attic, about 8' x 10', having no direct sunlight, a small window leading into another portion of the attic. My trunk, bags and cot, were so arranged that an acrobat would have no difficulty in getting through. The master of the house was a

retired professor of Romance Languages at Rochester University, Mr. A. Dyke, about 72 years of age, whose wife had recently died. Every corner of the house and his den was filled with books. It was a real treasure house.

Among my colleagues I had gained the reputation of being a bookworm. I managed to pass all my examinations with a fair average rating. During the second year, I was given a scholarship, reducing my tuition fee to almost one-half. I was offered an opportunity to become an instructor in the department of Dr. Smallwood, the author of a book on *Comparative Anatomy,* and our professor on that subject.

I, however, decided upon continuing further in the study of medicine. Being at Syracuse University was my first experience of living in a centre of learning, away from materialism, just for the joy that one can derive from widening one's horizons. There was a warmth and congeniality of friendly faces, the inspiration of the professors and some instructors. But above all, one felt the fine spirit among the students and faculty, and their desire to give us patterns and guidance for living. I was grieved to leave all that behind me, for in the future my path was to be most difficult.

I could not remain at Syracuse Medical College, although I was accepted and encouraged to remain there, because I had to work, while studying,

and there was difficulty in obtaining work out of New York.

While at Syracuse, my former employer frequently called me to spend the week-end auditing the books or making out income tax returns. I hoped that while in New York City, I could have more permanent employment at this furniture factory, and hence the means to pay the Medical School tuition. I thought I could at least have enough for the first two years in medicine.

Then... then, I would have to find some way to continue. I recall a Russian song —

Alone I go upon the road;
Through the mist, the *stony path is seen.*

It seemed I was going along this road.

I had always hoped to study Medicine at the Bellevue Medical College. The choice of Syracuse for the two year pre-medical studies was approved by Dr. Wyckoff. Naturally, it was to him that I presented my credentials. It appeared that I lacked credits; these I secured at Columbia University Extension School. I was dismayed to learn on later application, that the matriculation quota for the year at Bellevue had been filled, and I could not be accepted.

I was completely heart-broken (and recall weeping in a dark corner of the building). I had refused to enter Syracuse Medical School, having sent

them a telegram to the effect. It was too late to apply anywhere else, and the promise given to me had been broken. I wandered the streets for hours, repeating to myself, "But my average marks were good! How unfair!"

When all seemed darkest and I was hopeless, I was the happy recipient of a telegram, stating that I was after all accepted at Bellevue! I could not begin to describe my feelings, but it was an occasion for great joy.

Yet, happiness must be earned. It was common knowledge among the students, that anyone who survives the first year of Medicine can survive the others. A great many of the boys had failed during the first year. For me it was the difference between life and death, to pass this first year.

The numerous subjects and the amount of material to be absorbed required a superhuman effort. Each subject was vital, and had to be treated in great detail. The numerous facets in Osteology, almost obscured the importance of knowing the bones of the body. One "could not see the forest for the trees." Nor could one study for the sheer interest and beauty of the subject.

Time was limited, and one had to pass the examinations — that was paramount. One could not help but develop a genuine admiration for the various professors who were masters of their subjects. The classes were large, competition keen, and the desire for survival great.

Many students had the advantage of a home and parents, whereas I had to work after school, then care for my small apartment and provide for my own meals. When I was ready to study the others were ready to relax and enjoy some human comforts. My apartment consisting of two rooms, *one* heated by a gas stove. I slept on a trunk, extended by chairs. I was obliged to study in the same room, battling with sleep in order to complete the day's assignment.

The assistance received from my aunt, who lived in the same building, helped to make things more bearable. Before final examinations, I had to forsake this apartment because of the "court-yard symphonies."

I migrated for a short time to a hotel for women, sharing my room with a classmate. Here one could study without interruption, and could occasionally obtain a prepared meal. Most of the food was however brought in a valise (against the rules of the house), and was of the simplest kind.

My greatest joy during the first year of Medicine, was the dissection room. What tender care we gave the cadaver assigned to us! Gruesome as it may seem, I would dream of it at night, visualizing the relations of the aorta to the various organs, and thinking out new methods of dissection, which would not injure the other structures to be dissected later. How easy it was to destroy blood vessels, and nerves, while dissecting muscles or other organs! Then one could

not have a complete picture of the circulatory or nervous system.

The chemistry laboratory seemed to inspire the fear of breaking some of the fragile set-ups, or mixing drugs and having explosions. How many times I had to repeat making physiological solutions, almost despairing about the matter, until at last one day I discovered that I was acquiring the technique of accuracy.

Bacteriology was interesting enough, but one had to remember the habits, appearances, and stains regarding so many bacteria, that the result was no small amount of confusion. Yet, Dr. Park and Dr. Krumwiede knew them all. I think the fault was that one could not visualize the practical application of bacteria to the practice of Medicine, and it was difficult to swallow a text book, hook, line and sinker.

It was only later that I realized that to understand the activities and methods of reaction of these organisms, is to understand the basis of disease. Then, with all its trials and tribulations, the first year was at an end, and I passed in all the subjects.

It was at this point, however, that my real worries commenced. There was the realization — cold, irrefutable fact — that my means were too meager to continue with Medical College. The proceeds from bookkeeping or auditing books, were only sufficient for living expense.

In my desperation I was willing to do anything that would make it possible to continue with

my studies. It appeared more important than to go on living. Of course, one could work one year, and then return to school again, but there was the danger of not being accepted; besides when applying for admission, I was asked whether I had the means to continue through the four years, and whether I thought that it was possible to do so. At any rate, this could not be done each year, and where would I wander next? I did not realize the amount needed for books, etc., and furthermore the tuition was raised considerably.

I was urged to drop it all, and marry! That to me seemed the worst solution. Besides, anyone who urges retreat in battle is a poor soldier. My relatives were unable to help me financially. The mental suffering of that summer will long remain in my memory.

However, I know of very few medical students who gave up the hope of continuing in medicine, under the most adverse conditions. I felt that something drastic ought to be done, for I had too much at stake.

It was while I was in this frame of mind that a miracle happened. A gray-haired, blue-eyed gentleman whom we called Mr. Mills, the "Varnish Man," somewhat advanced in years, frequently visited the office where I worked as bookkeeper. He was an executive of a varnish factory, yet his kindly gentle manner, and his humane attitude toward his employes

made him stand out above the average business person. He was keen and young in spirit.

For some reason he appeared interested in my progress at preparatory school and college, and encouraged me in every possible way. His wife and he sent me charming and encouraging letters while I was at Syracuse. Once I was the recipient of a hundred dollar Christmas gift, and another time of Mrs. Mills' own portable typewriter. Now and then would come large boxes containing cookies and what not.

In later years, I tried very hard to repay them for their kindness, but they would never accept anything from me. How many pleasant memories I have of the days spent at their home! I was certain that Mr. Mills could and would find some means of helping me, knowing his understanding and sympathy with my aims. He had faith in mankind; he was an ardent church-man, but did not draw any religious lines.

Mr. Mills told me that he knew the president of a bank, a philanthropist, generous and kind, who had helped many to obtain an education. Their daughters were class-mates at college. Mr. Mills promised to bring the case before him. Here was a ray of light in the darkness.

My life had always been a hard struggle. I was self-supporting, independent. I had never accepted help from anyone, but now I needed help very much. That it should come from someone I had never met was an unbelievable miracle.

A short while later I was surprised by an invitation to have luncheon with Mr. Jonas and Mr. Mills. I was driven to the oldest Williamsburgh Branch of the Manufacturers Trust Company. It was there that I was introduced to Mr. Nathan S. Jonas, the founder and president of the bank.

I was confused and awed. Here were two men, leaving all their busy affairs to consider the fate of a strange girl. My first impression of Mr. Jonas was that of a man of power, great inner worth, combined with a gentleness and humaneness. His gray-blue eyes radiated a kindliness, though somewhat stern, and a sense of justice. Yet one could not read his thoughts. Mr. Mills told him how hard I had worked, my employer's confidence in me, their leniency and desire to make it possible for me to reach my goal.

The vice-president of the company and his wife had loaned me money, "just to make sure that I had enough to eat." I presented my case to Mr. Jonas, and begged him to help me, promising that I would do everything to be worthy of his generosity and kindness. Then luncheon was over. How could I thank both these gentlemen for their kindness to me?

The following day I returned to the office. While busily engaged with figures and what not, the switch-board operator told me a "Mr. Jonas wished to speak to me." Imagine Mr. Jonas calling me personally! I was only an insignificant *one* of many millions!

I dashed to the 'phone, and these were the fatal words spoken in a simple clear voice: "Mrs. Jonas and I have decided to help you. We shall arrange an appointment with Dr. Leon Louria." During the rest of the day. I felt as if something colossal had occurred.

I repeated the words again and again. The duties of the day were miles away. When I informed my aunt of the news, she could not believe it, and for a long time afterward she could not understand how it was all possible.

Then came the memorable afternoon at Dr. Leon Louria's office, where it was also my privilege to meet Mrs. Jonas, the great physician, and his wife. I recall the queenly serenity of Mrs. Jonas, as if she had just stepped out of a portrait, to be present at a meeting of some importance, in order that mercy and justice be meted out. The graciousness and friendliness of Dr. Louria and Mrs. Louria, and the conversation we had in Russian, put me at ease.

I felt like a criminal, imposing my troubles and baring my entire life history to these most wonderful people. For the first time in many years, I felt crushed and almost ashamed. I knew how little right I had to expect assistance, and yet what it would mean to me, if I did not get any.

Dr. Louria frankly did not approve of women practitioners of medicine, and I believe he was pleased when I told him, what I sincerely believed at the time, that I really intended to go into Public

Health Work.* I felt that there was a need for women in that field. Having sons who were physicians, and realizing how much it means to be enabled to continue with Medicine, once one has tried so hard to get as far as I did, Dr. Louria was most sympathetic. Like the grand homme he was, and influenced by the keen interest of Mrs. Louria, he had reached a decision.

I recall that the Doctor rose, put his hand on my shoulder and said, "I believe you deserve to be helped. You may come to me for anything you may need; books, or anything else."

I was so overcome by the events of the evening that I could not regain my composure. I just wept for joy.

However, before the evening was over, I realized that Mr. and Mrs. Jonas would see me through college, and that I should not disturb Dr. Louria.

My colleagues who had taken for granted that I would enter the second year, could not realize that a miracle had occurred. I felt that the sensation of a sword hanging overhead was removed. In its place, came the desire to make good, because of the faith that Mr. and Mrs. Jonas had in me.

I continued to work at the office, at night, in order to be as little a burden for them as possible, and to be able occasionally to help my family in

* I was advised to spend two more years after Medical College to obtain a degree which would qualify me to go into Public Health work — I could not afford to do so.

Europe. My means were, however, insufficient to help my brother come here from Argentina, before the restrictions were placed on immigration. I have never ceased to regret that, for I felt very much alone here.

The second and third years at school passed by. New subjects appeared on the schedules, and new professors and instructors appeared on the scene. I shall always remember Dean Brown, Dr. Wyckoff, Dr. Stewart, Dr. Wallace, Dr. Senior and Dr. Jackson. Physiology, Pathology, General Medicine, and the Surgical subjects, including Obstetrics, were extremely interesting.

Of these Surgery had a peculiar fascination for me, because all of the others were so necessary to understand its principles; one had to know not only the anatomy, but the pathology, and take into consideration the disturbed physiology, as presented by the patient.

My benefactors were keenly interested in my progress. The brightest days were those at college, when I visited the Jonases. They were almost sacred to me, being like an anchor in a storm. Amidst those enchanted surroundings, in an atmosphere removed from strife and struggle, were these marvelous human beings, whose hospitality and kindness knew no end.

How patiently and sympathetically they listened to the various perplexities that confronted me. How unfailingly they helped me through every diffi-

culty! I often thought that even if their most generous help had not enabled me to achieve my ideals, it was a privilege to know them, and to be within reach of their influence. Their lives were noble, self-sacrificing, and made even more beautiful by the happiness they brought to others.

Their daughter and her family, equalled her parents in character and generosity. Their encouragement, and the example of their lives, were of tremendous influence upon me. When returning home from these trips, I would feel like one falling down from Heaven, and only the bouquet of beautiful flowers given to me, reminded me that it was all real. What a wonderful world it would be, if there were more people like these whom I have been so fortunate to know!

Each tuition time, or when books or instruments were needed, I would come to one of the banks. No matter how busy this great man was, or how many others were waiting to see him, there was always the time for me. Even if only a few minutes.

There was a pleasant smile, a willingness to help and a substantial check. Whenever I pass the lower Broadway business section, I think of those frequent visits to the Manufacturers Trust Company, and thank God for my good fortune.

Commencement day was one of those enchanted days, which come but rarely in a lifetime. I excelled in some subject, won a $100 prize in Therapeutics, given by Dean Brown, and above all, was

graduating. I received very warm and affectionate telegrams from the Jonas and Mills families.

My dear aunt and uncle brought a huge bouquet of white carnations, and the vice-president of the furniture company brought a very generous gift. I felt quite dressed up, in the new dress for which Mrs. Jonas provided me with funds. However, my joy was doubled, because the man I loved and married, at the end of the third year, was also graduating in Medicine with me.

The awakening came, when the question of internship was approached. We both applied at Brooklyn Hospitals; Maurice was accepted at St. Catherine's Hospital, and I was accepted at the Brooklyn Jewish Hospital. I worked hard, took my work very seriously, and never took advantage of my situation as a protege of the Jonases, who were the founders and benefactors of the institution. There was another woman physician and myself, and about 26 men internes.

The majority of the men made no discrimination between the sexes. The faculty were most courteous and kind. Now, almost 13 years after I entered the hospital as an interne, I can justly say that it was in those wards, small and crowded at first, elaborate and spacious later; it was there that I learned Medicine as it should be practiced, and also the fine ethics and high ideals of the men who devoted their lives toward the improvement of the Hospital. One could not wish for better

regard for the welfare of patients, whether poor or rich.

I had obtained a position in the Baby Health Station of Brooklyn. My husband and I had separate offices as I wished to build up my own practice independently. During 1918 we were able to repay some of my debts. When shelter, food and clothing were secure, it was time to attempt to advance in my chosen field.

I had decided to specialize in Gynecology and Obstetrics. My colleagues did not object to my practicing Obstetrics or anything else. To attempt Gynecology, however — especially its operative phase — was to step into a purely restricted domain of *man.* I did not expect a reception with open arms, but I felt it my mission to care for those women who did not wish to be treated by men.

I later discovered that there was a large number of these women and that once confidence was established, they did not hesitate to allow a woman to operate upon them, when the occasion arose. My problem was to acquire operative skill and greater experience. I was clinical assistant in Gynecology at The Jewish Hospital and received an appointment as assistant in Gynecology and Obstetrics at the Kings County Hospital, for which I was very grateful.

Under great difficulties of competition, and even occasional unfairness, after eight years on the staff of that Hospital, I succeeded in having the men consider me "one of them" and to admit that I had

considerable operative ability and good judgment. The difficulty, if any, was never with the staff members; it was with the internes, who could not understand that there are some women who have had more experience and hence able to manage cases better than they can, when first starting out.

After about four years at the clinic of The Jewish Hospital, I finally received an appointment on the Gynecological staff as an assistant. I then spent about seven months in Europe, working and visiting at the various clinics, and doing considerable operative work, in Gynecology and general surgery at Budapest.

I also had an opportunity to visit my family in Poland for a short time, and was delighted to see my father and the rest of the family. Upon my return to The Jewish Hospital I felt that I had gained a great deal of experience. My chief was an excellent surgeon and fine man. He contributed a great deal to the finesse which one appreciates after operating on a large number of cases at a city institution.

Of course it is not a simple task for a woman to get enough operative material, or to gain the goodwill of her superiors. One has to be twice as good to get half the credit! I gave of my time and my energy, and I learned to take what comes with a smile.

Years were passing; I had at least made a start in my career. One day I became a mother, almost 10 years after my marriage. Knowing how much of myself I would give up for the child, I did not dare

have one until I reached the point in Medicine from which I could not turn back.

Then the difficulties began. After sleepless nights at home, exhausted, I had to rise early in the morning, and operate. I did not wish to have any of the men think that I would be less reliable or devote less time to my work. My health was not at its best, but there was no time to think of myself. My duties were multiple.

Throughout the years, the Jonases have been my unfailing friends. They received the sudden news of my marriage with joy, although they may have had different plans for me. They never accepted or wished any recompense for the glorious thing they had done for me. I felt that they had done for me, more than my own father. So when my baby Isabel arrived, I could see they were happy, and loved her, from the first time they saw her at the Hospital to this day.

In the midst of our happiness, when the baby was already 3 years old, and we were getting along so nicely, I had a cardiac attack. Several years have passed, and I am now able to carry on, although while I was on my back, in bed, for weeks, Mr. and Mrs. Jonas made a journey of 100 miles, in spite of Mrs. Jonas' illness, and on Mr. Jonas' birthday, to visit me.

While almost helpless and away from the Hospital and practice, during the first year of my illness, I had time for meditation. My first thought was that

of gratitude that I am still able to perceive the beauty of this world. The second was that I was not helpless. I had seen the handwriting on the wall, and had learned to evaluate the worthwhile things in life.

This was a pause from which I had to start anew, with a wider, more tolerant outlook, regretting, rather than being hurt, by unfairness or injustice. I had been blessed in many ways, but mostly by meeting men and women who tower so high above most mortals. I believe that all men can be better, if the good is sought in them.

A most interesting human document, is it not? — this story of Dr. Monen's.

In the matter of "helping others" I have always felt that sectarian lines ought to be ignored as far as consistent. There seems — as the public has been made familiar in the play "Abie's Irish Rose" — a somewhat special bond between Catholic and Jew. I recall that 35 years ago, while on the Board of Education, I made a challenge in behalf of a Catholic teacher who was up near the top of the eligible list but was constantly being passed by, presumably because of being a Catholic.

My challenge, threatening to raise the question in the Board as to whether or not her religion was the cause of her being passed by, quickly brought about her selection. The Catholic, like the Jew (as events so tragically indicate in Germany) are alike

subject to religious discriminations, and for this reason feel the bond of fellowship.

I have quite frequently contributed not alone to Catholic charity, but to Catholic institutions. The following letter from a Great Neck Catholic official in 1927 is interesting as it distinguishes this point:

"Please allow me to acknowledge receipt of your favor of yesterday with check for our Building Fund.

"I am very thankful for this kind and generous expression of goodwill, and I am deeply appreciative of this spirit of neighborly interest. I did not allow our solicitors to approach our good non-Catholic neighbors in this matter as I know they have many obligations to meet in other directions. Of course in a matter of mere charity there are no dividing lines, but where it is a matter of helping to promote a certain form of religion I never like to cause anyone to be embarrassed."

Later, I donated two fine trees to the Catholic Convent of Mercy grounds and was again graciously thanked.

In Brooklyn there may be seen specific evidence of my non-sectarian giving in the Catholic Hospital of the Holy Family. The following letter from Joseph F. Brophy, Diocesan Supervisor of Hospitals, will explain:

"The memorial plaque for which you so gener-

ously subscribed has been erected in the new wing of the Hospital of the Holy Family which is now completed. It has been placed on the nurses station and visitors room on the third floor. The wording is as follows:

"Donated by Mr. and Mrs. Nathan S. Jonas.

"The Board of Managers would be pleased to have you visit the building and inspect particularly the memorial unit which your donation created. Assuring you of the Board's appreciation of your generous assistance, I am, JOSEPH F. BROPHY"

I have, in fact, a letter from the late Cardinal Hayes dated May 5, 1930, acknowledging my willingness to be of service to the Diocese of New York, and expressing the hope that we might see each other in the near future.

Dr. S. Parkes Cadman, of the Central Congregational Church, Brooklyn, was nationally famous, and to his Protestant activities I was also glad to make contribution. I repeat from a letter of his the reference to his gratitude and interest in racial harmony:

"I have no words at my command to express to you the deep and lasting gratitude of myself, my family and the Central Congregational Church for your generous and beautiful recognition of any poor

service I have tried to render to our common cause of racial harmony and justice for all.

"Yet I herewith convey to you and your fellow donors of this noble work of art my sincere thanks and those of my people for it. We shall always treasure your gift; first, for the sake of the givers, and next, as a fitting token of the fraternity which is steadily growing in our beloved land, despite the resistance of ignorance and prejudice."

It may occur to the reader that although I have helped individuals to education, I have not indicated an interest in helping educational institutions. This, at a time when such institutions have had particular difficulty with endowments, due not only to lack of new endowment, but also reduced interest returns on old endowments, might be regarded as slighting a most important branch of modern giving.

Adelphi College is a distinctly Brooklyn educational institution, and a good one. I was glad to be one of those who in 1927 pledged a modest amount towards a total of over a million dollars. Other educational institutions, such as the Brooklyn Academy of Arts and Sciences, have interested me and secured my contributions.

PART III

Chapter Nine

My Country Living and Country Club Work

Perhaps it was because when a small boy my parents had moved into a very sparsely settled Brooklyn neighborhood, and I had early learned to love green grass, open space, and plenty of fresh air, that I have been all my life a convinced suburbanite and lover of the country.

Mrs. Jonas felt the same way, perhaps for the same reason, as we had grown up together in the same Brooklyn neighborhood.

Consequently, over many years, we have lived for six or eight months in rented summer places, at Amityville, Manhasset and Roslyn Estates, and also taken many country vacations. We finally bought a fourteen-acre place at Roslyn, but as our son contracted his fatal illness there, we preferred to leave it because of its sad associations, and sold it at auc-

tion. We then bought a home in Forest Hills Gardens. But we found it too citified, so we again heeded the "call of the wild" and purchased about fifty acres of land in Great Neck.

Here we settled down in 1926 and built a beautiful home, which we planted marvelously, being particularly fond of flowers, and it became one of the "show places" of Great Neck. We had many good times, many experiences of all kinds there, and it represents a very bright spot in our lives. Mrs. Jonas was practically our landscape artist, changing the nature of the ground from an entirely flat place to a rolling lawn, etc., having large trees moved from all parts of Long Island and Westchester, including the purchase of about $100,000 worth of Southern box-wood.

Orchids also entranced us; in the spring of 1927, while in California, we visited the great nurseries and greenhouses of Armacost & Royston, Inc., at Sawtelle, California and bought a fine collection of orchid plants. In the fall of 1927 these were installed in the new greenhouses we had built especially for them, and they were enormously admired.

When I retired from active business, with the accompanying large reduction in income, we found it advisable (as have so many men owning country "show places") to dispose of our place, which we did at a great sacrifice. We bought a small house just large enough for two in University Gardens, Great Neck, which house we still own, but are leasing, since



At Roslyn



At Great Neck

COUNTRY LIFE RELAXATION

in 1933 we purchased a home in Coral Gables, Florida, later selling it and building a new home adjoining, where we plan to live from nine to ten months a year. The climate seems to agree better with both of us, and the quiet, peaceful and comfortable atmosphere of our home appeals very much to us.

What happened to the orchids? They can be seen by anybody now in the Brooklyn Botanical Gardens, to which we donated them in 1933, together with other treasures from our gardens, as the following acknowledgment shows:

Brooklyn Institute of Arts and Sciences
Brooklyn Botanic Garden

"My dear Mrs. Jonas:

"Our Horticulturist, Mr. Free, has reported to me the receipt on September 26th of the following living plants as a gift from you: 407 orchid plants, 96 miscellaneous greenhouse and hardy plants, including 40 Boxwoods about 1 inch high; 30 Begonias in variety; 3 Euphorbia Trucalli, including one specimen 8 inches high.

"This is a very lovely gift and will make a substantial addition to our collection. I am very sorry indeed that it has not been possible for you and Mr. Jonas to continue to enjoy these plants on your own place at Great Neck as you must certainly have taken a great deal of pleasure in assembling them. However, we hope that you may be able from time to time

to visit the Brooklyn Botanic Garden where you can enjoy them, together with our other collections.

"I am instructed by President Blum and by Miss Loines, the Chairman of the Botanic Garden Governing Committee of our Trustees, to acknowledge this gift with their best thanks and I take special pleasure in expressing my personal appreciation.

"As soon as the orchids are properly installed in one of the houses of our conservatories, we plan to indicate the gift by a label reading substantially as follows: This Collection of Orchids was given by Mrs. Nathan S. Jonas 1933.

"Trusting that this will be entirely to your pleasure and that the plants will do well under our care, and again with very many thanks, I am yours sincerely

G. Stuart Gager, Director."

At our Great Neck home we had an exciting experience with burglars. I was seated in the living room one evening with Mrs. Jonas and her mother, when I heard a creaking of the floor in the master bedroom over head. I said to Mrs. Jonas, "Someone is upstairs in our bedroom," and without giving any thought to the possible danger, I hurried upstairs. I was there confronted by a man who had a mask over his eyes and pointed a revolver at me.

"Get back in that room," the burglar commanded.

"What for?" I called out, loud enough for Mrs. Jonas to hear.

"I wouldn't advise you to make any other outcry," the burglar commanded, in surprisingly refined but firm accents.

Mrs. Jonas had heard me and came to the bottom of the stairs.

"What's the matter, Nathan?" she asked.

"Come up here and stand by your husband," commanded the burglar, before I could reply.

Mrs. Jonas gave a little cry of alarm.

"Do just as he tells you," I urged gently.

Mrs. Jonas came up stairs.

"Open the drawers of the dressers," was the burglar's next command, and looking at me as I nodded assent, Mrs. Jonas did as she was told. The burglar made a quick ransacking motion.

"Where's the good jewelry?" he demanded.

"We don't keep any in the house," I told him. "Mrs. Jonas has very simple tastes and wears jewelry only on very special occasions."

The burglar backed away from us, gun pointed at us, and disappeared out of our back door.

We had a grounds lighting system controlled by a single button which switched on all the lights of the grounds. I quickly switched on this light. I also telephoned to our chauffeur to come from his cottage with our dog, but we could find no trace of the burglar.

It was sometime later that we identified him at the Mineola jail, and learned that he was the celebrated "society burglar" known by the name "Boston Billy." He was held for many other burglaries in the Long Island estate district and was finally sent to prison for fifty years.

After that experience I went out and bought a Great Dane thoroughbred dog for which I paid $500. I had built a large wire enclosure for him. He grew to be a "one-man dog." He was very fond of me and showed his affection by standing on his hind legs with his paws on my shoulders and his head towering above mine. He did not like women or children, and we found that when we kept him in the house at night it was rather dangerous for visitors and other members of the family, except myself. I gave him back as a present to the man from whom we had purchased him. I was glad to get him off our hands.

(Our experience with dogs apparently was not to be particularly happy. On September 13th, 1939, Mrs. Jonas and I were out walking near home when a fairly large dog, a German Boxer, of our daughter's, collided with her at full speed from the rear, all in a playful and affectionate mood, of course. Mrs. Jonas fell and broke her leg above the ankle).

Characteristically, I soon became involved in Great Neck affairs upon living there. Great Neck was growing most rapidly, and growing in the usual manner of a town — planlessly. It was natural that

I, as a well known business man, be invited to help consider the town's problems. The Great Neck Association met to consider the situation, and it was soon agreed among us that what was missing was some kind of a planned map for the town's future development.

As usual, when someone points out a lack, admitted by all, he is confronted with the fact that it costs money, and that the money isn't available. I offered to donate a sum toward this, and William H. Zinsser, President of the Great Neck Association, wrote me in May 1926:

"At a meeting of the new and very influential Board of Directors of the Great Neck Association at my house the other evening, I read to the ladies and gentlemen present your generous offer to donate $1000 dollars to some kind of a planned map for the future development of Great Neck. Needless to say, the spirit which prompted your generous offer and the vision you as a newcomer had, so lacking in most of the 'old-timers,' was enthusiastically applauded."

But this was but a small beginning in my involvement! One of the objects of my living in the country was golf, of which I had long been fond.

My first interest in golf dates to the winter of 1917, when Mrs. Jonas and I made a trip, with our intimate friends, Frederick and Charlotte

Gretsch, to Asheville, N. C. Like so many other foolishly over-working business men I had felt that I didn't have the time. Down in Asheville on Winter vacation I suppose I took up golf to "keep busy."

I was almost discouraged from the beginning because I asked the Scotch Professional at the Golf Club there how long he thought it would take me to learn to play golf, and he answered, "About thirty years!" Nevertheless, I took some lessons and learned to enjoy it. After that Mr. Frederick Gretsch and I joined the Sound View Golf Club in Great Neck, which was my first country club.

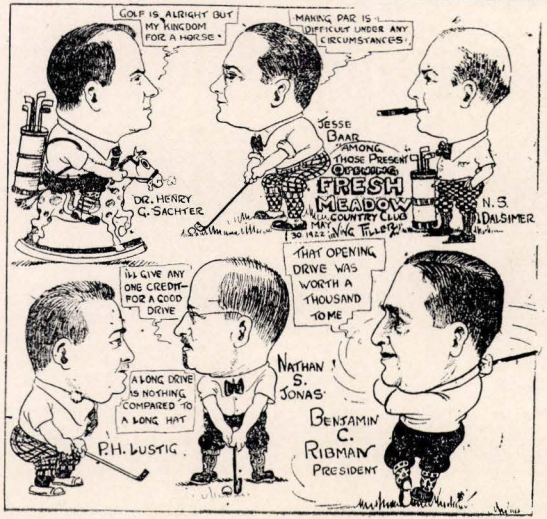
In 1921 Jim Barnes won the American Open Golf Championship, and Jock Hutchison, the British Open Championship. Mr. Gretsch and I conceived the idea of having a match between these two men for the *first* unofficial championship of the world. We each contributed equal amounts toward a purse of $2000 to bring this match to the Sound View Club. The match, which was a thirty-six hole one, was held on Labor Day in 1921, and was won by Jim Barnes. The purse was said to have been the largest up to that time ever put up for a golf match of this nature in the United States. The winner received $1250 in cash and a trophy, and the loser $500 in cash.

The match created considerable interest, following which Mr. Gretsch and I were elected honorary life members in the Sound View Club, the official presentation reading in part: "The club has endeavored to bestow its highest honors upon you two gen-

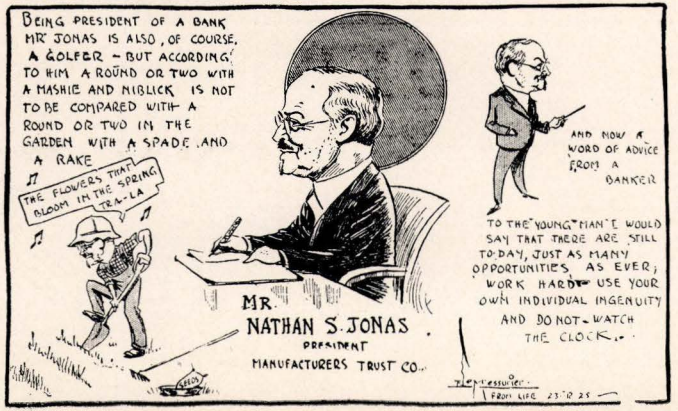
Burglar Routed by Coolness of Banker Who Bravely Confronted Him in Great Neck Home



PROMINENT FIGURES AT GOLF CLUB OPENING



Wall Street Men----Nathan S. Jonas -:- -:- By Ernest Le Messurier



tlemen in recognition of your club-spirited generosity which made it possible to hold the world championship match on our course."

My golf enthusiasm began during my various stays in the suburbs of Long Island, and I have spent many happy and many very sociable hours on the links. I had helped to organize the Fresh Meadow Country Club at Flushing in 1920, of which Benjamin C. Ribman was the first president, and I served as an adviser and director for six years. Two years before we built our estate at Great Neck I had become interested in the formation of the Lakeville Golf and Country Club at Great Neck, one of the finest links in the country. Construction of the club began in 1924, and in the spring of 1925 was opened. I quote from the New York *Evening Post,* April, 1925:

"Out at Great Neck, Long Island, a new club is taking shape that will rank with the finest in the land when it is finished. Nothing has been omitted to make it a perfect example of what an organization of the kind should be. When the first nine holes are opened on May 1st it will be a links worthy of a master's best efforts. The entire eighteen holes will be ready for play on Decoration Day. That holiday will mark Lakeville's official opening.

"As a celebration, Walter Hagen and Macdonald Smith, North and South Champion, who has been engaged as Club Professional, will play Gene Sarazen and Leo Diegel. The officers are: George

Nicols, President; Capt. Frederick Russell and Frederick Gretsch, Vice-Presidents; Nathan S. Jonas, Treasurer; and William D. Patterson, Secretary.

"The club house is worthy of words of lavish praise. It stands on one of the highest elevations on Long Island with a beautiful sweep of rolling country on all sides. Nothing that any member of a country club could desire has been omitted."

Sarazen's participation in the opening of our club was the result of my visit to the Hollywood Beach Hotel and Country Club in Florida in 1924. There I became very well acquainted with Gene, and also with Leo Diegel, who were then the "pros" at the golf club there. I also, by the way, met a group of men who had organized the South Florida Golf and Country Club near Miami, and I thus made contact with that remarkable American phenomenon, high-pressure real estate selling, as practiced in Florida to an astonishing degree at that time.

I have a copy of their letterhead which reads: "Capital Stock $1,000,000, Developing Florida's Finest Golf Course, Club House and Adjoining Subdivision" (which was known as Golf Park). They had sold a large amount of plots in this sub-division on the instalment plan, and had built the most immense club house I had ever seen, which is still standing on Gratigny Boulevard near 27th Avenue, Miami. Only this year (1939) I took another look



A DISTINGUISHED GATHERING AT LAKEVILLE GOLF AND COUNTRY CLUB

October 5, 1929

Guests at Golf Party Given by Nathan S. Jonas and James B. Regan

Left to Right: David H. Knott, Nathan S. Jonas, Sam Scribner, Hon. Edward J. Flynn, James B. Regan, Henry J. Heckel, Hon. Alfred E. Smith, George J. Atwell, Hon. John H. McCooey, Louis J. Horowitz, Jules E. Rosenthal, Joseph J. O'Brien, Henry C. Von Elm, Frederick Gretsch, Bertram Levien, Walter Salmon, Hon. Joseph V. McKee, Franklin P. Pratt, Hon. Morgan J. O'Brien

at it. The golf course, which had been laid out so elaborately and confidently at that time, is now overgrown with weeds, and would not be recognized as a golf course at all!

These men, having heard that I was interested in the Lakeville Golf Club in Great Neck, asked me to recommend professionals to them who would play in tournaments under the name of or as representing Golf Park. I spoke to Gene Sarazen and Leo Diegel about this desire on their part, and arranged without very much difficulty a contract for them on the basis of a salary of $10,000 a year for the two, profit from supplies to be sold, and from teaching, and a new house to be built for the use of Mr. and Mrs. Sarazen.

When the contract was signed, Gene presented me with a set of Stewart irons and Leo presented me with a set of woods. My golf was made doubly enjoyable playing with these.

After the big hurricane struck Miami in 1926, and the real estate boom collapsed, the entire development became unfinanced and useless. An accountant friend whom I had sent to Florida, wrote me in November 1925:

"I never saw anything like Miami. In walking along the street, it reminds me of a country fair — everybody is out, and the real estate salesmen on the sidewalk trying to interest the passerby. Buildings, both office and home, are going up all over, and all

that has been said about the activities of this section does not seem to have been exaggerated."

Bright days were enjoyed at Great Neck by the Lakeville Golf and Country Club. My dear friend (now deceased) James B. Regan, former head of the Hotel Knickerbocker, and myself, took pleasure in giving several golf parties to our mutual friends, many of whom were famous on Broadway and in Metropolitan Opera. The club was immensely popular.

On June 16, 1929, a dinner was tendered to me as founder of the Club, and a presentation of my portrait, painted by Louis Mark, was made to Mrs. Jonas, to be hung in the lounge of the Club until claimed by her. It now hangs in the home of our daughter. At this dinner there was also presented to Mrs. Jonas a diamond pin in appreciation of the sacrifices of time she had made — as a "golf widow," the wags would put it — in permitting me to spend so much time in organizing the club. The speakers on this occasion were: Martin W. Littleton, Sr., Justice Edward Lazansky, Morgan J. O'Brien, James B. Regan, Arthur S. Somers.

In October, 1927, when I was active in both the Lakeville Golf and Country Club, where Macdonald Smith was the Professional, and in Fresh Meadow Country Club where Gene Sarazen was the Professional, I was very friendly with and very fond of both of these men. With their consent I issued a



GROUP AT LAKEVILLE GOLF AND COUNTRY CLUB

Left to Right: Homer Samuels, Estelle Liebling, George Nicols, Mme. Amelita Galli-Curci, Mr. Jonas, Frederick W. Sperling

challenge for the two men to play any two men in the world for a wager of $2500.

This challenge was accepted by Tommy Armour and Johnny Farrell, both of whom were at the height of their playing reputations just then. The first 36 holes were played at the Congressional Country Club in Washington, D. C., where Armour was the Pro, and the match was all even there. The second half of the match was played at the Lakeville Club in a pouring rain, and was won by Smith and Sarazen.

Following my retreat to Florida the Lakeville Club wrote me under date of May 14, 1934 that I had been elected to Honorary membership, saying "our great admiration and respect for you is partially exemplified in this act."

I do not mean to neglect mention of the Fresh Meadow Country Club at Flushing, the organization of which I had aided in 1920. It was formally opened in June, 1922, and I quote a rather humorous account of it from the Brooklyn *Eagle,* concerning my associate in the club's promotion, Benjamin C. Ribman:

"The formal opening of the Fresh Meadow Country Club course at Flushing, L. I., was the occasion of one of the happiest gatherings that ever attended a similar function since the day when Volstead got into action. And happiest of the happy was Benjamin C. Ribman, who, as president of the

club, was called upon in the midst of the ceremonies to open the course by driving the first ball.

"Flanked by 500 people, a battery of cameramen and several artists, and with none other than Jesse Sweetzer on his right and Willie Anderson, the club's genial Scottish pro teeing the ball in the most punctilious manner, Ribman fumbled with his driver and, with a faint 'be still my fluttering heart' advanced to the slaughter. In spite of the Scot's nervous 'Courage, Mr. Ribman,' Mr. Ribman refused to be encouraged. A man who has been completely off his driving for nine months doesn't enjoy being the cynosure of all eyes on a tee.

"And then, just as his legs seemed to be buckling under him, a remarkable change took place. His head went up, his chin went out, his legs braced and his eyes flashed confidence as he set himself for the historic effort. What was the reason for the change? Recollection, simply recollection. Suddenly there was flashed into memory the day when Abe Yager, who had been deputed to roll the first ball at a big bowling tourney before a large gallery, advanced to the alley so nervous and nettled that he couldn't see the pins, and then let the ball go for a strike. If Yager could do that, why shouldn't he (Ribman) hole out in one? No reason in the world.

"So taking his stance, Ribman drew back his club and sent the ball straight down the middle of the fairway for 250 yards. The ball did not go dead for the pin but as it was the longest drive the president

has got off in almost a year and was made on so auspicious an occasion with many clubmates, who had been joshing him on his driving, in attendance, we leave it to Briggs whether Ribman could have experienced anything else than a grand and glorious feeling.

"It was truly a great day, not only for the club president, but for all others as well. Addresses were made by Nathan S. Jonas, president of the Manufacturers Trust Company and one of the governors of the club, and by Aaron William Levy, the president of the Brooklyn Federation of Jewish Charities, also one of the governors. During the address of the latter, the Stars and Stripes were raised to appropriate music. Following the ceremonies a buffet luncheon was served among the old and beautiful trees which surround the site on which the permanent clubhouse will be constructed."

The Fresh Meadow Country Club in 1931, upon my resignation, passed a set of resolutions expressing its grateful appreciation, and extending to myself and family "the courtesy of the course" at any time in the future. President Harry Zeitz forwarded me the fully inscribed resolutions. Mr. Ribman, co-founder with me, also wrote me, speaking of the "great and invaluable assistance which I had rendered in so many different ways. You more than any other man are responsible for its existence today, because if it were not for what you did we could never

have gone forward... Your good influence guided us through our organization period and over the many rough spots we encountered therein."

One meets strange types living in the country and suburbs, just as one does in the city. The countryside and its people are not always so "idyllic" as they seem! Besides our experience with the burglar in Great Neck, we had other peculiar encounters.

At our place in Manhasset, which we had leased for several years, and which had 40 acres of ground, we also kept horses, cows, several dogs, a goat and prize chickens. One fall, we left a man who had been with us for some time in charge of the place for the winter while we went back to the city.

One day we received a message from a farmer living opposite that our man had left with the station wagon several days before and that the animals were suffering from hunger and thirst. We immediately went out there and found the situation to be as described. The house was in a woeful condition, the man having had the dogs and the goats in the house! We notified the police and had him traced.

It was found that he had gone to New York and apparently accidentally smashed the automobile against an elevated post, and then sold the damaged automobile in the neighborhood for a few dollars. He was arrested and brought to trial and spent several months in Mineola jail, as we were so in-

dignant at his having left the animals to suffer that we did not relent.

At our other country place, at Roslyn, we once had a couple working for us. The wife, who was very stout, first got sick and I sent her at our expense to The Jewish Hospital of Brooklyn for an operation. Later on, after she was back, the husband got sick with an acute attack of appendicitis and had to be taken to the Mineola Hospital nearby. The doctors recommended an immediate operation, which I agreed to. He got well and I paid all of his expenses. To show the gratitude of some people, he later brought suit against me for having had him operated upon without his consent! This suit was thrown out of court. It takes a stout as well as a charitable heart sometimes to keep one's faith in humanity!

Chapter Ten

My Family, Friends, and Social Life

Since it will have been obvious to the reader throughout this book that I have always made Mrs. Jonas a participant in every possible event and activity, especially in every appreciation and honor that came to me, I need not elaborate much further upon my family here.

I have already recounted, as an inseparable part of my early and later business life, the manner in which Mrs. Jonas aided me, advised me and shared with me; and I have already told also many of the details of our homes, our travels, our clubs and our associational life.

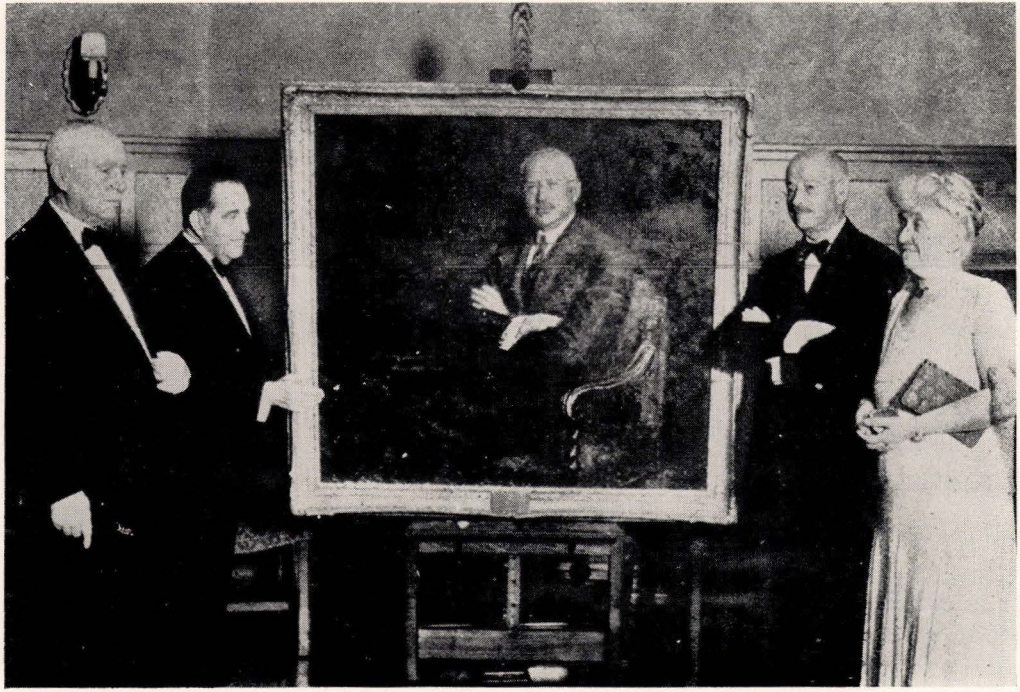
I have also recounted, sadly, the loss we both suffered in the untimely sudden death of our only son, Jay Seth; and I have spoken of our only daughter Isabel, and her happy marriage. Isabel attended

Vassar College and is a 1916 graduate. While there a strong friendship developed with Jules E. Rosenthal, who is a 1915 Cornell graduate. They were married September, 1917 and resided with us at Roslyn for some years thereafter.

Our home life has been that of a couple who in childhood learned to be comrades and helpmeets, and have never unlearned. Mrs. Jonas, it will be recalled, received a gift from the Lakeville Club (and deserved scores of others from organizations I served) in recognition of the truth that Mrs. Jonas herself has paid a heavy price for my club, civic and charity activities, in that I have had to be away from her so many evenings. I feel that heavy debt to her myself, and I honor her for her patience and equanimity.

As part recompense I have always abundantly shared my friendships with Mrs. Jonas, and have drawn many scores of people into our family circle of friendship and social life, and into our country club and other associational life. Mrs. Jonas, by merit of her own sweet and magnetic personality, has also greatly enlarged our social circle and goodwill, and thus together we have had a very enjoyable social life, especially with those who have at heart the same causes and interests.

I have always made much of friendship, and could not possibly write the story of my life without the story of some of my friends. In this chapter,



PORTRAIT PRESENTED TO MRS. JONAS
BY THE MEMBERS OF THE LAKEVILLE GOLF AND COUNTRY CLUB
Painted by Louis Mark
Left to Right: Hon. Morgan J. O'Brien, James B. Regan, Mr. Jonas, Mrs. Jonas

therefore, I will present, one after another, brief sketches of some of my closer, more active and more prominent friendships. There are many of course whom I must omit, for reasons of space, and whom I should like also to write about, since they are hardly one whit less deserving of mention.

RALPH JONAS

No two brothers could have had a more affectionate, harmonious and cooperative relationship all during life than my brother Ralph and myself, and we have been very helpful to each other. I am ten years his senior. He, however, has been more ambitious and planned greater financial structures.

In his securing control of the famous The Bank of America; in his organizing of the Financial and Industrial Securities Corporation, and in its merger with the Goldman Sachs Trading Corporation, I had no part, either in acquisition, organization, control or management; although the press and the public usually spoke of the Jonas's or Jonas Brothers in these and other similar organizations.

Throughout the long years my brother has worked with me in various enterprises, both business and charitable, and he has at various times — as will have been noted by the reader — been a very heavy contributor to the Hospital and Federation causes, and at times an officer.

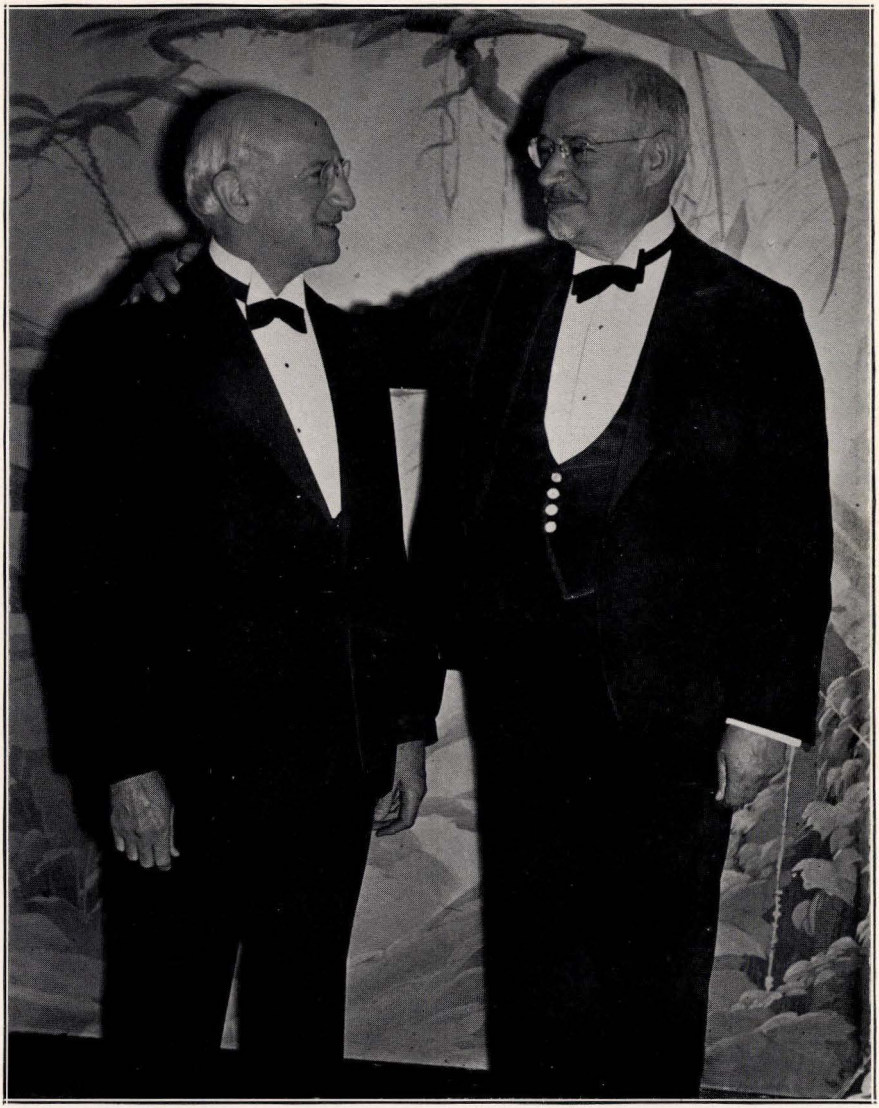
My brother has made a most notable banking, legal and financial career for himself, and is still vigorous and active. His own life story would make very interesting reading.

Illustrative of the tremendous shift in value and value expectations which America suffered from the depression is the following episode. Goldman Sachs Trading Corporation stock was selling at around $120 a share before the crash.

"Nathan," said Sidney Weinberg of the Goldman Sachs group to me one day, "I think your brother Ralph is going to be *the richest man in the world.* He owns one million shares of our stock, which I believe in three years will sell at $500.00 a share, which will give him in our stock alone a worth of five hundred million dollars."

Of such stuff were constructed the optimists' air-castles in those dream days before the 1929 hurricane! I have heard that this entire block of stock was sold some years later to the Atlas Corporation for about one million dollars! One five-hundredth part of the "dream!"

The photograph of Ralph and myself shown herewith was taken at The Jewish Hospital Staff Dinner given to me in 1937, and is so unusually good that it may be interesting to the reader.



MY BROTHER, RALPH JONAS NATHAN S. JONAS

EDWARD LAZANSKY

Presiding Justice of the Appellate Division of the Supreme Court, Second Department

The reader of this book can not have failed to note that at all the major public events of my career over many decades, Justice Lazansky was always there, lending not only the dignity of his position and the encouragement of his assistance, but also the spell of his graceful oratory.

He has been a most steadfast friend. It was back at the very begining of The Jewish Hospital, and later in the Brooklyn Federation of Jewish Charities, that I became acquainted with this rare personage, who was to become one of my closest friends; a man of the highest character and standing, and who is a credit, not only to the Jews of Brooklyn and the State of New York, but to the entire community as well.

In the fall of 1910 Edward Lazansky and myself went to the Democratic State Convention at Rochester, New York. With no thought of it when we set out, a movement was started to nominate him for the office of Secretary of State. He was very reluctant to accept this nomination, and I think that my strong urging that he do so had something to do with his finally accepting the nomination to this important position, to which he was later elected.

He was elected Justice of the Supreme Court

of Brooklyn in the fall of 1917 and took office January 1, 1918. He was designated as an Associate Justice of the Appellate Division of the Supreme Court, Second Department, January 1, 1926, and was designated as Presiding Justice of that Court on October 19, 1927, the appointment in both instances being made by Governor Alfred E. Smith.

Judge Lazansky has taken part in every good movement, regardless of creed, that I know of in Brooklyn in all the years of our acquaintanceship, and from time to time has held the chief office in most of the organizations with which we have both been affiliated. Early in our relationship he was a member in the firm of Jonas, Lazansky & Neuburger, of which my brother, Mr. Ralph Jonas, and my brother-in-law, Mr. Selig B. Neuburger (the latter now deceased), were the other members of the firm. Also in this firm then were two other lifelong good friends of mine, Adolph Feldblum and Philip Levison.

Because it speaks in such exceptional language, of the long relationship between us, I am moved to record here, with his permission, a letter Justice Lazansky wrote me December 10, 1923, from a Michigan hotel:

"Dear Nathan:

"Under compulsion I came here to try and rid myself of an ailment which began to be annoying.

I was very sorry to have to desert my work, but it was necessary.

"I wish you to understand how deeply I regret that it will be impossible for me to attend Manufacturers Trust Co. Night. To me that event is always most attractive and enjoyable. It is an outward expression of your triumphs of all of which I have been witness, and in all of which I find so much joy. Your wonderful career is a fine inspiration to all no matter what their position may be. It exemplifies in wonderful colors the marvelous possibilities of our great institutions.

"If the majority — yes even a strong minority — were like you, there would never need be any concern about the onward and forward march to even greater glories for our country. It is a privilege, indeed, to own the friendship of a man who humbly receives and graciously gives, who never for a moment forgets his obligations, who always is deeply moved by an intense loyal affection for his fellowmen.

"Men may attain a higher or better estate, as things are today measured by the material yardstick, but none surpass you in that greatest of accomplishments, the possession of a consciousness of service honorably and faithfully performed. Your life has been a superb expression of the God-like spirit which is within all of us but, unfortunately, is disclosed by few.

"You have that spirituality — not developed out of religious concepts — as they are generally

understood—but out of humility and a desire to help. It is the kind of spirituality which I am unable to express exactly in words but for which in my small way I have been struggling. No church—no race—has a monopoly of it. It is now in process of development. Its fine influences are already being felt. Soon it will blossom forth in all its glory to bring joy and happiness to replace the tears and sorrows of the day.

"For fear that you may misunderstand, let me tell you that yesterday was my birthday and I was thinking a little. And as you inspire me so frequently, I took the liberty of thinking about you and your career.

"Am feeling very good and hope to be in normal condition in a few days. Then, beware! A stroke a hole will be my handicap against you.

"Please remember me to Jennie. It is very delightful for us to know you both; that you team so well in humanity's service. The further you go, the better and bigger are the things you both are doing.

Your friend,

Edward Lazansky."

DR. WILLIAM LINDER

Son-in-law of the unique and beloved Dr. Leon Louria, Dr. William Linder is amply worthy of his kinship. Dr. Linder has been a close lifelong



MY LIFE-LONG AND INTIMATE FRIEND
HONORABLE EDWARD LAZANSKY

friend to Mrs. Jonas and me. He is a wonderful surgeon, and deserves also the title of "great diagnostician" which was given to his father-in-law. Dr. Linder is an exemplar, too, of the highest standard in medical ethics and morals, with a fine sense of public responsibility.

Yet, unlike some other high-minded, able, but one-sided men in the medical field, Dr. Linder is at the same time a charming personality, with that gift of human sympathy, "the common touch" which it has always seemed to me is the crowning glory of a good doctor. In a sickroom a patient is not made aware only of Dr. Linder's scientific ability but of his comfort and aid in the ordinary feelings of a human creature in distress.

It is perhaps a natural thing for a doctor to come to regard people as just physical organisms to be medicated, cut and sewed, but my own keynote policy in banking business has told me how we fail by looking at people as so many counters or units, instead of living, throbbing human beings, with every human frailty, fear, delusion, hope and finer quality mixed with the coarser.

From personal experience I know how a human being threatened with disease and death, and suffering pain and terror, looks with pathetic eagerness to the doctor to give him even more than medical aid; give him courage and cheer and confidence. It is too large an order, even too unreasonable an ex-

pectation, I'll admit, for most doctors. They cannot be gods, and they are usually overworked, preoccupied and even harassed. But this does not change the human need, the ordinary mortal's state of mind in sickness.

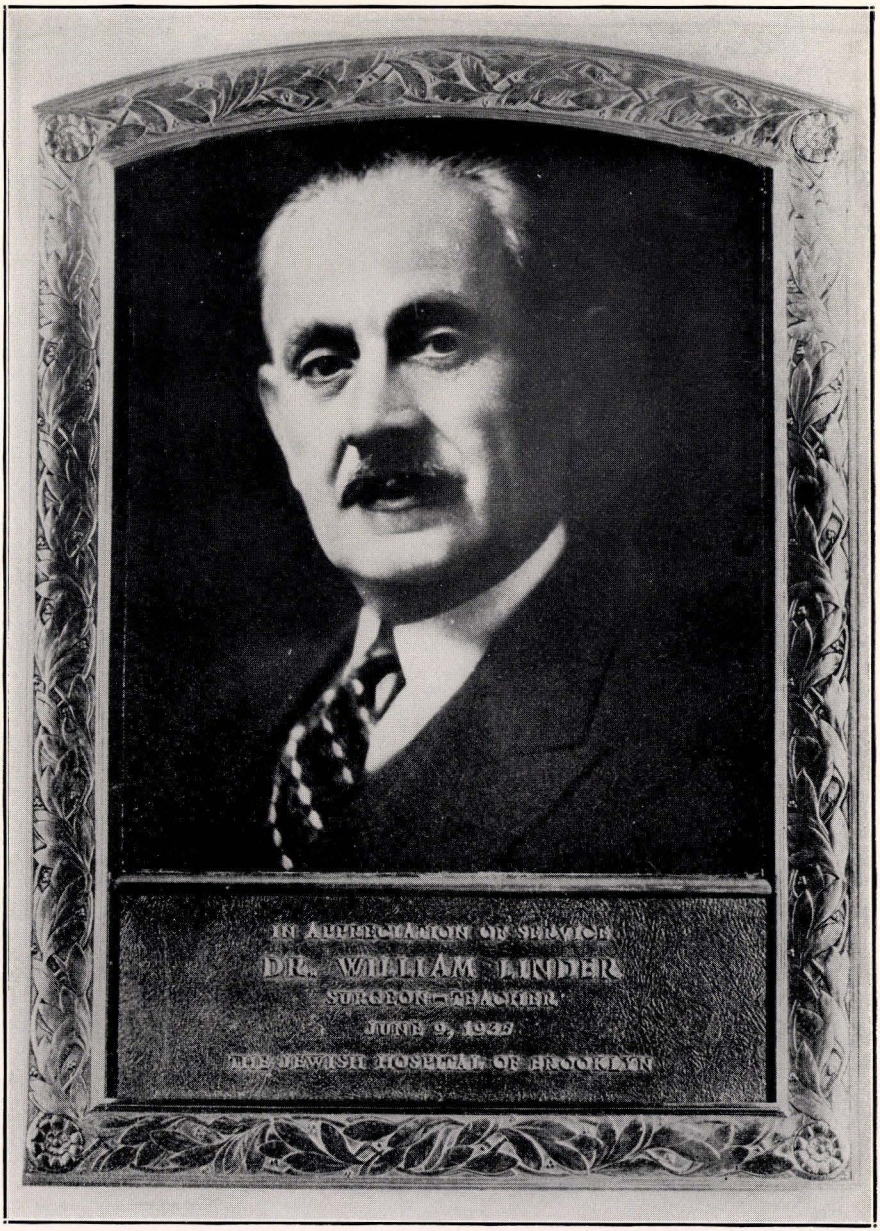
Dr. Linder constantly meets this test, and does not fail his patients in all their needs, bodily or emotional. It is for this reason that I sing his praise, although I do so with no desire to dim by contrast the abilities, charm or human qualities of the many other doctors I have known in my hospital work.

My view of Dr. Linder is shared by many others. When he retired from attendship at The Jewish Hospital at the age limit of 62, the hospital directors honored him by creating a new position for him. Instead of the usual "consulting surgeon," he was made "Dean in Surgery." Among his other honors, he was the first Jewish physician ever to be elected president of Kings County Medical Society. A bronze plaque in the entrance hall of the Hospital testifies to the special regard in which he was held there, and I am showing an illustration of it here.

Dr. *John* Linder, also an attending surgeon at The Jewish Hospital of Brooklyn, has also been a valued, life-long friend.

HOMES & DAVIS

When I retired from The Manufacturers Trust Company on August 1, 1931, I received a great



MY GOOD FRIEND DOCTOR WILLIAM LINDER

many offers from former customers and others to share office space with them. I finally accepted the very generous offer of two very dear friends for whom I have learned to have a great admiration and respect, Messrs. Henry Homes & Morton I. Davis, Certified Public Accountants, to take an office in their suite; and in all these years, up to this time, they have furnished me with the use of this office space gratis, together with the services, when required, of a very efficient secretary, Miss Ethel Fingerer, also without charge.

While a great many customers and friends were appreciative of the services I had rendered to them in the course of our business relationship, no friendship was dearer to me than that of these fine men and their associates, and I shall always be grateful for the privilege I have had of associating with them.

JAMES B. REGAN

One of the authentic figures of the famous Broadway life of the Nineties and later, was James B. Regan, who owned and presided over the well-known Knickerbocker Hotel (now an office building). He was a born "mine host" for a hotel of that period, and a famous raconteur.

He and his wife were dear friends of Mrs. Jonas and myself, and we had many good times to-

gether. Mrs. Jonas made a European trip with Mrs. Regan after Mr. Regan's death.

Regan was at his best when telling stories. He had an inexhaustible fund of them, drawn from his varied experience as a hotel man. Perhaps the reader will permit me to remember a few.

There was once, it seems, a very, very fussy customer of the Knickerbocker. This customer was continually dissatisfied, and the waiters reported to Regan that it seemed impossible to please him.

"All right," said Regan, with a glint in his eye, "when he comes in again *I'll* wait on him."

Regan was himself the fussiest of men about his food and service — up, for example, at 6 a.m. to taste the coffee to make sure it was really good; knowing how vital is breakfast coffee to a guest's good feeling.

Oddly enough, dissatisfied though he said he was, the fussy customer always came back.

"He's here again," announced a waiter, one evening.

Promptly Regan took a menu in hand and presented himself to the customer, determined to use every bit of his long experience as a hotel man, and his pleasing personality, to make the customer satisfied. He paid the closest, most deferential attention to his wishes, while his waiters discreetly watched the master's expected star performance.

"And, finally, I want a glass of good beer,

with a good head on it," snapped the customer; "I didn't get it last time I was here."

"I'll draw the beer myself, sir, to make sure, this time," promised Regan. And he *did* draw it himself; he wasn't going to miss a point.

Watching every inch of the progress of the man through his dinner, anticipating instantly his lightest wish, Regan stayed with it to the end. As the customer paid his check, Regan asked, suavely and ingratiatingly, "How did you find the food, sir?"

"It was all right," admitted the customer, grudgingly.

"Did the beer taste all right?" pursued Regan.

"Yes," growled the customer, briefly.

"And how was the coffee?" asked Regan.

"Quite good, quite good," was the reluctant response.

"So, all in all, you were quite satisfied tonight?" persisted Regan.

"Ye-es," replied the customer, rising, and glaring at Regan; "*but why in hell did you have to put me at a round table?*" At which the famous hotel proprietor retreated, acknowledging defeat!

Regan told also the story of two men who had been drinking too much, staggering one night to a lamp post on Broadway near the Knickerbocker, and, there entwined, enacting the following dialogue:

"The sun looks pretty good up there in the sky."

"That isn't the sun, it's the *moon.*"

"What are you talking about? That's the *sun.*"

"You're crazy, it's the *moon.*"

"I tell you it's the *sun.*"

"Tell you what, let's leave it to that fellow coming along."

"Howdy, Mister. Say, my partner here says that's the *sun* up there. I say it's the *moon.* What d'you say, mister?"

"I'm very sorry," was the man's reply, "I'm a stranger around here myself."

It was Regan also, I think, who originated the cotton stocking joke, which goes like this:

Question: "What happens to girls who wear cotton stockings?"

Answer: "Nothing ever happens to girls who wear cotton stockings."

Convivial story-teller that he was, "Jim" Regan was also the hardest-boiled of his guild of hotel operators. And he acquired it honestly—as a barkeeper in what has been termed the era of "bung-starter rule" on Third Avenue.

He was no man to fool, or to push around. Some of his famous patrons discovered this, as well as some of the world of slightly dubious "Tenderloin district" personages of the time. I have myself heard authentically the tale of how he turned out of his hotel a member of a very famous New York family, no less, because he registered as his wife a lady who would never, never grace the family mansion!



MY ONLY LIVING SISTER
MRS. JULIA J. NEUBURGER

Even George M. Cohan, at that time virtual king of Broadway, and John Mason, who were Regan's guests one day, mixed it up with Regan when they tried to make merry by complaining of the silt in the cocktails. Jim's sense of humor, excellent enough on occasion, snapped at this, and the famous comedian was told off in no uncertain words. George checked out of the Knickerbocker in a huff and went to the Claridge, which he then helped make famous for Rector.

Regan, so the story goes, even once requested the great songster, Caruso, to leave the hotel because he tinkered with an electric clock and got it out of whack.

I never saw Jim Regan in any but a kindly, expansive mood, so these stories sound a trifle incredible, but I am inclined nevertheless to believe them. In spite of his peculiarities I had a great affection for him although I could plainly see that he had a very hard core beneath his geniality. Perhaps Jim was not meant for this more suave, impersonal twentieth century hotel world, though he surely was the perfect hotel and restaurant man for the mad, bad Nineties!

MAX ABELMAN

Few men who have worked with me through the years, in various enterprises of mine, have been so close, so useful in so many varied ways, as Max

Abelman. He has come to be a part of almost any project of mine, as a matter of course, and has always acquitted himself with great earnestness, loyalty, energy and ability. He has never spared himself, nights, Sundays or holidays, and has a well-recognized genius for managing publicity enterprises.

Twenty-nine years ago, when he was only 23, he came with the Federation of Jewish Charities as a clerk at $900 a year. He became assistant secretary to the Manufacturers Trust Company in 1923 after having risen to the Executive Secretaryship of the Federation, which post he had filled most competently until his health was threatened.

As Justice Lazansky said of him at a testimonial dinner which the Federation gave him at the Unity Club, February 1923, "His self-sacrifice was remarkable, his days endless. He gave his service out of his heart." At that dinner many prominent men, including Judge Geismar, Justice Lewis, Justice May, Justice Lazansky and many others paid tribute to this man who almost worked himself to a point of breakdown in the many causes he served.

Mr. Abelman has always been at his proud best when arranging a big dinner at one of our large hotels and handling all the details, from planning the menu, selecting the invitation list, handling the publicity, and securing famous artists to render entertainment. In this latter capacity I know of no one in New York who can equal him.

No one has more often charmed the great metropolitan opera songbirds and musicians to appear before our various celebrations, dinners, etc., than Max Abelman. A dinner with from a thousand to two thousand guests is really quite a difficult and extensive enterprise to manage successfully, but Max rarely misses any of the fine points in handling such affairs. He has a fine sense of the dramatic and a thoroughly competent knowledge of New York publicity ways and means.

Needless to say such genius as this was very peculiarly useful and important in the various drives, celebrations and fund-raisings with which I have been so long associated. I gladly acknowledge my debt and my warm friendship for Max.

One other thing seems to me very worthy of note about Max's personality. He has aesthetic insight. His artistic nature combined most fittingly with his publicity sense when he conceived the idea of decorating the walls of Children's Pavilion at The Jewish Hospital with imaginative illustrations of child folk-lore. He got famous artists to do this, and, what is more, interested famous people, including Mrs. Franklin D. Roosevelt, to come to the Hospital and autograph the murals.

Max had said to himself, "Why should the sick little children here, at the most imaginative period of their lives, lie on their beds, away from their loved ones, and gaze at bare, dull institutional walls? If they could look upon walls filled with good artists'

conceptions of Snow White, Little Red Riding Hood, The Wind in the Willows, etc., how much more happy and productive would be their stay here!" He made that dream come true in a way that Brooklyn children bless him for, now and in the future.

In his own special way, Max is a genius, and I am glad that Brooklyn charities have benefitted so much from that genius. His continuing work for the Hospital as head of the Public Relations Department, and other worthy enterprises, keeps up the standard he has set for himself. He was elected a director of The Jewish Hospital in 1928.

A record of my life would be surely incomplete without registering my admiration and gratitude for the many wonderful things he has done for Jewish and non-Jewish community matters and patriotic efforts of all kinds. I count him one of the Brooklyn community's most valuable civic assets, and so do others.

No wonder that at the testimonial dinner to him, besides Justice Lazansky's eloquent tribute already quoted, Judge Harry E. Lewis said of him, quite justly:

"In 1914 I was chairman of the membership drive. But I was chairman in name only. I realized then what Max Abelman was to Federation, and also what he was to me. There was not a moment of the day or night when he was not at my beck and call. And as he was with me, so he was with every chair-

man, and so he was with every President. We have had many, many 'leaders,' but I think Max Abelman has led some of those leaders! We have had many 'chairmen of drives;' they were chairmen in name; Max did the work....

"I have heard it said that Nathan S. Jonas was the Father of Federation. If that is true, Max was the Mother! For as loyal as Mr. Jonas was to Federation, Max Abelman was equally loyal; he has given of his time and effort and money, yes, of his life."

As a matter of interest, the children of two couples, very dear friends of ours were born on the same day, August 1, 1923, August 1st also being my birthday. Max and Bessie Abelman had their son, born on that day, named Alan Nathan, and Walter and Gertrude Gretsch, whose daughter Gertrude was born on that same day. We have always felt these children to be protegees of ours in whom we feel a deep interest. Our friendship with the parents of these children has always been very close.

JONAS AND NEUBURGER

Mr. Adolph Feldblum, formerly of this firm, of more recent years, has been my personal counsel, intimate friend and advisor, and for whom I have not only the warmest friendship, but a feeling of admiration and respect for his great ability, his

wit, his literary inclination and his other splendid qualities.

Mr. Philip Levison at present of this firm has been a life-long friend and associate, most highly and affectionately regarded by me.

Associated with Jonas & Neuburger in a confidential capacity for many years has been Mrs. Elizabeth M. Rebstein, who has been for many years my brother's confidential associate, advising with him on general and financial matters. There has always been a most cordial, friendly and co-operative feeling between Mrs. Rebstein and myself, and I have a very high regard for her, as well as appreciation for services rendered.

After Judge Lazansky and Adolph Feldblum retired from the firm of Jonas & Neuburger other members were added from time to time, including Hon. George I. Skinner, former Superintendent of Banks of State of New York (now deceased), Hon. Jeremiah Wood, formerly Lieutenant Governor, State of New York, Hon. Louis S. Posner, former Mortgage Commissioner appointed by Governor Lehman, Mr. Sydney R. Newman and Mr. Murray L. Jacobs; and the firm continued as counsel for the Manufacturers Trust Company until the change in management in the Manufacturers Trust Company, during the year 1931. The firm was always very helpful to the Manufacturers Trust Company and myself, and my relationship with all of these fine men was cordial and co-operative as well as appreciative.

JAMES H. POST
129 FRONT STREET
NEW YORK CITY

March 30, 1934.

Mr. Nathan Jonas
1115 North Greenway Drive
Coral Gables, Fla.

My dear Mr. Jonas:

The other evening, at the meeting of the Federation of Jewish Charities, I learned you had been in Florida for some time and I asked Mr. Max Abelman for your address.

I know of no one in Brooklyn who has been more helpful in connection with the Jewish Charities than you have been for many years, and you have also cooperated in other Welfare activities.

I consider it one of the inspirations of my life when I became interested in the Federation of Jewish Charities, and I have usually attended its annual meetings and have contributed somewhat to its expenses.

I am glad to learn from Mr. Abelman that you are improving in health and hope you will soon be able to return to your home. I hope you have the satisfaction you deserve when you recall what has been accomplished through your leadership during the last generation.

With kindest regards to Mrs. Jonas, and with highest esteem, I am,

Yours sincerely

James H. Post

JAMES HOWELL POST

One of my dear friends, and a most notable Brooklyn philanthropist, was James Howell Post, who died in 1938. Mr. Post, like myself, was born in Brooklyn and started in business at 14, becoming the head of half a dozen great sugar companies, including the National and the American-Cuban.

When he died he was the oldest director of the National City Bank of New York. For sixty-five years he had lived his business life within the famous "sugar district" of lower Wall Street, scarcely missing a day. So great was his prestige in the sugar trade that a brochure in color was co-operatively issued on his death by the various branches of the sugar trade.

Mr. Post disregarded all sectarian lines in his charities and was a large-scale and frequent contributor to The Jewish Hospital and Jewish charities. He was also director or trustee in many educational and cultural activities in Brooklyn. He was a man of singular graciousness, good humor and fine character, and it was a great pleasure to be associated with him in civic work. We were very friendly over a period of over forty years.

During a long period of years, while Mrs. Jonas and I had various warm friendships, there were three couples with whom we became particularly intimate, making vacation trips with them to various places.

Mr. and Mrs. Samuel Lewin was one such couple; and after the death of Mr. Lewin on July 21, 1928, our close friendship has continued up to this day with Mrs. Johanna Lewin, his widow — also Mr. and Mrs. Frederick Gretsch. Mrs. Charlotte Gretsch died on May 12, 1928 and we lost a most charming friend, Mrs. Jonas having been particularly fond of her. We have always remained very friendly with Mr. Gretsch and his three sons. Also, as has already been spoken of, Mr. and Mrs. James B. Regan, who were about our own age and of whom we were both very fond. Mr. Regan died February 13, 1932, and we kept up our close friendship for Mrs. Regan until her death June 19, 1939.

It may also be interesting to record a little anecdote of my friendship with Col. Jacob Ruppert, which was recalled to my mind when I saw the first game of the World's series base ball at Yankee Stadium in October 1939. On the program was a picture of the famous former owner of the Yankees, and it at once reminded me of a tense half hour when I first knew him. The Manufacturers Trust Company had acquired The Yorkville Bank, and the largest accounts in that bank were The Yankee Base Ball Club and the various Ruppert brewery interests, with combined balances of over one million dollars.

A few days after I was in charge, I was told that Col. Ruppert wanted to borrow one million dollars, and that no financial statement was on file. I was also told that he was sensitive and would have to

be handled with discretion. I made an appointment to meet Colonel Ruppert at his office.

"Col. Ruppert," I said, "I am delighted to try to serve you, but of course you know that the examining authorities will require a statement on file for so large a loan. I will greatly appreciate it if you will give me at least a partial statement."

"No," Col. Ruppert promptly replied, "you will only be loaning me my own money. I fear that the new outfit at the bank does not know me well enough, and that I will have to take my bank business elsewhere."

"I know a very good friend of yours, Julius Liebman," I replied, thinking hard as to how I might save this major account.

"The hell you do!" was Col. Ruppert's response. "Julius is aces with me, and if he says you are all right it goes with me. But if you are spoofing me, I'll withdraw all the accounts at once. I'll 'phone him right now and find out."

Mr. Liebman fortunately was in his office, and Col. Ruppert had a long conversation with him.

"One of the finest and squarest men I know has vouched for you," Col. Ruppert said as he hung up, "and everything is O.K. I don't need any money, and when I do I'll either give you a statement or collateral."

I coincide with Col. Ruppert's estimate of Julius Liebman, who is one of the finest men I have ever met. He has been a loyal friend and supporter

during my entire banking career. He has frequently and generously aided the charities in which I have been interested. In the early years he was an inactive Vice-President of the Manufacturers Trust Company.

It has been my good fortune to meet, in one way or another — in business, at golf, in charity work, civic work, politics, travel, masonry or other organizations — many well-known people. Elsewhere I tell in more detail of my friendship with Eddie Cantor. It was a delight also to know many others of the famous musical and amusement folk.

George Gershwin and I played golf together on many occasions at the Quaker Ridge Golf Club, and also at the Lakeville Club, where he was a member. I found him delightful. I also played at times there with Jim Farley and took part in a foursome with Bobby Jones.

While in California Mrs. Jonas and I were lucky enough to be invited to the housewarming given by Mr. Carl Laemmle, famous movie magnate, on the occasion of the opening of his new Beverly Hills home, in 1927. Naturally there we met almost the entire galaxy of movie and musical stars. Mr. Laemmle and I had had banking relationships and counted each other good friends to his death.

One never knows who among his acquaintances may be soon occupying a high seat. I was a delegate

to the Democratic convention in 1932 at which Franklin D. Roosevelt was first nominated for President. After the memorable all-night session of delegates, just before 6 o'clock in the morning, I said to a neighbor delegate, "What would you say to our going out for a little fresh air and seeing if we can find something to eat, especially for the women delegates who have sat so patiently and bravely with us all night?"

My friend and I sallied forth in the early morning to see what we could find to eat in Chicago. All we could find open was an Italian fruit stand, and we almost bought the man out. We came back to the convention hall each with a bag of fruit as large as we could carry. The bagfuls were greatly appreciated.

The gentleman with me happened to be Henry Morgenthau, Jr., and I had no idea, when he and I were both acting in such a democratic spirit of helpfulness to our fellow delegates, that a short time later he would be the Secretary of the Treasury of the United States. I was very much impressed at the time with his graciousness and fine personality.

Because we were interested in the financing of the Hotel New Yorker (which has had such a brilliant and immediate success under the management of Ralph Hitz, whom I was partly instrumental in bringing to New York) I participated in the publicizing of its "pre-opening."

This Pre-Opening Dinner and Dance was

handled with all the publicity technique which we had learned in various other successful projects. It occurred on December 28th, 1929, and a highly representative cross-section of New York responded to the invitations I and others sent out. At the head table sat Lieut. Governor Lehman, Mayor Jimmy Walker, Senator Royal S. Copeland, Adolph Ochs, publisher of the New York *Times,* U.S. District Attorney Tuttle, Borough Presidents George J. Harvey and J. A. Lynch, and others.

At 6 p.m. the guests were invited to join in an inspection of the highly modern facilities of the new hotel, and this was of course followed by a particularly distinguished menu advertising well the culinary skill of this new addition to New York's notable hotels. It is interesting to note that although this hotel was opened just as the depression struck, it immediately took its place with New York's great hotels.

On March 24, 1916, a dinner was given to me at the Unity Club of Brooklyn, by very intimate friends in recognition of my services to public causes. A testimonial prepared at that dinner was signed by the small group present. Unfortunately, it so happened that I could not attend the dinner. A facsimile of that testimonial showing the signatures of the participants is one of my treasures, as all the men were prominent. I reproduce this testimonial and the signatures, so eloquent to me of the intimate banding to-

UNITY CLUB OF BROOKLYN
BEDFORD AVENUE CORNER DEAN STREET

March 24th. 1916.

Dear Mr. Jonas:

We, who have been invited to attend the dinner in your honor, have just learned with much regret of the sudden death of your dear mother, which prevents your presence with us.

You will undoubtedly find consolation in the thought that she lived to a good old age, enjoying the blessing of a respected family and the esteem of all who were privileged to know her.

Our heartfelt sympathy is with you in this sad hour.

With sincere regret,

Jos. Hartigan
Sylvan Levy
Harry E. Lewis
Mitchell May
Joseph Mitchell
Julius Dahlmann
Louis Newman
Dan'l Neuhaus
Leo Dunkel
Maurice Knight
Henry May

David Carrb
Mark Goodstein
Simon Levy
H. Lemburger
A. J. Edelman
L. D. Nova
Herm Neiss
H. M. Bamberger
M. Rosenberg
Ike Levy
Henry Newman

ERRATA:— The middle initial of Governor Herbert H. Lehman is inadvertantly printed Herbert C. on page 303, opposite.

gether in friendship as well as in service of the Jewish leaders of Brooklyn for the advancement of public welfare.

Naturally, in the course of my varied activities I came to know rather well a large number of prominent persons in many fields, in addition to those already mentioned. Included in these were business and banking executives, like Felix M. Warburg, many theatrical managers, producers and motion picture executives like Joseph and Nicholas M. Schenck, artists, musicians, writers, actors, moving picture celebrities.

Also Bobby Jones and almost all the famous professional and amateur golfers during my years of golf activity. And of course many public men. Naturally there were many more, but as I write such names come to me as

Herbert C. Lehman
Henry Morgenthau, Sr.
Frederick Crane
Dr. S. S. Goldwater
Royal S. Copeland
Morgan J. O'Brien
James A. Farley
Mayor William A. Gaynor
Mayor John F. Hylan
John F. Curry
Samuel S. Koenig
Charles M. Schwab

Ralph Hitz
Bernard Baruch
Albert Lasker
Julius Rosenwald
Jacob H. Schiff
Martin W. Littleton, Sr.
Simon F. Rothschild
Dr. Emanuel Libman
Robert F. Wagner
Max D. Steuer
Barron Collier
Mayor George B. McClellan
Mayor James J. Walker
James A. Foley
Joseph M. Proskauer
Jeremiah Wood
Rabbi Stephen S. Wise
Rabbi Nathan Krass
Dr. Judah L. Magnes
Matthew Woll

One of our pleasant social contacts was the well-known newspaper syndicate writer, Beatrice Fairfax, and her husband, James Wolf, Metropolitan Opera singer. We attended their wedding, many years ago, at the home of Nathan Straus, Sr., in Mamaroneck, and have ever since kept up the friendship.

A life-long friendship grew up between the Right Reverend Monseignor John L. Belford of



WHERE I ACTED AS SUBSTITUTE REFEREE
AT THE CELEBRATED BRIDGE MATCH — December 28, 1931
Left to Right: Sidney Lenz, Mrs. Eli Culbertson, Mr. Jonas, Oswald Jacoby, Eli Culbertson

Brooklyn and myself. The story of my friendship for Daniel Lipsky is told elsewhere.

At the celebrated contract bridge game between Mr. and Mrs. Ely Culbertson and Sidney Lenz, and Oswald Jacoby, I was the unofficial referee on one of the evenings (see photograph). While I am not an extraordinary good player, I am very enthusiastic about bridge.

All men in prominent positions are occasionally made the butt of an encounter with adventurous types of women.

Several years ago I tendered a dinner to the Directors of The Jewish Hospital at The Waldorf-Astoria Hotel. At the conclusion of the dinner I left to meet my chauffeur and auto at the Park Avenue entrance. As I came out I was approached by an attractive looking girl who when she looked at me and smiled I thought appeared familiar to me, as one I had possibly met in charitable work.

"Good evening, Mr. Jonas," she said. "I have been waiting to see you, and would like a few words with you — could I perhaps ride a short distance in your car with you?"

"I am going across the Queensboro Bridge to Long Island," I replied, "so I can't take you very far."

As she entered the auto she took my hand and said, "I'm Alice of California."

"What do you want to speak with me about?" I asked.

"I'm not married and have no sweetheart," she said. "I have an apartment in the neighborhood and thought we could go there for a drink and get better acquainted. Are you interested?"

"No," I promptly made answer and told the chauffeur to stop the car at 57th Street. "You can get out here."

"Do you like to hold hands?" she said.

"At times, but not now," I replied, waiting for her to get out.

"I'm broke and need some money," she said. "If you will give me $5.00 I'll go quietly, otherwise I'll scream and make a scene."

Realizing how foolish I had been to allow a strange woman in my car, I gave her the money. She thanked me politely and left. My chauffeur told me she had asked him whose car it was, and had been waiting for some time. When I reported the incident to the hotel authorities, they said that a memorandum of all major functions was posted in the elevators each day and that many times nicely dressed women had noted some names at such affairs and acted similarly, but as a rule approached only out-of-town men.

My friend, Adolph Feldblum upon hearing the story, sent me the following verse:

Dearest lady, I implore,
Go away and sin no more;
Or if that effort is too great,
Go away at any rate.

A brilliant lawyer friend of mine is a great punster, and has often held forth in debate that the pun is a high rather than a low form of wit, but he could never fully persuade us. He punned us to a standstill. He could almost make us believe that the pun is mightier than the sword!

The "evils of punning," even the dangers of the pun, were dramatically illustrated one Friday some years ago as we all sat together at lunch. In the course of the conversation I mentioned that I could always tell when a certain employe of the bank had been drinking the night before by his appearance and manner the next morning.

"Yes," replied my lawyer friend, without cracking a smile, "many a man who is a big tank at night becomes a little pale in the morning."

I was eating a piece of fish at the time, and as this pun struck my cerebellum I laughed so hard that a fish-bone lodged in my throat and nearly choked me. It was only through the combined efforts of my table companions, the waiter, the head waiter, and three or four other guests, back-slapping, chest-thumping me and offering of glasses of water, that I was spared to my family, and to my work, — saved from strangulation! As my punster friend is a delight to lunch with, despite his puns, I make it a point never to eat fish in his company!

Some years ago a young man called on me with a view to getting my aid in financing an enter-

prise in which he was interested. When he handed me his card, I noticed his first name was "Jonas." This being an unusual first name, I asked him whether any member of his family had been named Jonas. He answered in the negative. "I don't know just how that name came to be given me," he said.

Some time later he visited me again. "I have made inquiries about my name," he announced. "And what do you suppose I find? My parents wanted to give me a name beginning with J, because they wanted me named, according to the Jewish custom, after one of my deceased grandparents. At a family council one of my aunts mentioned that there was a prominent Jewish family in Brooklyn named Jonas that had been interested in hospitals and charities generally, and was public spirited, and that it might be a good omen for the young man to be named after them. Everyone agreed.

"That's how I came to be named Jonas!" concluded the young man. "Up to that time I had had no inkling whatever as to who the Jonas family were, or after whom I had been named."



AT THE WEDDING OF ARMAND TOKATYAN

AT SHERRY'S

Left to Right: Mrs. Tokatyan, Mr. Tokatyan, Giovanni Martinelli, Mrs. Nathan S. Jonas

Chapter Eleven

Eddie Cantor Adopts Us

Probably I voice again only what millions of other Americans have been saying for a long time: there is just nobody like Eddie Cantor. There is something so ingratiating and winsome, not only in the humor, but in the personality, of this perennial boy-man of stage and screen, that few people can resist. And behind this famous personality is a sterling personal character.

A rather unique and warm friendship grew up between Eddie and myself, his family and mine; and since his words on the matter are so far superior in readability to mine, I shall let Eddie himself tell the story of that friendship, since he did reduce it to words, in his autobiography, *My Life Is in Your Hands* (Harper & Bros., 1928). With the permission of author and publisher I quote from page 292 to the end of the book:

"And so, engaged in welfare work, secured by sound investments and surrounded by a goodly family, the life of the early Henry Streeter is complete.

"But there is one thing more. After the children have settled down to their home work and Ida prepares to receive some friends in the parlor, I step out on the lawn. Opposite my house is one of the most magnificent estates in Great Neck. I cross the road and approach its stone gateway. There is a small sign near the entrance reading, 'Nathan S. Jonas.' As I walk up the wide gravel path I gaze at the unfolding garden plotted majestically across the plain of grass and tinted with mellow colors in the last gleams of sunset.

"The slum boy of the tenements is learning all about trees and flowers and nature. I gaze at the full-grown elms, white pines, Japanese maples, willows and beeches. Four years ago this wonder-garden was a cornfield. Beyond it were barren tangles of weed. Now a stately castle rears its armored head upon the hill.

"It is the story of a modern pioneer, a pilgrim of the twentieth century whose wheels of industry are push-buttons and who accomplished overnight what it took backwoodsmen many generations to perform.

"I ring the doorbell and am admitted to the beautiful chateau. A stately lady with silver hair and soft blue eyes comes to meet me. She leads me by the hand to a little flower-laden bower at the rear of

the house, and there an imposing gentleman with a trace of Southern aristocracy in his manner rises to extend a cordial hand of welcome.

"I sit down with this elderly couple and a peaceful feeling of well-being warms my heart, but my eyes grow moist and filmy. At the age of two I had floundered in the streets and gutters of New York, fatherless and motherless, and now I am sitting in a flower-laden bower with my parents. Mr. and Mrs. Nathan S. Jonas have become father and mother to me.

"When I suffered a breakdown while in Hollywood, Jonas said to his wife: 'Come, we will go to California. Our boy needs us.' And they came on to comfort me and offer me advice and aid. When physicians decided that my tonsils had to be extracted, Jonas was not satisfied until the biggest medical authorities confirmed the decision. He watched over me through my operation and convalescence as he would over a child.

"Through the years he had given me wise counsel in all my financial matters and often guided me in the performance of charity work that it might do the most good. When I planned to build a permanent home he gave me ten acres at cost that I might build it near his.

"Jonas is one of the pioneers in the development of the Lakeville section of Great Neck. In 1923 he bought a hundred and seventy-one acres of ground there at sixteen hundred and fifty dollars an acre. He

intended to use the land for his estate, but it occurred to him and a few friends to form a golf club instead and he turned over the contract to the entire property for that purpose at cost.

"In that way the Lakeville Golf Club came into being. Jonas was its founder and organizer and is today its treasurer. It is regarded as one of the most beautiful and exclusive country clubs in America. But it cost Jonas the land for his estate, and when he sought to purchase another parcel he had to pay almost four times the price he had paid in the first place. Now land in Great Neck is worth more than ten thousand dollars an acre, the holdings of the club having risen eight times in value.

"I have often wandered with Jonas over his fifty-six-acre estate adjoining the club and shared the joy he takes in this self-made retreat from the business world. Here the banker and the actor go far back to primitive rustic life, but it is idealized and you can detect the magical touch of power and gold in every flower of the garden and every string bean on the farm.

"Instead of waiting hundreds of years for saplings to sprout and grow into mighty trees, they rise here in full bloom within the span of a week. Space and time are the slaves that tremble under the wand of wealth. The far ends of the world are gathered here.

"There is a giant apple tree from Sea Cliff, dug out with roots and all and transplanted in the

Jonas landscape. Next to it stands a weeping beech from Flushing, a Crypt de Maria from Glen Cove, and over there, near an old elm taken from the streets of Great Neck, are white pines recently arrived from Maine.

"But Nathan Jonas does not depend entirely on the miracle of money. Back of the garden and the castle is a nursery of trees. Here a world of youngsters is being raised and fed from infancy, little peach trees, evergreens, maples, and beeches. In the future, Jonas will not have to go over the wide world for his trees. He will get them all out of his own back yard.

"To the south we enter a boxwood garden reminiscent of Southern estates, for Nathan S. Jonas was born in Montgomery, Alabama, and though he came to Brooklyn when only a year old, he still retains a fondness for his native Southland. There is also a pretty rock garden with a wooden bridge. It is all different from the scrawny flower-pots the old Italian used to sell under the Willamsburgh Bridge. Here wistaria, orchids, magnolias dazzle over the natural rocks and give the little scene an air of fairyland. Did I ever dream that I'd wind up my stage career as a florist?

"Jonas and I go into his vegetable and fruit grounds. He and his wife live solely off their farm as simply and plainly as the ancient people in the land of milk and honey. He takes more pride in the twenty-cent meal of green vegetables that he has in-

vented than in all the great banking institutions he has welded into a single control.

"We have a hearty feast on the pickings as we pluck ripe berries in season, tackle tomatoes from the bush, and pull young cucumbers off the soil. Through the cycle of grandeur and pomp he has returned to the simple and primitive, and I admire him for it. Many bonds, beside gilt-edge ones, join me to Nathan S. Jonas.

"We have mutually, tacitly, adopted each other. I have even tried to be helpful to him. Before leaving for the Coast I said to him, 'I'll look you up a couple of old banks and you look me up a couple of new gags.'

"And his sense of humor can be depended on. When he served on the Board of Education under Mayors Low and McClellan, he pulled a gag which, if nothing else had happened between us, would have justified my adopting him as my father. It was during the school teachers' agitation for better pay that the spokesman for the teachers exclaimed before the Board of Education, 'After all, there is very little difference between men and women!'

"'Thank God for the little difference!' observed Jonas.

"But the quality that has attracted me most to him is his life-long devotion to charitable service. Even when he was making only a modest income himself he initiated benevolent movements. He founded and organized The Jewish Hospital of Brooklyn,



Above

OUR FORMER LAKEVILLE ROAD GREAT NECK RESIDENCE

Below

GROUP TAKEN IN FRONT OF ABOVE RESIDENCE

Upper, Left to Right: Isabel Jonas Rosenthal, Eddie Cantor, Ida Cantor
Lower, Left to Right: Mrs. Louisa Strauss (Mother of Mrs. Jonas), Mrs. Jonas

raising its first hundred thousand dollars and developing it almost single handed into a six-million dollar institution.

"Last year, by unanimous vote of the directors and trustees of the Hospital, its name was changed to the Nathan S. Jonas Hospital, a unique tribute to a man still living; but at the desire of Jonas this action was rescinded.

"He also founded and organized the Brooklyn Federation of Charities as a central agency for the efficient and scientific distribution of funds to all worthy causes. It was after he proved the economy and effectiveness of this organization that the New York charities took the cue and followed suit.

"During these years that Nathan S. Jonas had risen from an obscure basket salesman and insurance agent to the leading Jewish philanthropist of Brooklyn and had become president of the Manufacturers Trust Company, his younger brother, Ralph Jonas, was also managing to struggle along in his own modest way.

"Ralph had become head of the Brooklyn Chamber of Commerce. He founded the Brooklyn branch of the Ethical Culture School, became a patron of the Arts, assisting such talents as Max Rosen, the well-known violinist, and aiding Eva Le Gallienne in her plan for a popular-priced Civic Repertory Theatre.

"Ralph Jonas also donated one million dollars to found the Long Island University, which officially

opened its portals of learning September of this year. There were only two other donors to this enterprise of culture—James H. Post, who gave fifty thousand dollars, and Nathan S. Jonas, who contributed twenty-five thousand dollars.

"This spirit of philanthropy and welfare work fascinates me. My association with Nathan and Ralph Jonas has therefore not merely been one of business and banking, but I have always stood ready to answer their call and co-operate with them in every benevolent enterprise where they felt my efforts might help. It was a happy choice of family for me. It has filled my life with those elements of kindness and social consciousness that mere acting and the theatre could never provide.

"As I sit on the porch of the Jonas home, inhaling new and rare species of roses and orchids that Mrs. Jonas cultivates in her hothouse, my thoughts fly across the dreary years when I wandered, homeless, hungry, and cold, through the lonely nights in the Ghetto. I think of my poor grandmother who toiled in her dingy cellar, lugging the heavy trunks of servant girls to top floor flats to earn the meager dollars that kept us alive.

"And I think of my dream-dazed father torn out of the Russian steppes and suddenly transplanted to a new world of roaring engines and electric energy while he tried to play his plaintive little fiddle through it all, with the flush of a dying fever on his sunken cheek and a gnawing pain of sadness in his heart.

And I see my dear young mother, in the tiny two-room flat, over the clattering tea-house, urging my father to work, begging him to go out and grapple with this strange Goliath of industry that only frightened and dismayed him.

"And those two young, sad people, bewildered and worn before their time, were both killed by adversity when a single light of hope or happiness might have changed the whole course of their lives.

"And I sit with these two silver-haired people, the Jonases, in the twilight, a rich aroma of nature's luxuriant abundance filtering through my whole being. By what strange, indefinable touch has all that misery and suffering been transformed into something grand and symphonic, something so peaceful and majestic!

"Why can't I imagine that these two are my parents? That their early death and misfortune were the dark flashes of a nightmare, and that they really live. That they are sitting with me now in this bower laden with roses riding in happy dignity on the crest of the world!

"Nathan S. Jonas takes an accountant's report from a table. 'Here, Eddie,' he says, 'is the latest statement of your finances. It has been a struggle for you, but always upward. I congratulate you, Eddie. *Today you are a millionaire!*'

"I take the statement and gaze at the final figure. One million dollars! While I have been busy building a career, my savings and investments have

been busy too, growing in safety and size. In 1924 I won the first prize in a letter contest conducted by a business magazine for the best answer to the question, 'What is your bank doing for you and your community?' What better answer could I give than this financial statement? The Manufacturers Trust Company was awarded the banking-service cup, and richly merited this distinction.

"Plans are now fully under way for my new home. Tunneling for the foundation is well under way and soon the walls will begin to rise. The architect and workmen are constantly on the grounds. The other morning I heard loud blasts and the harsh clatter of derricks scooping up rocks. It disturbed my sleep and I was about to swear at the builders. But then I realized it was my own home they were making the racket about. I went back to sleep with a blissful smile.

"The new house will have every improvement, including ceilings, floors, and a motion-picture theatre. I am still wondering about a name. I don't know whether to call my new home 'The House that Ziegfeld's Jack Built' or 'The Cantor Home for Girls'.

"And now that you have heard the story of my life, let me add the final word — it has just begun."

It was Daniel Lipsky, the able young man I had made my secretary, who in 1920 introduced me

to Eddie. We liked each other at once, and in no time at all we and our mutual families were on a very friendly basis. Naturally we were able to enjoy many private or "pre-views" of Eddie's humor, and I wish I could remember — or could do them justice even if I remembered — all the wonderful turns and twists of humor which Eddie generously afforded us. Of course it takes Eddie himself to really put over one of his own pieces of humor, because Eddie (so it seems to me) tells a story with his eyes, ears, nose, voice, hands and feet!

Eddie Cantor used to ring the changes on the story of a boy who had been working in the textile business and bringing home an occasional sample to his parents to give them some idea of the work he was doing. After a while the father was able to get the boy a position in a bank, and the boy came home one evening and displayed a roll of dollar bills.

"Pop," he said, "I was helping them to sort and count these things all day today."

The father was very much shocked.

"But son!" he protested in alarm, "You must take these back tomorrow! You can't bring home samples from a *bank!*"

Eddie Cantor's friendship extended even to becoming a contributor of the *Quarterly Bulletin* magazine which the Manufacturers Trust Company issued for employes. We called it "Eddie Cantor's Corner," and it was a bright spot indeed, as may be imagined. He "gagged" me to his heart's content

here, to the delight of my employes. (I doubt if ever in the history of banking, a bank president permitted a famous comedian to conduct a corner in the bank-employe magazine in which the president was toasted brown occasionally with humorous quips.)

Eddie reported in this magazine on one occasion that "a lot of my friends at Arverne have just formed a League of Nathans." In the midst of our expansion program he would wisecrack by saying "Any day now I look for the Manufacturers Trust Company to buy another bank. I have become a depositor and stockholder."

He also recorded in his corner of the bank magazine how he had been in the bank one day and overheard a man ask the teller, "Please give me a check book for a lady that folds in the middle."

Eddie Cantor took first prize in a contest by *Forbes Magazine* in 1924 for the best letter on "What Is Your Bank Doing for You and Your Community?" This contest gave cash prizes of $1000 and presented a silver trophy to the Banking Institution mentioned in the winning letter. The bank which won this Banking Service Cup was our Bank! Eddie certainly came through with a characteristically human and readable letter, in which he recounts, like a story, the tale of his association with me and the Manufacturers Trust Company.

Chapter Twelve

Travels, Retirements

We American business men are the most active travelers in the world, but our travel is usually business travel. We know too little about play and loafing, and dislike the European leisurely concept of travel. Too often we "work" at our vacations, even if we grudgingly take one.

I was no exception, and did little but business travel for many years. When in later years I visited Asheville, N. C., California or Florida it was usually at the urgent behest of Mrs. Jonas, and I quickly became an active golfer on such tours. In all these years Mrs. Jonas had not, however, been able to win me for a European trip. I gave her the usual answer — "some day, but much too busy now."

While I was at the Democratic National Convention in Chicago in 1932 as a delegate, Mrs. Jonas,

to my great surprise and delight, made plans to go abroad with her dear friend, Mrs. James B. Regan, without any previous consultation with me. She did this on the theory that it was useless to bring up the subject, since she had never been able to prevail upon me to take time off to go, although most of my other bank officers had received the opportunity and taken advantage of it. She figured that this was the only way that she could ever connive to have me make the trip. The plot was not to come home until I came to Europe to get her!

Her strategy worked out successfully! On August 11, 1932, I took a steamer and met her in Paris. It was all very new and very diverting. I did not speak a word of French and had many amusing experiences there.

There was one episode out of which I have had a good deal of amusement. I asked the clerk of our hotel if there was any English speaking barber in the neighborhood, and he gave me a neighborhood address. After I had received a haircut and a shave, the barber (who spoke English poorly) asked me if I would like some Pinaud's Tonic for my hair.

"Yes, all right," I answered.

The barber then disappeared, and after a lapse of some time he came back, with the proprietor of the barber shop, carrying a case of *twenty-four bottles* of Pinaud's, for all of which he asked me to pay.

"There must be some mistake," I said. "I have not ordered it."

"Yes you did," said the barber, and persisted in asking for the price of a case.

I sent for the hotel clerk and had him explain the matter and finally cancel what they relentlessly insisted was my order, for a full case of Pinaud's! It is a mystery to me still.

I made arrangements with the American Express Company in Paris to hire a large Daimler automobile with an English speaking chauffeur to motor through France, Switzerland and Germany, because our destination then was Nuremberg where Mrs. Jonas had an old aunt living in that neighborhood, about 100 miles from Nuremberg, in a little town called Adelsdorf. At the time we visited in Adelsdorf it was just before Adolf Hitler came into power. It was a little town of about 100 inhabitants and Jews and non-Jews lived very happily and socially together, with never a thought of what was later going to happen to them.

In 1936 and 1937 we arranged to bring two refugee families whom we had met in 1932, to the United States, including the old aunt of Mrs. Jonas, Mrs. Fannie Strauss, who was 81 years old when she made the trip. Both families are now happily settled in little homes in Jamaica, Long Island.

At Lucerne we enjoyed a trip by boat and funicular train to Rigi Kulm, which was really up at the top of a mountain, and offering a most beautiful view. At Baden-Baden we spent some time at the Hotel Waldlust Freudenstadt, and also took many

automobile trips through the Black Forest. From Nuremberg we took a trip to Rothenberg ob der Taube, all of which was very interesting and colorful.

The American Express itinerary also arranged for an airplane flight from Nuremberg to London, which was the first time Mrs. Jonas had ever flown. It took about eleven hours and keenly interested us.

Most of the time in Europe was spent in London and rural England. We arranged also there with the American Express Company to rent a Daimler car and chauffeur and motored to the Shakespeare country and the various castles, parks and gardens. We saw "Twelfth Night" presented at the Memorial Theatre at Stratford.

Our chauffeur was a cockney with a very broad accent, and when we drove through Danbury he stopped, and said something. I thought he said: "This is the place where the Kikes come from." I was very much astonished at such language, and was mystified until he went to a large bakery and brought back with him some cakes.

"This is what I mean, kikes."

Danbury has a world-wide reputation for its "kikes" (cockney for cakes).

We got some flower seeds from the Queen's garden at Windsor Castle, and bought some antiques from the ruins of Kenilworth Castle. In London we were particularly interested in the gardens and flower

shows, and admired Hampton Court Gardens and Kew Gardens. Still lovers of flowers, we attended a flower show at Royal Horticulture Hall and when the show was over at six o'clock we bought almost a taxi full of the most beautiful flowers for a few shillings, and our room at the hotel looked like a flower show for several weeks afterwards.

A golf story worth mentioning is our visit to Stoke Poges Golf Club. Our friend, James B. Regan, who had formerly been a member there, urged that if we got in that neighborhood we should go there and try their steak and kidney pie which was noted all over the world for its goodness.

We had gone to the Stoke Poges Church and Grave Yard, where Gray's "Elegy" had been written, and, without having planned it, came across the Golf Club. At that time I was President of the Lakeville Golf and Country Club and Gene Sarazen was its Professional. Gene had just about that time won the English Open Championship.

When I asked at the Golf Club if we could be taken care of they said, "No, the Club is for members only." When I told them that I was the President of the Golf Club where Gene Sarazen was the Pro, there was nothing too much for them to do for us, and we enjoyed the steak and kidney pie as well as the surroundings.

In the course of the visit the manager said to me, "Do you know where you are, sir?" and I told him, "At the Golf Club." He said, "You should know,

however, that this is the ancestral home of William Penn. We like our visitors to know it in order to show proper reverence."

We saw with particular interest St. Bartholomew, the great hospital established in the year 1123, and noted the inscription "You or Yours May Need Us."

We saw a church called Church of St. Lawrence Jewry, established in the year 1400; wondering whether it might be Jewish. But we were told not.

I had a letter from Charles Lacey, Assistant Professional at the Lakeville Club at the time, to his brother, Arthur Lacey, who was Professional at a club in Surrey, and we went to a very beautiful hotel named "Seldon Park Hotel" at Sanderstead, Surrey.

I planned a game of golf with Mr. Arthur Lacey and told him that his brother Charles, who was also one of the longest drivers in the United States, had said that Arthur could outdrive him by 25 yards. Arthur modestly said, "Oh, I don't think so," but when we came to one of the holes that was exactly 300 yards, I said "Have you ever driven the green on this hole?" and he said, "I have." I said, "Let me see you do it now," and he actually did. He was very courteous and helpful, and I greatly enjoyed my stay with him.

My health, despite the manifold activities in which I engaged, the pressure of the fund-raising

drives I instigated, and the weight of the business responsibilities I carried, remained good almost uninterruptedly for a great many years. I had been athletic when a boy, and had, from my fifties onward taken actively to golf, and this together with my considerable country living, made for health.

While visiting Eddie Cantor in Beverly Hills in 1927, I met Dr. Louis Sunshine, a trainer, who was giving Eddie massage and exercise. I told him if he ever came to New York to look me up. Shortly thereafter he called upon me in New York and I arranged to take daily treatments from him which continued for five or six years. He not only reduced my weight but kept me in particularly good physical condition, which I have always greatly appreciated.

Except for a brief interruption for an appendicitis operation, I had no serious illness throughout my life until 1933. It was in December 1913, while at a directors' meeting of the Trust Company, that I had an acute attack of appendicitis. One of our directors, Mr. Julius Liebman, put me in his car and drove me home, right adjoining which was the office and residence of Dr. William Linder, who was immediately called. He said I would need an immediate operation. I asked to call in consultation his famous father-in-law, Dr. Leon Louria, and my friend Dr. Simon R. Blatteis, who confirmed the diagnosis, and I was operated upon at The Jewish Hospital December 5th.

Just prior to that I had invited the late Julius

Rosenwald of Chicago, famous philanthropist, to a dinner of the Brooklyn Federation of Jewish Charities which was to be held on December 17th. At that dinner Mr. Rosenwald, at my urgent request, had agreed to make a sizeable tentative or contingent contribution. Naturally I was especially concerned about this event. I told Dr. Linder that I would have to be out of the hospital in time to preside at that dinner. Thanks to the hospital's care, I left there the afternoon of December 17th in time, and presided, although I was obliged to remain *seated* as toastmaster.

Then, in December 1933, at 65 years of age, I was suddenly attacked by acute coronary thrombosis while in Florida. I had to remain in bed for a total of three months, between hospital and residence.

I am as interested and alive as ever now; my only limitation, naturally, being that I must now set definite boundaries upon my expenditure of energy; something I had never before done! On the whole, however, I am content to retire from burdensome activity, although I find plenty still for me to do, in aid of some of the causes I have fostered in the past.

My definite retirement from active business occurred on July 31, 1931, and from public life on October 1, 1938, when I resigned as President of The Jewish Hospital of Brooklyn, New York.

I have been asked frequently since, "How can a man like you, who has been as active as you have all your life, really be happy in retirement? Ought you not to have something to do to occupy your time? You have led a crowding, even a strenuous, and an interesting life."

Various efforts have been made to get me back into business, actively or inactively. I have turned them all down. I have, however, heeded the advice of those who said I should by all means write my autobiography, so that my friends, and others who might like to, could review the story of my life and perhaps get some ideas or amusement from it. Many others also may have still more important reasons to read my autobiography, especially the chapters which reveal hitherto unknown facts concerning my part in events which affected the fortunes of a great many people.

These events have not been known in full, and in their special significance, they will be interesting to more than a few; and I am glad to clarify them as part of a permanent record. I feel that it is important for people to understand and have access to exact facts, so that what occurs to them may be appraised at its precise worth, with no false ideas or hearsay to becloud the facts.

And having done so, I willingly adjourn my life to the rose-entwined pillars of a quiet tropical home in Florida, feeling rich in the possession, not of money — but of a splendid helpmeet's love, and

the esteem and affection of a goodly company of friends.

Here then ends this brief record of a life that to many, thrilled by reading of heroic exploits and deeds of daring and danger, may seem dull and prosaic; but which to me — and I know to others — is a chronicle of much interest and many memories, set down as an expression of my feelings toward the many who have throughout my life stood by, guided and aided me.

And perhaps no better closing to this book can be found than to quote a little French poem which seems to lay down a rule for "living" that I have tried all my life to follow:

"A little work, a little play
To keep us going — and so, good-day!
A little warmth, a little light
Of love's bestowing — and so, good-night!
A little fun to match the sorrow
Of each day's growing — and so, good-morrow!
A little trust that when we die
We reap our sowing — and so good-bye."

Chapter Thirteen

Letters and Records of Possible Interest

(*Appendix*)

Any person who writes his life story comes to the point of decision as to whether or not to include this or that letter, document, report or other material, which, while it does not have prime reader interest, nevertheless is an integral part of the "record."

I have tried to spare the reader from being confronted, in the main part of the book, with material of this sort, beyond a minimum, and have planned this particular last chapter as a place of deposit for such material. The reader who wants no further detail is therefore priviledged to stop here, with no feelings hurt on the part of the author! But there will be some readers, I know, who will have reasons to find this additional detail of interest.

I

LETTER OF WILLIAM F. ATKINSON RECALLING EARLY INSURANCE DAYS

"Dear Mr. Jonas:

"I read with a great deal of interest the very delightful sketch of you in October 'American.'

"It starts me thinking back over a lot of things that have happened during the past 28 years since I started in here. I think back over the very pleasant association that we had together and of the loyalty that you have always shown for this agency and for the Northwestern Mutual Life Insurance Company, not only during your official connection with it but ever since.

"The association has always been a pleasure to me and I regret that our paths have not crossed more frequently since, which, perhaps, is partially my fault due to the fact that I am pretty well tied up in the busy life in this office.

"I have followed your career with a great deal of interest and a good many of the things impressed me at the time as requiring real courage and real foresight. For example, if I remember correctly, the little Citizens Trust Company was the first Trust Company in the city to have the nerve to refuse interest on daily deposits of less than $1000 balance.

"It took a lot of courage to take such a step and yet I could see that it made little difference to the depositors in the Citizens Trust Company because they recognized that they would receive service worth many times over any loss of interest there might be on less than $1000 balance, and you recognized that a depositor wants service from his Bank far more than he wants interest.

"Then I remember your War record in which the Manufacturers Trust Company was always in the lead, not only taking its share but in the wonderful meetings you held in behalf of the loans during that period, which, of course, redounded to the credit of the Manufacturers Trust Company. It was done in a way that was also a credit to the banking business in general and a patriotic thing to do.

"Then again my mind runs along to your work as Treasurer of the United War Fund, which I think showed the broad vision that you had and your liberality towards your fellow bankers.

"Of course, these are only a few incidents that have particularly come to my attention, but they illustrate a side glimpse of some of the methods you have used to get there. All of which, I think redounds to your credit and on which I cannot help but offer you my most sincere congratulations.

"It has been a long period of hard work and I know your success must be a deep gratification to you and certainly is to your friends. With all your many activities, you have not forgotton to take on

your share of public and charitable work, which many men forget when they climb to success.

"I wish you all kinds of health and happiness for many years to come.

"Very cordially yours

William F. Atkinson."

II

ALBERT L. LEVI OF THE JEWISH HOSPITAL SOCIETY NOVEMBER 16, 1902

"In making this, the first annual report of the Society, my purpose will be mainly to give a retrospective view of what the Hospital Society has done in the comparatively short time of its existence, to take into consideration its present condition, the unfinished work and the future plans of the Society.

"It affords me great pleasure to congratulate the incoming as well as the outgoing officers and directors upon the wonderful strides made by the Society in its initial year, and in commenting upon the present successful condition I wish to say that no one-year-old society ever had more auspicious prospects than ours.

"The sentiment for a Jewish Hospital in Brooklyn had been smouldering for several years past; it simply needed a Moses to come forward and kindle the flames of enthusiasm, and, thanks to the

God on high, a Moses came — but his name happened to be Nathan; and I want to say right here, that I wish to publicly thank Mr. Nathan S. Jonas for his unselfish work in organizing this Society, for the courtesies extended in permitting the Directors the use of his office for meeting purposes, and for his untiring energy and labor in the fulfilment of his duties as Secretary, and for his assiduous efforts in behalf of the Fair, contributing thereby largely to its success and giving inestimable aid to the officers and directors.

"A short sketch of the early history of this Hospital movement will, I believe, be of interest to you.

"As far back as six years ago a small contingent of our co-religionists in the Eastern District banded together under the name of the Brooklyn Hebrew Hospital Society, with the following officers:

Robert Strahl, President
Morris Kotlowitz, Treasurer
B. Mosesson, Secretary

"Their purpose, as their name implied, was to start a Jewish Hospital Fund. What they lacked in numbers, they more than made up in enthusiasm, and by dint of striving and constantly keeping at it, accumulated the sum of $2,247.24 which amount was handed over by them to our present Society, and at the same time a kindred association.

"The Young Friends' League, kindly donated to us the sum of $175.00 and a few days ago another contribution of $125.00 was received from the same source, making a total of $300.00 up to this time from this diligent and worthy Society.

"To pay special tribute to each individual and to follow these worthy people during all this struggling period when less sturdy and less determined warriors might well have been discouraged and disheartened would take more space and time than I can devote here; let it suffice to say that when this Hospital is finally completed, no small share of the credit and praise will be due to these good people who years ago laid the foundation which has been the real fountain head of this greater Hospital movement.

"No better example is needed of the great power and beneficent influence wielded by the Brooklyn Jews when working all together and in harmony, than in the splendid financial and social success of the Fair held in aid of The Jewish Hospital in the Academy of Music from October 13th to 20th.

"Probably no more eventful Jewish affair has ever been chronicled to the annals of Brooklyn history, and the very spirit that actuated the success of this undertaking augurs well for the future of the Brooklyn Jewish Hospital; an all important factor though is that harmony must prevail in our midst, thus by unifying all the forces in our Jewish community, we cannot but meet with speedy and sure victory in our efforts.

"To Mr. David Nusbaum and his colleagues of the Fair Committee, who labored so industriously and zealously in producing the grand results, the extent of which has caused all of our co-religionists in the city to marvel, I extend my heartfelt gratitude.

"Only those who have ever performed similar duties know of the sacrifices and exactions demanded in the pursuit of such labors, and I felicitate them upon their success. It may be some compensation for them to know that their duty, so well and conscientiously done, is fully appreciated by the officers, directors and fellow-members of this Society.

"Our name, 'The Jewish Hospital' does not signify that our institution is to be sectarian. Its aim and object will be thoroughly American and cosmopolitan, under Jewish management, and it will be accessible to all worthy sick, regardless of creed, nationality or color.

"The Secretary's report shows that our membership at this time numbers 1,140 and the total amount of dues received from 800 of these to November 10th is $5,301.50 or an average of $6.62 each.

"It is estimated that this per capita amount will be larger next year, as a number of members have signified their desire to pay annual dues of an increased amount over their original subscription. Unpaid dues from about 340 members are still outstanding, a part of which ought to be collected before long.

"It must be patent to every one that the more members we have, the better our Hospital will be sustained. The present membership has been secured by the efforts of only a comparative few. There is yet much canvassed territory to be gone over, and with the greatly increased population of the city, and the era of prosperity at hand, it ought to be practicable, before another year, to have our membership reach the 2000 mark. Each member should take an interest in the accomplishment of this desirable end.

"One of the most important duties that confronts the incoming administration is the raising of $35,000 (thirty-five thousand dollars) by April 1, 1903, the sum needed to make up the total of $100,000 (one hundred thousand dollars), upon which condition $27,950 (twenty-seven thousand nine hundred and fifty dollars) has been subscribed.

"If there had been any doubt before that this $35,000 might not be forthcoming within the prescribed time, it is dispelled now by our acquisition of the assistance of the new standard bearers who will be elected today, and who for the new term will aid in shaping the future destinies of our Jewish Hospital Society. At the same time while reveling in this optimistic view of the situation, you must not expect to fasten the entire burden of securing this sum upon a few. Each individual member should do his share toward it, and then by all uniting in one grand effort we cannot but succeed in attaining the hoped-for result.

"As the items of receipts and disbursements are referred to at some length in the appended reports of the Secretary and Treasurer, it will be needless for me to give them here. The total cash on hand as per Treasurer's report on November 10, 1902, is $36,-896.38; the amount conditionally pledged is $27,950; making the total actual prospective resources $64,-846.38 on November 10, 1902.

"The operations of our Dispensary at No. 70 Johnson Avenue attest its steady and extended influence, each month's record during the past year having shown an enormous increase of patients over its predecessor. During the nine months ending September 30, 1902, 9,685 patients were treated, and 12,418 prescriptions compounded, and 910 persons vaccinated.

"Within the past year, the sum of $728.10 was expended for improvements on Dispensary building, $611.80 for medicines and medical supplies and surgical instruments, $87.75 for furniture, and $711.50 for labor and wages. During this period the total amount of receipts from patients was $1,370.77 and from the city of New York $250.

"We are particularly favored by having a specially painstaking and conscientious staff of physicians, to whose excellent efforts and services are largely due the great progress and the high standard of excellence attained by our Dispensary, which institution bids fair to become one of the foremost and best dispensaries in either Borough, and our thanks

are due and are hereby tendered to the staff of physicians, one and all, and for the valuable and important services rendered.

"The work of Miss Mollie Marks, to whom is entrusted the management of the Dispensary, her watchfulness for the protection of our best interests, merits high commendation.

"The splendid assistance given to us for our Fair by the Women's Auxiliary deserves our highest praise and gratitude, and we cannot but express our admiration and wonder at the progress made by our worthy sister association, much credit of which is due to the energetic services of its President, Mrs. H. Roth, who has labored devotedly and continuously for its welfare, and we may well feel proud of having such a substantial ally to assist us in our labors.

"No small meed of praise should be bestowed upon the Unity Club for their united and successful endeavors in contributing so generously to the prosperity of the Fair, and in permitting us the use of their building as a meeting place, and thanks are hereby tendered to the officers and members as well as to the following societies and institutions for the courtesies extended at the Fair, and for kindly granting us the use of their respective places for public meetings:

Hebrew Orphan Asylum
Temple Israel

State Street Temple
Keap Street Temple
Ninth Street Temple
Ladies' H. B. Society of E. D.
Ladies' H. B. Society of Temple Israel
Daughters of Israel
Jewish Hospital Aid Society
Young Friends' League
East New York Benevolent Society
Brooklyn Lodge Benevolent Order of Elks

and all others who have worked in behalf of our Society. The Jewish clergy of our city specially deserve our acknowledgments.

"Owing to the pressing demands of more momentous work which devolved upon the directors during its first year, the original Constitution and By-laws which were hastily and crudely drawn, still continue in use, and it being important for the proper government of our institution that a suitable Constitution and By-Laws be drafted, I would recommend that at some near future time a committee be appointed by the President for that purpose.

"The need of a fitting place for the Board of Directors to hold their meetings is very imperative, and some decisive action should soon be taken to make such provision.

"The constant growth of our Borough, which will be greatly augmented when the new bridges and

tunnels are completed, and which will bring the suburbs closer to the heart of our city, and thereby greatly enhance their value, makes it mandatory, in my estimation, that we soon seek a hospital site located in some healthful spot, and I would recommend that a Site Committee be appointed in the near future with this purpose in view.

"I greatly deplore the fact that death has bereft us in the last year of the following members:

Leonard Lewisohn
Bert Reiss
Moritz Stern
M. Blau

"The following letter was received in response to an appeal written by me July 3, 1902, and upon which I pray and hope we will soon hear that favorable action has been taken:

'Mr. Albert L. Levi, President
'Brooklyn, N. Y.

'Dear Sir: Your letter of July 3, addressed to the writer, has been received and contents noted. In reply, beg to say that the matter of assisting the movement to build a Jewish Hospital in Brooklyn will be considered by the Trustees at a later date, and in the event of favorable action, we shall be pleased to communicate with you further.

'In the meantime, believe us, very truly yours,

Trustees of Estate of
Leonard Lewisohn,
Per Albert Lewisohn.'

"Fellow-members, in retiring from the Presidency, I am not unmindful of the honor you conferred upon me in my selection to be your presiding officer, and I desire to express my gratitude to the gentlemen of the Board of Directors and my fellow-officers for the kindly assistance which they have given me. The Presidency of this Society is no sinecure; it entails labor and sacrifice, but you all have worked so assiduously hand in hand with me, that you have thereby often caused that which would otherwise have seemed a hard task to be instead of a pleasure.

"I shall ever cherish for you all highest esteem and kindest feelings, and I bespeak for my successor in office the same courtesies and loyal treatment from you which have always been accorded to me.

"Our Society may indeed congratulate itself upon the accession to office of our new President who will be elected today as my successor. In all this broad land and far beyond his peer is not to be found.

"You all know his noble generous qualities so well that further reference to them here would be superfluous. His very personality will bring to us such great influence and support, which, with the blessings of God, will soon enable us to see our hoped-

for plans for a Jewish Hospital ripen into early realization.

"All of which is respectfully submitted,

A. L. Levi, President."

III

REPORT TO STATE BOARD OF CHARITIES ON THE JEWISH HOSPITAL DISPENSARY, 1902

"To The Jewish Hospital Dispensary, 70 Johnson Avenue, Brooklyn, N. Y.

"Pursuant to Chapter 546 of the Laws of 1896, excerpts from which are printed herein, you are hereby requested to furnish to the State Board of Charities the information hereinafter called for in this blank, and to return the blank, fully completed, to the office of the Board on or before November 1, 1902. As the information thus obtained is used in the Board's official report to the Legislature, it is important that due care be exercised in making out your report to the Board.

"Please acknowledge your receipt of this blank by enclosed postal card. By order of the Board,

"William R. Stewart, President

"Robert W. Hebbard, Secretary."

"*SCHEDULE A.* — Name of Institution, Society of Association: Dispensary of The Jewish Hospital.

"When founded: 1901, succeeding Hebrew Hospital Dispensary.

"Date of Incorporation: The Jewish Hospital, Inc., November, 1901, operating dispensary.

"How incorporated: With Secretary of State, general law.

"Under what denominational auspices, if any?....

"Location: 70 Johnson Avenue, Brooklyn.

"Location of principal office: 1028 Gates Avenue, Brooklyn (office of Secretary).

"Full title of governing board: Board of Directors of The Jewish Hospital.

"Name and address of President: Albert L. Levi, 342 Stuyvesant Avenue, Brooklyn.

"Name and address of Secretary: Nathan S. Jonas, 1028 Gates Avenue, Brooklyn.

"Name and address of Treasurer: Henry Roth, 655 Willoughby Avenue, Brooklyn.

"Name and address of attending physician: Dr. Joseph Merzbach, 466 Pacific Street, Brooklyn.

"The medical work of the dispensary is at present in charge of a medical staff composed of the following physicians:

Jacob Fuhs, M.D.
Joseph Merzbach, M.D.
A. L. Lewis, M.D.
Alex Demby, M.D.
S. R. Blatteis, M.D.
David Davidson, M.D.
W. K. Jacobs, M.D.
Jacob Londoner, M.D.
A. Hayman, M.D.

"Name, title and official address of officer in charge: Miss Mollie Marks, Registrar, 70 Johnson Avenue, Brooklyn.

"Terms of treatment: Ten cents for prescription, if able to pay.

"Qualifications for treatments: Only poor people treated.

"Application to be made to Registrar.

"Is the dispensary a branch of a hospital or other institution: Branch of proposed hospital; funds now being raised.

"If so, by what name or title is the main organization known? The Jewish Hospital.

"Where is the main organization, if any, located? To be located in Brooklyn.

"*SCHEDULE B.* — Valuation of the Property of the Institution, October 1, 1902: Value of the real estate, including buildings, fixtures, furniture and all appurtenances, none. Value of personal

estate, including bonds, stocks and other investments, about $2000. Total valuation of property of all kinds, about $2000.

"Indebtedness of the Institution, October 1, 1902: Total indebtedness, none.

IV

OFFICERS OF THE FIRST WOMEN'S AUXILIARY OF THE JEWISH HOSPITAL

President:—Mrs. Henry Roth
Vice-President:—Mrs. N. H. Levi
Second Vice-President:—Mrs. S. Phillips
Treasurer:—Mrs. I. Lahm
Financial Secretary:—Mrs. D. Stern
Recording Secretary:—Mrs. A. Reisenburger

V

ANNUAL REPORT (1903) *OF ABRAHAM ABRAHAM, SECOND PRESIDENT OF THE JEWISH HOSPITAL*

To the Members of the Jewish Hospital:

"I have the honor to present for your consideration a statement of the progress during the past

year, and of the present status of the Association. At this period a year ago, no one, however optimistic, fancied or could conceive by any stretch of imagination, the possibility of our possessing an hospital within twelve months. It appears like a Providential dispensation in our behalf.

"In 1894 a band of noble women erected the Memorial Hospital building at Classon and St. Marks Avenues, and Prospect Place; a central and convenient location. They had an uphill and hopeless struggle from the day the hospital was opened to the public to the time of its dissolution. The efforts of the managers were futile.

"Disaster after disaster overtook them until burdened with debt, the Memorial Hospital Association had to succumb to the inevitable and the building and ground were sold under foreclosure at public auction just at an opportune time for The Jewish Hospital. We purchased the property for $96,500, which represents less than one-half of the original cost.

"It was a most fortuitous opportunity and your Board of Directors was not slow in taking advantage of it. We took title to the property on Oct. 27, 1903, and I am delighted to state that we are now the owners, free and clear, of any indebtedness. The dimensions of the land are 257 feet on Classon Avenue, 132 feet on Prospect Place, and 75 feet on St. Marks Avenue.

"While the building is not constructed in ac-

cordance with the present stringent building laws, which provide that all public structures are to be fireproof, it is nevertheless a solid and substantial edifice, and when the ravages of neglect are made good, will prove a monument and a credit, architecturally, to the Jews of this borough.

"It will probably require $50,000 additional to complete the southerly wing, which is now partly erected, and to put the main building in proper condition for our purpose. Mr. Geo. L. Morse, the architect selected by your Board, will soon submit a tentative estimate of the probable cost of the repairs to the present building, also an approximate cost of the completion of the southern wing now partly constructed.

"The building at present contains accomodations for 75 patients, and with the southerly wing, we will have room in all for 125 patients, in addition to the space required for nurses and attendants. Had it not been for this unforeseen and fortunate occurrence, it would probably have taken three or four years before our finances could permit us to assume the undertaking, but now that we possess the main structure, we should experience little difficulty in obtaining the necessary additional $50,000 to fully complete the building.

"Twenty-five thousand dollars of the amount is already pledged and promised from charitably inclined friends who are in sympathy with the movement and from prospective receipts from the Concert, etc. The remainder we should acquire from the great

number of our Jewish population who have not yet contributed.

"The Jews of Brooklyn are charged with lack of public spirit and with doing less for their poor and distressed brethren than do other communities. This accusation was well founded. Aside from the Hebrew Orphan Asylum, which, in the main, is supported by the city, and the Hebrew Educational Society subsidized partly by the Baron de Hirsch Fund, we have done, up to this period, very little for the uplifting of our race.

"This is, as I take it, due more to the lack of active leaders in the work of charitable activities than from a want of disposition. I maintain that the human heart beats the same everywhere, and the splendid and substantial results achieved by the Jewish Hospital during the past two years are evidences that our co-religionists in Brooklyn are not behind their brethren in New York and elsewhere, in their desire and purpose to help the unfortunate in their midst.

"All it required was a leader who could inspire others with his enthusiasm and with his earnestness and determination to attain the object, and as my predecessor, Mr. Albert L. Levi, so aptly stated in his annual report last year, 'the needed Moses came forward in the person of Mr. Nathan S. Jonas.'

"All honor to Mr. Jonas. The work he has accomplished will stand to his everlasting credit, and many a parched and fevered lip, and many a sufferer destined to be relieved in the Hospital which the

French so beautifully call 'Hotel de Dieu,' the House of God, will utter a blessing in his behalf.

"While Brooklyn, it is estimated, has 100,000 Jews, they are in the majority of cases, materially speaking, in modest circumstances, and the gathering together in cash of $125,000 in less than two years is very commendable and would not be discreditable to a much richer community than is Brooklyn. Yet our work is only begun; the hospital needs to be maintained.

"But I have no misgivings as to the eventual result. If every one of our co-religionists, however limited his means, will contribute his mite, the aggregate will suffice for its support, and each one will have the distinction of sharing in the prosperity of the Hospital.

"*Membership.* — A year ago we had enrolled 1,140 members and dues collected from 800 up to November 10, 1902, amounted to $5,301.50 average $6.62 per capita. We now number 1,504 names after eliminating the doubtful and non-paying subscribers, averaging per capita $7.35.

"As an evidence of what can be accomplished by individual effort, I instance the fact that three of your Directors obtained in one year respectively 112, 70, and 58 members each, and one gentleman not a Director, enlisted 80.

"I cite these examples as an object lesson to other well wishers to the cause and to stimulate the members at large to do missionary work in this direc-

tion and not to put the entire burden on the Board of Directors. If every adherent will agree to obtain only one additional subscriber this coming year, we should chronicle 3000 supporters at the next annual meeting. Not at all an impossible result.

"The principle reason why so many charitable institutions are in financial difficulty, is the fact that they permit their enthusiasm to sway their judgment and this condition, as a rule, can be charged to a wrong beginning. Enthusiasm is apt to be transitory. The hotter the fire, the sooner it burns out. It is safest to begin right, and even charitable institutions, however laudable and worthy, should be conducted on sound business principles.

"In reading over the reports of our various charitable activities they all ring the changes on the one 'leit motif' and the one refrain: Appeal upon appeal to the public to help pay off large mortgages and other indebtedness. Now such a condition is a disheartening handicap to any institution. It is said: 'He who trusts all things to chance makes a lottery of his life.' This is particularly true of enterprises depending on voluntary support; hence I commend the wisdom of your Board in their fixed determination not to run into debt.

"It is far better for our comfort and peace of mind to move slowly and deliberately and pay our obligations as we create them. I hope we will be able to announce at the Dedication of the Hospital that

we own the building and equipment absolutely free and clear of all debt.

"No institution has commenced its career under more favorable circumstances and conditions than do we. Our principal concern now, is the maintenance of the hospital from year to year. Conducting a properly equipped hospital is a very expensive undertaking, and we must not blind ourselves to the fact that it will cost no less than $50,000 per annum.

"This estimate is conservative and based on the experience of the older and well established institutions. The cost per bed averages from $500 to $600, varying in accordance with the pretensions and the conveniences of the institution. Taking the lowest figure as a basis, we estimate our probable expenses for 100 beds to be $50,000. Now I know we cannot expect to raise this large amount from voluntary contributions, but in order to have 100 beds in operation, we must at a minimum, raise $20,000 from membership dues and by donations annually. With this sum as a nucleus the problem will be solved.

"Your Board has the assurance of the most prominent surgeons and physicians of this borough that we can fill the entire building, if we so desire, with patients who are willing to pay liberally for superior accomodations. While there are a number of hospitals in Brooklyn, they are in the main antiquated and with inadequate accomodations for well-to-do patients. It is our purpose to meet and supply this demand.

"While our main purpose will be the operation of a charity hospital, we can devote one wing to pay patients. In this way we can devote sufficient revenue from the well-to-do to make up the deficiency for the running expenses and at the same time, not overlook the main purpose of the undertaking, the charity patients. The estimated receipts from this source and the allowances from the City, should at least amount to $25,000. It may be much more.

"In any event, your Board intends to be conservative in its management and whether the whole or a part of the building will be utilized, depends entirely upon the prospective receipts from all sources. In the management of the hospital as with the building, it is our purpose not to permit expenditure to exceed income.

"Another reason why it is desirable that we add the southern wing, is that we can lodge the nurses for whom we would otherwise be obliged to rent quarters in the neighborhood, which would add at least $1000 to our annual burden of expense.

"I am dwelling rather exhaustively on the subject of maintenance, as that is the most vital matter that now confronts us. While we require more money, which should be forthcoming, for building operations, the most urgent necessity is a large membership so that we can count on a steady and continuous income. Our revenue can be further materially increased by members who can afford to become donors, and by others increasing their annual dues.

"Next to the care of the orphans no charitable work appeals to the human heart more pathetically than the care and aid of the helpless and physically afflicted unfortunates. Through the medium of hospital experience, Science and Surgery have made wonderful strides in the mitigation of suffering, and in restoring to health and to usefulness many breadwinners who would otherwise be hopelessly miserable and a burden to the community.

"Those who are unwilling to do any service in the interest of charity are never unprovided with excuses. It was a wise expression by one of the sages who said: 'Rich men who are covetous are like the cypress tree; they appear well, but are fruitless.

"'So many rich persons have the means to be generous, yet some are not so. They should consider that they are only trustees for what they possess and should show their wealth to be more in doing good than merely in possessing property. They should not reserve their benevolence for purposes after they are dead, for those who give not till they die show that they would not even then if they could keep it any longer.'

"Activity in endeavoring to make others happy, is one of the surest ways of making ourselves so. Yet there are many who will not or cannot render assistance while in this 'Mundane Sphere;' to those I earnestly appeal not to forget the hospital and in their wills by bequests and legacies, to bequeath such

amounts as the goodness of their hearts may prompt and dictate.

"The Mt. Sinai Hospital and other kindred institutions have been greatly enriched in this manner, and in time to come and by degrees, this Hospital may be equally favored, so that it can gradually accumulate an endowment fund for its permanent support and in time these perennial appeals for help may no longer be necessary.

"*Dispensary.* — Second in importance to the hospital, is our Dispensary. Situated in a densely populated section of the city, it dispenses, as the name implies, its benefactions to a large and growing number of applicants for advice and medical relief.

"For the year ending September 30, 1903, the medical staff treated 15,293 persons, as against 8,685 the previous year; and the total number of treatments were 17,045 as against 10,595. Number of prescriptions dispensed 18,559 as against 12,418. Number of persons vaccinated, 1,752 as against 910.

"The large increase of the year indicates the appreciation by the poor of this good and beneficent work. It is, however, impossible to enlarge the sphere of the usefulness of the Dispensary work in its present quarters. I would recommend that we make ample provision to this important adjunct to the Hospital for a large and up-to-date Dispensary in the new building that will suffice for our requirements for many years to come.

"I desire to record the splendid work done by

the efficient staff of physicians. Their services are a gratuitous offering in the interest of humanity, and the grateful appreciation and acknowledgment of the Association are due to the noble band of doctors for their humane work.

"Our meed of praise and thanks is also due to Miss Mollie Marks, for her painstaking and efficient management of the Dispensary. In addition to her routine work, she distributed last summer, voluntarily, milk furnished free by the Children's Aid Society. A more detailed report of the Dispensary work will be presented by the Committee...

"I further desire to express my thanks in the name of the Association, to the officers of the congregation Temple Israel, and to the officers of the Unity Club for so generously and courteously extending to us the use of their rooms to hold our meeting, etc.

"To my colleagues, collectively and individually, I also desire to express my personal thanks for their hearty and disinterested support. It is my fortune or misfortunte to be connected in an official capacity with many organizations doing communal work, and to your credit and in all sincerity, it must be said, I never cooperated with a body of gentlemen who gave their time as unstintingly and worked more earnestly and harmoniously than do the Directors of The Jewish Hospital.

"Their affectionate regard and consideration for my welfare during the period of my accident and

convalescence I shall never forget. Possibly the influence of the Hospital work may, in a measure, be responsible for their thoughtfulness. Good works and worthy deeds are contagious and are an inspiration and an incentive to better service and to kindly offices.

"In speaking of the Board of Directors, while nearly all are doing well, special thanks are due to the Building Site Committee, composed of Messrs. L. L. Firuski, David Michel, Aaron Levy, Hon. Jacob Brenner and Henry Roth, the Chairman. Their work in the purchase of the Hospital and safeguarding the interests of the Association was well done and deserved the gratitude and appreciation of the Association.

"*Conclusion.*—I sincerely hope that this incomplete record of our accomplishments during the past year will prove an impetus to still better work in the future. I fully realize the responsibility of our task. It is no light burden; but with hearty support, such as you have given me, there can be no such word as fail.

"It is very encouraging and a great stimulus to feel that we have the support and the goodwill of the entire borough, and in a measure, of our sister borough, Manhattan. In the consummation of this great mission, we may be the instrument in greatly lessening suffering and sorrow among those who will come within the scope of our bounty. This widespread interest is evidence that the mute appeal of

physical pain is never raised in vain, and finds an echo in every compassionate heart.

"Measured by past results, we have every reason to look hopefully, optimistically to the future, and with the blessing of God, who has thus far guided our steps in the path of our duty, we can look forward to an early and successful fruition of our work.

"Respectfully submitted,

"A. Abraham, President

"Temple Israel, Nov. 15, 1903."

VI

LETTER FROM SUPREME COURT JUSTICE LEWIS L. FAWCETT REGARDING JAY SETH JONAS MEMORIAL PARK

Supreme Court of the State of New York
Justices' Chambers

Brooklyn, N. Y., Sept. 7, 1923

"Dear Friend Jonas:

"It is with sincere regret I am compelled by reason of illness and absence from the city from attendance at the Dedication of the Jay Seth Jonas Park presented by you and Mrs. Jonas in memory

of your beloved son, as a Recreation Center for convalescent patients and for nurses and doctors of The Jewish Hospital, on next Sunday afternoon.

"May I not, however, grasp your hand in a friendship cemented in our early boyhood days and sweetened through our bonds all the years agone, and say unto you, and through you to dear Mrs. Jonas, that your loving tribute to the sainted memory of your precious son will be as ointment and uplift. It is a glorious memorial and a grand charity. It will alike inspire and help convalescents and those in the enjoyment of health. The name of Jay Seth Jonas will be enshrined in our hearts forever.

"Your love for the poor, unselfish devotion to the sick and service to your fellow-men endear you to all.

"I know I echo the sentiment of all right thinking people of Brooklyn, and all who have a pride in our great Borough and its institutions, in acknowledging lasting gratitude to you and Mrs. Jonas for your most generous and noble contribution to the welfare of humanity.

"I rejoice to have known your revered son. His nature was tinctured with an individual sweetness that warmed my heart.

"With the beautiful memories and inspiration of your dear Jay Seth's lovely life, you and Mrs. Jonas have the affectionate regard and prayers of a host of friends among whom I wish you to believe, I hope always to be numbered.

"Please make my homage to Mrs. Jonas.
"With warm-hearted sentiments, I am,

" Faithfully yours,

"Lewis L. Fawcett"

VII

LETTER FROM JUSTICE MITCHELL MAY

Supreme Court of the State of New York
Justices' Chambers

Brooklyn, N. Y., Jan. 3, 1933

"Dear Nathan:

"While I deeply regret of course to learn that it was necessary for you to go to a hospital, the information that you were well on the road to recovery was happy news indeed.

"You were a very busy man for many, many years and the great responsibilities, anxieties and the worries, no doubt, have left their traces. I was convinced, however, that in the sunny south, away from the cares and the troubles of others as well as of yours, you will soon be as strong and as hearty as you were before.

"Our communal condition in Brooklyn has changed no whit for the better and now, more than ever, we need the seasoned experince and the wise

judgment and counsel as well as the guiding and powerful influences you always wielded in Brooklyn to help us tide over, what we all hope will be but a short continuance of the depression from which we have been suffering for the past four years.

"I am the last man to bring to your attention the tribulations which come to me as President of the Brooklyn Federation of Jewish Charities, but I want you to know that I have always before me the fine job that you did for Brooklyn and the great influences for good, which you wielded, as a source of inspiration to me, particularly at moments when I am threatened with discouragement.

"Let me wish for you and your dear wife a year of happiness and contentment, in health and in strength, and that at the end of the year you may be able in truth to say, this has been one of the happiest years in our lives.

"Sincerely yours,

"Mitchell May"

VIII

LETTER FROM AL SMITH

New York, February 14, 1934

"Dear Nathan:

"I was talking to Ralph today and he told me you had a little set-back but that you are greatly im-

proved and you may be sure I am pleased to hear it.

"Take good care of yourself and stay down there as long as you can.

"New York is like the North Pole these days. We are getting used to zero weather. Best wishes.

"Sincerely yours,

"Alfred E. Smith."

IX

LETTER FROM JUSTICE HARRY E. LEWIS

Supreme Court of the State of New York
Justices' Chambers

Brooklyn, N. Y., February 3, 1934

"Dear Nathan:

"I just heard that you are on the road to certain recovery. This information delighted me, as it does a legion of your friends. I know that with the exercise of good judgment, which you possess to a marked degree, your future health is assured and that you will return north in the early spring with renewed strength and vigor.

"Be assured of my best wishes for your complete recovery and return to the bosom of your friends where you are held in affectionate esteem.

"I would have written you by hand but I did not want to add to your burdens by having you attempt to decipher my hieroglyphics.

"With kindest regards to Mrs. Jonas in which Mrs. Lewis joins, I am,

"Sincerely,

"Harry E. Lewis"

X

LETTER FROM JOSEPH J. SCHWARTZ

Brooklyn Federation of Jewish Charities

Brooklyn, N. Y., February 6, 1934

"Dear Mr. Jonas:

"At the Twenty-Fourth Annual Meeting of the Brooklyn Federation of Jewish Charities which was held last Sunday at the Eighth Avenue Temple, our President, Justice Mitchell May, made note of the fact that you were prevented from being present at the meeting due to a serious illness, and expressed the regrets of the entire assemblage over the fact that you could not participate in the proceedings.

"A resolution was then proposed by Mr. Clarence G. Bachrach, seconded by Mr. Aaron William Levy, and unanimously adopted that the membership

of Federation write you a letter expressing its sincere hope that you will soon be restored to good health and that you may again be returned to us as the leading spirit of the Brooklyn Jewish community and of organized communal movements in our borough.

"It was recalled that you were the father of the Brooklyn Federation, having organized it exactly twenty-four years ago, and that as a result of your leadership and vision, similar movements for the organization of Federations were started all over the country. Your services were of tremendous importance and value not only to the Jews of Brooklyn, but to the Jews of the entire country.

"The Brooklyn Federation this year celebrates its twenty-fifth anniversary and we all hope that we may have the privilege and the great pleasure of seeing you once more in our midst, restored to good health and giving us the same leadership which you furnished our community over a quarter of a century.

"Please accept the greetings of the entire membership of Federation, as well as of its Board of Directors, and with it the prayer that you may soon be healed and that we might have the advantage of your guidance and inspiring leadership for many, many years to come.

"Sincerely yours,

"*Joseph J. Schwartz,*

"Executive Director."