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Entrepreneurship among Eastern European
Jewish Immigrants in Baltimore, 1881-1914

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The stories of eastern European Jews fleeing persecution and landing on the soils on the United States of America in search of a better life could and have filled many books. And although their story has been told, one section of that immigrant population has been largely ignored and instead grouped together with the rest. This is the story of the atypical eastern European Jewish immigrant – he or she who, after crossing the Atlantic, ended up achieving more than the typical worker. It is the story of the immigrant entrepreneur, a person who entered the United States and by way of his own work, family connections, and community support, established, built, and managed an independent business. In this case, this story is about one specific group of entrepreneurs: eastern European Jews, who entered this country fleeing the harsh oppression of the pogroms of Russia and eastern Europe, and emerged as pivotal members of a local and regional economic community.

Numerous studies on the social mobility of immigrant groups have, inevitably, concluded that eastern European Jews were much more upwardly mobile than their contemporary immigrants.¹ The cause of this social mobility is difficult to pinpoint, but much of the argument has centered on the disproportionate Jewish involvement in business, as well as their cultural drive for education and betterment of the second generation. Especially for Jewish immigrants, a large portion of this mobility has been due to individual involvement in entrepreneurial activity. This begs the question of why Jews tended to be entrepreneurial and why their entrepreneurial activities tended to be successful, as indicated by their social mobility.

¹ See, among others, Thomas Kessner, *The Golden Door: Italian and Jewish Immigrant Mobility in New York City 1880-1915* (New York: Oxford University Press, 1977); Nathan Glazer and Daniel Patrick Moynihan, *Beyond the Melting Pot* (Cambridge, MA: The M.I.T. Press, 1970), 137-155.

Economists, those most responsible for the study of entrepreneurship, have until recently, been hesitant to argue that entrepreneurship has a cultural basis. They disregard it largely because they feel the concept's definition is so vague that it cannot be effectively used in economic models.² This has left the responsibility for linking entrepreneurship and cultural origins to economic historians, who have in turned buried entrepreneurs inside other studies, rarely presenting them in their own right.³ Yet, these entrepreneurs played a major role in the development of cities like Baltimore.

This is an analysis of the eastern European Jewish immigrant entrepreneurs who settled in and around Baltimore. An entrepreneur is defined, in this analysis, as any individual who starts a business.⁴ It is a broad definition, one that includes storekeepers, clothing manufacturers, merchants, and peddlers, among many others, but one that is well suited for the discussion of local enterprise and economic development, for it was these people who were an integral part of the local economy.

Studying these immigrants and their enterprises serves two major purposes. First, it presents a view of a community-based entrepreneurship that was central to the development of Baltimore's eastern European Jews and to the Baltimore economic community as a whole. It will show, both qualitatively and quantitatively, the type of entrepreneurs Baltimore attracted, the businesses they started, and both the impetus and

² Mark Casson and Andrew Godley, "Cultural Factors in Economic Growth", in Mark Casson and Andrew Godley, eds., *Cultural Factors in Economic Growth* (New York: Springer, 2000), 2.

³ There have been some excellent studies that have included entrepreneurs on the periphery, especially eastern European Jews. Susan A. Glenn's *Daughters of the Shtetl*, as well as numerous business histories, have touched upon entrepreneurship and make conjectures about its origins, but largely without an economic basis. Andrew Godley's *Jewish Immigrant Entrepreneurship in New York and London 1880-1914: Enterprise and Culture* (New York: Palgrave, 2001) has tried to quantitatively establish a link between culture and entrepreneurship. Godley, however, is a lecturer in Economics who has made the crossover into economic history.

⁴ This is a modification of Joseph Schumpeter's definition of an entrepreneur to apply it to smaller scale economies. See Joseph A. Schumpeter, *Capitalism, Socialism, and Democracy* (New York: Harper & Row, 1962) and Joseph A. Schumpeter, *The Theory of Economic Development*, trans. Redvers Opie (Cambridge, MA: Harvard University Press, 1949)

funding for those endeavors. Second, it will argue that much of the entrepreneurial spirit exhibited by these immigrants was directly connected to their economic and cultural heritage in Eastern Europe.

Baltimore has been selected as the central city in this study in part because it has been previously overlooked in many studies on immigration. Baltimore was a port of entry for immigrants, drawing a small but significant proportion of the Jewish immigration.⁵ As well, it had a vibrant economy and a growing population during the late 19th and early 20th centuries, although the economy changed greatly from 1880 to 1914. The population grew from 332,313 citizens in 1880 to 558,485 in 1910, and the demographics of the city changed with it.⁶ Among major cities in the United States in 1880, Baltimore ranked first in the production of tinware, copperware, and sheet-iron ware; fifth place in carpentering; and sixth in bread and baker's products, men's clothing, marble and stone work, ship building, and tobacco, cigar, and cigarette production.⁷ In terms of production numbers, however, the city's biggest product was men's clothing.⁸ Men's clothing was a growing industry, as industrialization encouraged the transition from homemade to commercially crafted clothing. It provided an economic environment in which entrepreneurs could make a good start – a growing local industry, ample opportunities for small-scale entry into the marketplace, and community support. In 1909, men's clothing still held the top place in Baltimore's industrial production, but by

⁵ Samuel Joseph, *Jewish Immigration to the United States from 1881 to 1910* (New York: Arno Press and the New York Times: New York, 1969), reprint of Unpublished Dissertation, Columbia University, 1914.

⁶ United States Department of Commerce, Bureau of the Census, *Thirteenth Census of the United States, 1910: Volume IV: Occupation Statistics*, 152; United States Department of Commerce, Bureau of the Census, *Tenth Census of the United States, 1880: Volume 1: Population*, 450.

⁷ *Tenth Census of the United States, 1880: Volume II: Manufacturing*.

⁸ *Tenth Census of the United States, 1880: Volume II: Manufacturing*.

this time the city was ranked third nationwide, making up 6.4% of the total U.S. production.⁹ This was the local economy the immigrant entrepreneurs had to engage.

A small yet firmly entrenched Jewish community awaited the eastern European immigrants. While there has been no formal demographic study of the Jewish population in Baltimore before 1880, a rough estimate is that there were about 10,000 Jewish citizens, comprising about 3% of the entire city population.¹⁰ They were mostly German Jews, interspersed with smaller numbers of Lithuanians and other Eastern Europeans. Among their ranks were some of the top businessmen in the city, including the operators of H. Sonneborn, a large clothing manufacturer; Hutzler Bros. Department Store; and Jacob Epstein's Baltimore Bargain House. Baltimore's Jews were respected, if not always accepted, members of the larger community.¹¹ They had set up an extensive community charity establishment – a way of saying, “We Jews take care of our own,” as Louis Cahn would later write – with at least five established organizations in 1880, including the Hebrew Benevolent Society, the Hebrew Education Society, The Hebrew Hospital and Asylum, the Hebrew Free Burial Society, and the Hebrew Orphan Asylum.¹²

When the eastern European Jews' mass emigration began, the established German Jewish population was not thrilled to have them. Among the German Jews, the poor – whose number was rapidly decreasing – had a commonality with the elite. They spoke

⁹ *Thirteenth Census of the United States, 1910: Volume VIII: Manufacturers*, 91.

¹⁰ David Sulzberger, “Growth of the Jewish Population in the United States,” *Publications of the American Jewish Historical Society* 6 (1897): 144, cited in Isaac Fein, *Making of an American Jewish Community: The History of Baltimore Jewry from 1773 to 1920* (Philadelphia: The Jewish Publication Society of America, 1971).

¹¹ Fein, 134-135.

¹² Louis F. Cahn, *Man's Concern For Man: The First Fifty Years of the Associated Jewish Charities & Welfare Fund of Baltimore, And its predecessors, the Associated Jewish Charities & the Jewish Welfare Fund* (Baltimore, MD: Associated Jewish Charities and Welfare Fund, 1970), 2.

the same language, had the same manner of worship, and in general, had the same goals. The German Jews had become an established part of the larger community, becoming involved in many civic and cultural associations with Christians, and even serving on the boards of some of the area's financial institutions.¹³ They were afraid their eastern European counterparts would break apart their bonds with the larger non-Jewish community in Baltimore.

The eastern Europeans immigrants had little in common with the established Jews, other than a basic commonality of religion (and even in their Judaism, they differed greatly). The established Jews saw the eastern Europeans as dirty, uneducated, and uncultured. They had long beards, wore heavy black clothing, and spoke Yiddish. "They crowd into tenement houses, eat unwholesome food, breathe impure air, shun water and despise soap. Their children are covered with several layers of dirt. The women go unkempt, the men unwashed," wrote a correspondent in the *Jewish Exponent*.¹⁴ N. S. Weil, president of the Baltimore Emigrant Aid Society, made clear Baltimore's fear of the eastern Europeans. One of his first actions was to write to the New York society, which handled the vast majority of the immigrants, as it was the primary port of immigration. Weil told the New York society to not send any additional immigrants to Baltimore.¹⁵ Yet, throughout the country, local Jews seemed accepting of – though not thrilled with – the immigration of one type of eastern European Jew: the skilled worker. "[N]one should come here through [the Alliance Israélite Universelle] except such as are

¹³ Philip Kahn, Jr. *Uncommon Threads: Threads That Wove the Fabric of Baltimore Jewish Life* (Baltimore, MD: PECAN Publications, 1998), 64.

¹⁴ *The Jewish Exponent*, 19 August 1887, cited in Fein, 160.

¹⁵ Unpublished records of the Alliance Israélite Universelle in Paris, cited in Zosa Szajkowski, "The Attitude of American Jews to East European Immigration (1881-1893), *Publications of the American Jewish Historical Society* XL (1951): 239; "Hebrew Refugees From Russia," *The Baltimore Sun*, 12 June, 1882. Weil was kind in his letter in comparison to the Providence, Rhode Island branch, whose representatives noted that from then on "for every new Emigrant you send here we will return two."

strong and healthy, able and willing to perform hard work, and who possess knowledge of some handicraft,” explained one leaflet.¹⁶

Immigrant aid societies were looking for an alternative to the mass immigration that, in reality, they had no power to stop. What began in

Jewish Immigration to the United States, 1881-1910
By Decade and Country of Origin
 Source: Joseph, 162.

1881 continued in fantastic numbers until at least World War I. From 1881 to 1890, the major eastern European nations – Russia, Austria-Hungary, and

	<i>Total</i>	<i>1881-1890</i>	<i>1891-1900</i>	<i>1901-1910</i>
Russia	1,119,059	135,003	279,811	704,245
Austria-Hungary	281,150	44,619	83,720	152,811
Roumania	67,057	6,967	12,789	47,301
United Kingdom	42,589			42,589
Germany	20,454	5,354	8,827	6,273
British North America	9,701			9,701
Turkey	5,081			5,081
France	2,273			2,273
All Others	15,436	1,078	8,369	5,989
Total	1,562,800	193,021	393,516	976,263

Romania – sent a total of 186,000 Jews to the United States. The next decade brought double that number, and from 1901-1910, over 900,000 eastern European Jews landed in America.¹⁷ As a port of entry, Baltimore received a small proportion of these immigrants. From 1891 to 1898, 17,000 Jews arrived at Baltimore’s port, only 4% of the total Jewish immigration for that period and nothing in comparison with the 380,000 eastern European Jews handled by New York.¹⁸ This number probably bears only a partial relation to the total number of eastern European Jews who ended up settling in Baltimore. Immigrant aid societies both in Baltimore and in other ports of entry were trying hard to ship out these immigrants, dispersing them throughout the country. New York, especially, moved its immigrants quickly, as it received the brunt of the immigration. Perhaps slightly more telling is the results of the Immigration Commission,

¹⁶ Leaflet, 18 September 1881 cited in Szajkowski, 223; 261-263.

¹⁷ Tables include non-eastern European countries, such as the United Kingdom and France, because Joseph contends that a significant proportion of the Jewish emigration from these countries were eastern Europeans who had stopped in European countries on their way to the United States.

¹⁸ Joseph, 159.

which found that approximately 18,700 of the more than one million total immigrants listed their ultimate destination as Maryland.¹⁹ Either way, by 1900, Baltimore was home to over 4,200 eastern European Jewish immigrant families and over 10,000 Russian immigrants, who were nearly all Jewish.²⁰

Among these immigrants was the population that the Immigrant Aid Societies considered worthy of entry into the United States: skilled workers. Between 1899 and 1910, 36.8% of all Jewish immigrants reported that their occupation was as a skilled worker. Neither women nor children reported occupations to the immigration officials; removing them from the equation indicates that about 67.1% of the total male Jewish immigrants were

Occupation of Eastern European Jewish Immigrants: 1899-1910
Source: Joseph, 141.

Occupation	Total	Percentage of Total Reporting Occupations
Skilled Laborers	395,823	67.1%
Misellaneous		
Laborers	69,444	11.8%
Servants	65,532	11.1%
Merchants and Dealers	31,491	5.3%
Farm Laborers	11,460	1.9%
Other	8,062	1.4%
Professionals	7,455	1.3%
Famers	1,000	0.2%
Total Reporting Occupations	590267	
Total Reporting "No Occupation"	484175	
Total Immigrants	1074442	

skilled laborers.²¹ More than 53% of the skilled immigrants reported an occupation in the clothing trade, with the vast majority – 36.7% of the total – listing tailor as their occupation. Merchants and dealers figured in at 1.9%, and professionals were 1.3%.²²

¹⁹ Maryland, generally, meant Baltimore. A few other Jewish communities existed in Maryland, but their numbers were so small that they have no real impact on this study. Statistics from *Reports of the Commissioner-General of Immigration*, cited in Joseph, 195.

²⁰ Irwin M. Berent. "The Eastern European Jewish Immigrant in America: An Index to the 1900 Baltimore Census." *Maryland Historical Magazine*, 80: 3 (Fall 1985), 280. and *Twelfth Census of the United States, 1900: Maryland Summary*.

²¹ Neither women nor children reported occupations, and they were figured into this total. Women made up approximate 43% of the total immigration, meaning that few male immigrants reported "no occupation";

It is from two of these groups that the majority of entrepreneurs would likely have come. Skilled workers, especially those who could do a job start-to-finish, had the knowledge necessary to start and operate their own businesses, either serving as contractors for other firms or directly serving local clientele.²³ The second were merchants and traders, those directly involved in commerce. These people were entrepreneurs, by this study's definition, simply because they were already self-employed, buying and selling goods for profit. In order to predict the likelihood that these immigrants would be entrepreneurs, we must understand their origins in eastern Europe. An argument can be made that understanding their motivation for emigration is essential to explaining their entrepreneurial activities. If the immigration was in response to economic turmoil, those people emigrating would most likely be those who did not have the characteristics necessary to be successful entrepreneurs, since they would have been able to remain at home with their successful businesses; only those unable to succeed in business would have the motivation to emigrate. For immigrants fleeing political oppression, however, it could be argued that they were economically unsuccessful only due to their situation, not to any lack of economic skills. The eastern European Jews were heavily persecuted in their home countries and restricted from participating fully in the existing economy; therefore, all eastern European Jews had a motivation to emigrate and they would not have been self-selecting for non-entrepreneurial people.

figures from *Reports of the Commissioner-General of Immigration*, cited in Joseph, 188; Joseph's analysis of data is on 140-141.

²² Joseph, 188. Some calculations by author.

²³ Many immigrants only had knowledge of how to do part of a job. This was especially prevalent in the clothing industry, where someone might be able to make part of a dress, but not a complete one.

Jews in Russia had, since 1835, been relegated to living in a small portion of the Russian Empire, known as the “Jewish Pale” or “Pale of Settlement,” which included, among other places, parts of Poland, Lithuania, and various parts of mother Russia. “The Jewish race ... has lived under very exceptional conditions and for centuries has lived under very exceptional conditions and for centuries has inhabited the cities almost exclusively,” notes I. M. Rubinow in his contemporaneous study, *Economic Condition of the Jews in Russia*.²⁴ Various tsarist decrees, including the “May Laws” of 1882, forced even more of the Jewish population into the cities of the Pale, which were already overcrowded. The year 1891 brought a new decree forcing Jewish artisans and merchants from their homes in Moscow and other cities and relocating them to the Pale of Settlement.²⁵ By 1898, according to a study by the Jewish Colonization Society, nearly 78% of the total Jewish population in the Pale lived in urban areas.²⁶

Inside the cities of the Pale, Jews faced an urban society that was overcrowded and overpopulated. Rubinow explains that “the extreme poverty of the Jewish artisans ... and the large proportion of skilled laborers or artisans among the immigrants to this country betray the overcrowded condition of the trades within the Russian pale.”²⁷ Rubinow concludes that the economic condition of the Jews in Russia and the Pale of Settlement was largely the result of the “legal conditions under which they live.”²⁸

²⁴ I. M. Rubinow, *Economic Condition of the Jews in Russia*. (Arno Press and the New York Times: New York, 1975), 492. Reprint of 1907 Bulletin of the U.S. Bureau of Labor.

²⁵ Rubinow, 492.

²⁶ Rubinow, 493.

²⁷ Rubinow, 520.

²⁸ Rubinow, 583.

Jews, in their homes in eastern Europe, worked mainly in commerce and manufacturing. In Russia, home to the majority of eastern European immigrants, almost 38% were involved in manufacturing and mechanical occupations. Another 32% were involved in commerce and

trade, and 19% worked in personal service. Romania and Austria-Hungary Jews closely resembled their Russian counterparts. Although no firm statistics were collected

Occupations of Russian Jews in 1897				
Source: Rubinow, 500.				
	Males	Females	Total	%
Agriculture	36,143	4,468	40,611	2.8%
Professional	66,944	5,006	71,950	5.0%
Personal Service	152,450	125,016	277,466	19.4%
Manufacturing and mechanical pursuits	458,810	83,753	542,563	37.9%
Transportation	45,480	464	45,944	3.2%
Commerce	388,874	63,319	452,193	31.6%
Total	1,148,701	282,026	1,430,727	

available in Romania, 20% of those paying the merchant tax in 1904 were Jews and in 1901-1902, Jewish entrepreneurs ran 20% of the large-scale industries.²⁹ Forty-four percent of Austria-Hungarian Jews, for which contemporary statistics were assembled, were occupied in commerce and trade and an additional twenty-nine percent worked in industry.³⁰ In eastern Europe, Jews worked in the two major groupings from which we would expect entrepreneurs to emerge. Those involved in commercial trade were nearly always self-employed, and those involved in manufacturing, if not self-employed as artisans, often had the knowledge, capital, and contacts necessary to enter into business upon their emigration to the United States.

An understanding of their economic undertakings allows us to compare the Jewish businessmen with the local entrepreneurs. Of the nearly third of all Jews in the

²⁹ Ruppin, A. *Die Sozialen Verhältnisse der Juden in Russland* (Jüdischer Verlag: Berlin, 1906) cited in Joseph, 48.

³⁰ Thon, Jacob. *Die Juden in Oesterreich* (Bureau für Statistik der Juden, Heft 4: Louis Lamm: Berlin, 1908), 112. Cited in Joseph, 50.

pale earning a living from commerce, half of the commercial dealers traded in agricultural products. Another significant portion were peddlers and middlemen, although as the profitability of commercial trades rose, the number of Jews engaged in them decreased because of capital requirements and of legal restrictions.³¹ These merchants, peddlers, and commercial dealers were Russian entrepreneurs, traders operating at a profit by reselling the production of others, but mostly on a small scale.³² As Rubinow notes, “The Jewish ‘merchant,’ whose only capital may be the price of a few bushels of corn, is more anxious to buy than the peasant is to sell It is the difference of a few cents more or less that means to him either some profit or loss.”³³ Susan Glenn has established that in many households where the man was a traveling merchant, his wife would operate a family business, work as an artisan, or engage in another commercial activity to supplement his income, which was not dependable.³⁴

These traders were often middlemen for their fellow Jewish artisans. For an artisan to sell his goods, especially those designed for local consumption, he needed to find his customer, the Russian peasant. Jews, who could not live in the smaller villages, met their customers at the peasant-attended fairs. As this took up valuable production time, middlemen emerged to fill the need. They would generally buy the goods from the artisans and resell them to the peasants for a profit. The most successful of these middlemen often would place large orders with the artisans, who would produce goods

³¹ Rubinow, 555.

³² The official Russian census of 1897 notes, “The Jews do not till the land themselves, but exploit the land tiller.” Rubinow, 557.

³³ Rubinow, 558.

³⁴ Susan A. Glenn. *Daughters of the Shtetl: Life and Labor in the Immigrant Generation* (Cornell University Press: Ithaca, NY, 1990), 12-16.

only for the intermediaries. In some cities, a majority of tailors worked specifically for clothing resellers.³⁵

Manufacturing, another area in which entrepreneurs exist, is a misleading term. In the late 19th and early 20th century, Russia was still undergoing early industrialization and did not have near the established factory system of any of the western industrialized nations. Therefore, the vast majority of the Jews in manufacturing were actually artisans; their production tended to be one of domestic industry. Rubinow cites the case of the manufacture of agricultural machinery in Rakov, a town with eight shops that employed 75 people, including the proprietors. Although most were artisans, not all were entrepreneurs. Among those 75 were 23 master workmen and 37 journeymen. The master workmen, who in Russia worked for others, certainly had the knowledge to operate their own businesses and were poised to become entrepreneurs in America. Throughout the entire Pale there were approximately 500,000 artisans, about half of whom were master workmen.³⁶

The domestic-factory (or sweatshop) system was prevalent among Jewish artisans in Russia. Because the artisans lived largely in poverty, they did not have the capital means to purchase the machinery necessary to operate entirely independently. Therefore, the middlemen, who in this case took on the authority of the manufacturer, purchased the machines for the artisans' use in their own homes and then paid a fixed rate per piece produced.³⁷ The home, for the artisan, had been central production location and, as the sweatshop culture developed, homes became even more crowded. "The workingmen or workingwomen live, eat, and sleep in the workroom, and, being under constant

³⁵ Rubinow, 525.

³⁶ Rubinow, 523.

³⁷ Rubinow, 526.

supervision, the only limitation upon the working-day is the generosity of the proprietor of the shop,” wrote Rubinow.³⁸ Despite the difficult conditions, the sweatshop was often extremely functional. It could be profitable for the entrepreneur – the proprietor of the shop – and it is no wonder that upon their emigration, both the proprietors and the workers brought the sweatshop to the United States and, ultimately, to Baltimore.

Upon their arrival in Baltimore, the eastern European Jews found themselves in a market in search of manufacturers and traders, with economic pursuits similar to their Russian employment open to them. Clothing industry and manufacturing pursuits were extremely important in the local economy and there were ample working opportunities. Yet a significant portion of the immigrants saw more than simple opportunities for wage- and piecework. Many, driven either by their experiences back home or by the opportunities they saw in their new land, decided that their ultimate goal was to be self-employed.

Although Baltimore had a diverse local economy, the majority of the immigrant entrepreneurs focused their activity in one trade: the clothing industry.³⁹ Clothing manufacturing was a major industry in Baltimore and one that was growing rapidly. Unlike other industries, it required a low capital investment and had low entry costs for manufacturing, but required a high labor input, which allowed small- and medium-sized firms to take a firm hold on the market.⁴⁰ As well, the capital investment necessary to start a clothing firm was small, especially relative to the money necessary to break into

³⁸ Rubinow, 527.

³⁹ Finding records for entrepreneurs is difficult. Most entrepreneurs were unconcerned with record keeping and preserving history. As the publisher of *The Jews of Baltimore* wrote in 1910, “If there are any omitted from this record, it is ... because of the indifference of the living to historical opportunities.” (Blum, xlix). This leaves the unfortunate conclusion that a portion of this study is a history of the victors, since only those who survived for a significant amount of time left records as to their origins. This study makes extensive use of the recollections of the children and families of the original entrepreneurs.

⁴⁰ Glenn, 93.

other economic markets. The entrepreneurs likely had experience with the clothing industry back in Russia and, if they had not, certainly had seen it in operation. Most, due to a lack of capital, either started as wageworkers and saved up enough to start their own business or began, with the financial help of others, small startups.

Like many of the Jewish immigrants, Charles Bank started off by opening a small tailoring shop. Nine years later, in 1895, he began manufacturing pants in a small sweatshop system, with the help of his children and neighborhood-based employees. Among his employees was his grandson, Joseph A. Bank, who for many years was a fabric cutter and a salesman for Charles Bank. In 1912, Joseph married Anna Hartz, whose mother, Leva, was also a local clothing manufacturer. Leva and Joseph went into business together, creating a partnership known as L. Hartz and Bank, which eventually grew into his namesake, Jos. A. Bank Clothiers.⁴¹ Jos A. Bank has grown and prospered throughout the years and still retails clothing today. The method by which Joseph Bank established his business was not unusual among the eastern European immigrant entrepreneurs – he built it up through a combination of family connections, vocational training, partnerships, and capital savings.

For most of the entrepreneurs, the family network was a vital part of the business environment and it served many distinct purposes. For recent immigrants, family members often lined up starting jobs for their relatives. Some went further, took in their relatives and, if they were especially knowledgeable (likely the “master workmen” from eastern Europe) taught them the trade. Especially for immigrants who knew little about

⁴¹ Clippings and notes, “Joseph A. Bank”, Philip & Betsey Kahn Collection, Baltimore Museum of Industry.

the clothing industry, it was an easy way to get a start and to begin saving the capital necessary to fund their own enterprise.

Abraham Schreter emigrated from Hungary in 1894 at age 17 and met his uncle in New York City. He had experience in commerce – his father’s family was in the feed supply business, delivering feed and hay to farmers – but he had no knowledge of the clothing industry. When he finally made it through Ellis Island, he had a nickel in his pocket. But, his uncle owned a necktie manufacturing business, and he taught Abraham how to make a complete necktie. “He used to work sixteen hours a day,” recalled Abraham’s son Sidney. “In about six months, he had saved up enough money to buy a couple of machines, and he went into business for himself.” For about three years, he operated a contract shop making ties. In 1898, he started A. Schreter & Sons, which grew into one of the largest necktie manufactures on the east coast. In 1914, he moved the business to Havre de Grace, Maryland, to avoid the unions in New York.⁴²

The family network was, whether the business enterprise was large or small, an extremely important part of both the founding and the running of the business, one that went far beyond job placement and vocational education. While it is often the father who was labeled the entrepreneur, it is clear that all members of both the nuclear and extended families normally participated in business ventures. Often, all members of a family would be working alongside their employees. Sidney Schreter recalled that his entire extended family – “my sisters, my mother, my brother-in-laws” – all worked for the business, both in its early days and as it grew into a major manufacturing enterprise.

⁴² Sidney Schreter, oral history interview by Gertrude Nitzberg, 18 March 1977, Jewish Museum of Maryland; Kahn, *A Stitch in Time*, 89; In regards to the naming conventions of business, it is extremely unlikely that this business was originally named A. Schreter & Sons. As many of the business histories were collected from the children and grandchildren of the proprietors, the original name has often been lost.

Simon Ades emigrated from Russia at the age of ten, in 1884. His older brother, Harry, followed him in 1888. By 1898, they were able to go into business together, starting a firm manufacturing umbrellas and parasols under the name of Ades Bros; they eventually also employed their younger brother.⁴³ Much of their business knowledge likely came from their father, a retired merchant, who had emigrated to the U.S. before his family to establish himself.⁴⁴ The importance of family in the development of these enterprises can also be seen through the corporate lineage: throughout the history of these enterprises, when the businesses continue through the generations as small- and medium-sized enterprises, they nearly always stayed within the family.

The family network often extended beyond immediate relatives, stretching to cousins, grandparents, and even neighbors. Male heads of households often immigrated first, established themselves, and brought their families over a few years later; it seems extremely likely, then, that there was communication between those still in eastern Europeans and the emigrants. In addition to bringing their own families over, established immigrants likely also agreed to help out cousins, friends, and former neighbors.

Connections and unofficial networks beyond familial ties also had a significant impact on training and entrepreneurship. Boarders, generally single men and women who lived with families, tended to be people who worked together. It is feasible that they ended up living together because they worked together, but it seems more likely that they worked together because they lived together. Recent immigrants found people – friends, relatives, or strangers – to live with, who then brought them into the business. For example, Joseph Richmond had six boarders living with his family. Four of the six were

⁴³ Blum, 269 & 360; Twelfth Census of the United States: 1900, Manuscript Records, Baltimore City, ED27, p. 2.

⁴⁴ Twelfth Census of the United States: 1900, Manuscript Records, Baltimore City, ED27, p. 2.

cigar makers, as were both his daughters.⁴⁵ Louis Bamstein, a baker, emigrated in 1885; his wife, Annie, followed him to the U.S. a year later. They took on three boarders – two each from Poland and one from Austria. All three listed their occupation as bakers, and it is likely that Bamstein took them under his wing and taught them his trade.⁴⁶

Training to be what would have been called an artisan in the old country was extremely important, especially for those wishing to start their own businesses. Wolf Cohn, born in Russia in 1874, made this clear in his advertisement in *The Jews of Baltimore*: “After a most thorough training Mr. Cohn established his present business as ladies’ tailor [He] began his career with Weinberg Bros., afterwards with Parryfield Co. and D. Levy & Sons.”⁴⁷ S. Ginsberg, who billed himself as a “Ladies’ Tailor and Importer” noted that he was “backed by an experience in the ladies’ tailoring field of fifteen years, during which time [he] engaged high-class patronage for nine year with Mme. Glyder, and also with the well-known house of Isaac Hamburger & Sons.”⁴⁸ Often the entrepreneurs established themselves with other firms and learned the trade before setting out on their own. In some cases, as with Abraham Schreter, family members provided the training after their emigration.

Many immigrant entrepreneurs continued in the occupational fields they had experience with in eastern Europe. Isadore Raichlen immigrated to the United States in 1904. Raichlen capitalized on his training in Latvia – he had been apprenticed in the home of a cap maker – by getting a job as a foreman with the cap department of the New York Clothing House. He then took the knowledge of manufacturing, trade, and business

⁴⁵ *Twelfth Census of the United States: 1900, Manuscript Records, Baltimore City*, ED42, p. 9.

⁴⁶ *Twelfth Census of the United States: 1900, Manuscript Records, Baltimore City*, ED40, p. 9

⁴⁷ Blum, 236.

⁴⁸ Blum, xxii.

acquired there and, in 1913, started the Baltimore Uniform Cap Company.⁴⁹ David Chertkof, born in Matislavle, Russia, worked both as salesman and a tailor in Russia before emigrating in 1904. He arrived in Baltimore, worked as a buttonhole maker and a baster, then wanted more, so he traveled to New York to study design. Upon completion of his training course, he returned to Baltimore and started his own tailoring business.⁵⁰ The connection to occupations in Russia was clear, as it was often used to prove to immigration officials that new immigrants would not become a burden on the community. Solomon Block, a grocer and entrepreneur, secured the release of his sisters and father because “as the children are all grown and good dressmakers they will soon be able to provide for themselves,” noted a contemporary newspaper report.⁵¹ All immigrants – and especially entrepreneurs – capitalized upon their previous work experience to jump-start their lives in the United States.

There were a few entrepreneurial fields that had extremely low start up costs and therefore allowed immigrants quick access to the business world. The first, and probably the easiest, was peddling. Though on the decline in American cities, urban peddling was still the chosen activity of many of the immigrants. Start-up costs were extremely low – just the costs of the goods to be resold. Urban peddlers generally worked door-to-door; many sold trinkets and small-cost items, such as dry goods, rags, and clothing. More established urban peddlers sometimes worked the same route week after week and sold large-ticket items on an installment basis.⁵² Petty merchants, as well, sold goods to

⁴⁹ Notes from verbal conversation between Samuel Raichel and Philip Kahn & verbal conversation between David Yaffe and Philip Kahn, Philip and Betsey Kahn Collection, Baltimore Museum of Industry.

⁵⁰ A. D. Glushakow, *A Pictorial History of Maryland Jewry* (Jewish Voice Publishing Co.: Baltimore, 1955) 84.

⁵¹ “Russian Jews Released: About 12,000 Have Landed Here – How They Work and Learn,” *The Baltimore Sun*, August 5, 1891, p. 3.

⁵² Kahn, *Uncommon Threads*, 131.

individuals and businesses, sometimes through direct contact but not necessarily door-to-door. Rural peddling, taking goods from the city out to the countryside, was another matter. While the German Jewish immigrants had found this type of peddling an easy entry into entrepreneurial activities, the eastern Europeans found it otherwise.⁵³ As railroads became more prevalent, rural residents could make it into the cities and goods could make it to the residents: their dependence upon peddlers decreased significantly.⁵⁴ Restrictions were also in place to keep rural peddling at a minimum. “[P]eddling in the country costs \$100 [for a permit]; a horse and wagon costs \$150,” wrote German peddler Bernhard Kahn in 1889.⁵⁵ Rural peddling, especially, was not the source of income nor of entrepreneurial activity that it once had been, but urban peddling and petty trading were still important enterprises for new immigrants.

Some urban peddlers and petty merchants prospered. Abraham Bronstein, a dealer in rags, did very well for himself. By 1900, he owned a house and had brought his family over from Russia in 1896. He even took his eldest son into the family business; twenty-one year old Max also dealt in rags. His next-door neighbor was Joseph Bronstein, a recent immigrant and feasibly his nephew, cousin or bother, who had become a peddler upon his arrival.⁵⁶ Peddlers often had specific reasons for their trade. Sophie Blume immigrated to the United States in 1891; she was married, but did not live with her husband for reasons unknown. Twenty-seven years old and with an eight year old son to support at home, the illiterate but English speaking immigrant spent her days

⁵³ For an interesting story of a German-Jewish peddler, see Aaron R. Goodman, “Off for America,” *The Jewish Comment*, 7 February 1896, p. 7.

⁵⁴ John Higham, *Strangers in the Land: Patterns of American Nativism, 1860-1925* (Rutgers University Press: New Brunswick, NJ: 1998) 67.

⁵⁵ Letter from Bernhard Kahn to family, 1 October 1889. cited in Kahn, *Uncommon Threads*, 134.

⁵⁶ *Twelfth Census of the United States: 1900, Manuscript Records, Baltimore City*, ED42, p. 13.

as a peddler.⁵⁷ Fresh off the boat in 1900, both Joseph Riehman and his boarder David Marie worked as tin peddlers, while Moses Goldstein, an English-speaking, literate, 1888 immigrant, was a junk dealer.⁵⁸ In 1891, a local Jewish community activist told *The Baltimore Sun* that “as peddlers [the eastern European Jews] have wandered through Virginia, North Carolina and South Carolina until they have saved some little money [and then] they open stores in other States.”⁵⁹

Immigrants had to be creative in seeking entrepreneurial endeavors. Jacob Dashew, for example, emigrated with his family from Kiev, Ukraine, at age 13, arriving in Baltimore in the 1890s. By his fifteenth birthday, his family was settled in Philadelphia, where he opened a small business repairing and servicing bicycles, a business in which the entire startup cost was likely the cost of tools; he did not need a shop if he could run the business out of the family house. Soon after, possibly after saving capital, he began selling bicycles as well.⁶⁰

Another entry into the business world was by working up through a company and either becoming a partner or gaining the connections to start one’s own business. Jacob Dashew, who left his bicycle business to attend Temple University, was drawn to Baltimore by friends, who suggested he speak to a man who would employ him as a machinist. By 1899, that man – a Mr. Abrahams – had invited him into a partnership, which became known as J. Dashew and Abrahams and ran until 1902. He then dissolved the partnership and began his own business, J. Dashew, selling sewing machines and

⁵⁷ *Twelfth Census of the United States: 1900, Manuscript Records, Baltimore City*, ED36, p. 12.

⁵⁸ *Twelfth Census of the United States: 1900, Manuscript Records, Baltimore City*, ED40, p. 12.

⁵⁹ “Russian Jews Released”, *The Baltimore Sun*, 5 August 1891, p. 3.

⁶⁰ Sadie Dashew Ginsberg, two-page document describing the history of J. Dashew, Incorporated, 1981. Philip & Betsey Kahn Collection, Baltimore Museum of Industry. Dashew was likely an unusual case, since he both started extremely young at his own endeavors and then went on to attend college. Even so, he still faced the same issues as all other immigrants when starting his businesses.

garment-manufacturing equipment.⁶¹ Entrepreneurs, especially successful ones, seemed to quickly convert their knowledge, experience and contact networks, into their own businesses. H. Friedman, a ladies' tailor, arrived from Austria in 1895. A year later, his advertisement noted, "he began business on his own account in a small way" after receiving a brief education.⁶²

Partnerships were common among eastern European Jews, especially in the clothing industry. They often emerged out of the immigrant networks. They sometimes developed around family connections, either by marriage or by blood, and provided an opportunity to run a business with less of a financial commitment, as two people could split start up costs. Partners often also shared knowledge, allowing a business to participate in more commercial arenas than if it were run by a single individual. And, although partnerships often emerged out of family connections, they were by no means limited to them. David Paulson, for example, was a shoe manufacturer who lived with his wife, son & daughter at 1005 E. Baltimore Street. Upstairs from Paulson lived Sol Faekel, Paulson's business partner, who was a German and most likely of no relation.⁶³

Partnerships were extremely fluid and the partners involved – not to mention the company's name – changed frequently. There was no stigma attached to the frequent changes. Partnerships often dissolved due to deep-seated issues involving capital investment, job skills, and contracts. Philip Kahn argues the importance of social impacts on partnerships, saying that their breakdown was often due to family pressures, either among sibling partners or from wives who felt that the partners in a business were not

⁶¹ Ginsberg.

⁶² Blum, xvi.

⁶³ *Twelfth Census of the United States: 1900, Manuscript Records, Baltimore City*, ED48, p. 6.

contributing equal amounts, and that the other partner should be eliminated.⁶⁴ Whatever the cause, the fluidity allowed individuals to establish themselves in business, to solidify their reputations, and to educate themselves, before continuing on to larger business endeavors.⁶⁵

Abraham Cherney and Irving Gordon set up one such partnership in the confectionary industry, and their contract provides insight into the legal nature of partnerships among these immigrants. Cherney, the proprietor of the Russian Marmalada Manufacturing Company, accepted Gordon as a partner in his business. The contract listed the assets of the business – a net balance of \$1448.84 – as the capital invested by Cherney; Gordon was required to invest a sum of \$2,000 cash to become a partner. Cherney handled the inside business, “to attend to the manufacturing department of the said business, buying goods, and to call on the trade when necessary, and shall be known as the inside man; and the said Irving Gordon shall call on the trade and superintend the conduct of the office, and shall be known as the outside man.”⁶⁶ Cherney took home \$20 per week, while Gordon, for his duties and investment, received \$15. Two years later, they dissolved the partnership, with Cherney paying Gordon \$1,000 for his interest in the business.⁶⁷

Many of these partnerships were in the clothing industry, and it was in these needle trades that many of the eastern European Jewish entrepreneurs could be found. In general, workers in the needle trades were separated into three groups. The first group

⁶⁴ Kahn, *Uncommon Threads*, 134.

⁶⁵ It also left less capable entrepreneurs behind, as their entrepreneurial betters moved on to the next business, leaving them to flounder or even fail in their endeavors.

⁶⁶ “Legal Agreements for The Russian Marmalada Company,” Cherney Collection, Jewish Museum of Maryland.

⁶⁷ “Legal Agreements for The Russian Marmalada Company.”

worked for the major manufacturers and retailers in large inside shops and served as employees only. The second worked in the backroom of the traditional tailor's shop, doing skilled cutting to prepare garments. The third group, generally less skilled, did sewing and trimming.⁶⁸ Among the third group we find the eastern European entrepreneurs who adopted the home-production method so popular back in eastern Europe. These operations were, indeed, sweatshops. In general, they operated as outside shops, supplying completed or semi-completed material to custom tailors, small retailers, or department stores. Operating on a piecework system, workers were paid based on the amount they produced; the shops employed women and children, as well as recent immigrants of both sexes and all ages. However, the operators of the outside shops were generally petty entrepreneurs, providing the links between their shops and the tailors and profiting from their worker's production.⁶⁹

Philip Kahn traces the origins of the sweatshop in Baltimore to a few enterprising Russian immigrants who started them in 1877, a few years before the mass immigration began. The sweatshop concept, however, can be traced back in Europe for some centuries. Some of the entrepreneurs who started these firms often worked hand-in-hand with the laborers they hired; others treated their workers especially maliciously, even going so far as to grab green immigrants and press them into service.⁷⁰ The shops were often in horrible condition, with most of them receiving a "dirty" rating by inspectors.

⁶⁸ Edward K. Muller and Paul A. Groves, "The Changing Location of the Clothing Industry: A Link to the Social Geography of Baltimore in the Nineteenth Century" *Maryland Historical Magazine* 71, no 3. (1976): 406-407.

⁶⁹ This is not to imply that entrepreneurs operating sweatshops became especially affluent. In fact, a good number worked alongside their employees in the sweatshops to support themselves. However, there are valid concerns on the exploitation of labor in the sweatshop/contracting environment, as contractor's profits were determined by the difference in the amount of money paid by the tailor and his production costs, which encouraged him to work his workers as hard as possible. For more information, see Muller, 411.

⁷⁰ Fein, 165-169.

By 1904, inspectors counted 1,336 clothing shops of all sizes in Baltimore, among which the sweatshop models were the vast majority. Eastern European immigrants owned 585 of the shops.⁷¹

Although the vast majority of the Jewish entrepreneurs were connected to the clothing industry, a number expanded into the larger economic community. Ephraim Macht emigrated from Russia and became a workman and laborer upon his arrival in the United States. “Later he engaged in real estate business, and to-day [that is, in 1910] ranks among the leading factors in real estate lines in Baltimore City,” noted his biography in *The Jews of Baltimore*.⁷² Charles Ledvinka, on the other hand, had been the foreman of an artificial flower factory before he emigrated from Austria in 1900. In 1906, he opened a business in which, his biographical note said, he “manufactures artificial flowers, fruits, imitation foliage and like goods in general, the aim being to produce high-grade art flowers with special regard to art features fully equal in grade and quality to imported goods.”⁷³

Other small businesses are harder to track down, but they certainly included bakeries, delis, butcher shops, market shops, bathhouses, barbershops, and others, all oriented toward serving the local immigrant community.⁷⁴ Louis Kahn, for example, sold kosher sausages, meats, and tongues at his stall in Lexington Market.⁷⁵ Louis Herman, who lived on east Lombard Street in the middle of a heavily eastern European Jewish area, was the proprietor of a Russian Bath. In his house lived 70-year old Joseph

⁷¹ Bureau of Industrial Statistics, cited in Kahn.

⁷² Blum, 229.

⁷³ Blum, 400.

⁷⁴ Ryon, 73.

⁷⁵ Advertisement, *The Jewish Comment*, 13 December 1895, p. 10.

Feldman, who was a bath attendant, most likely at Herman's bathhouse.⁷⁶ Most of these businesses existed to serve the growing local community and were centrally located to it. Unlike the clothing businesses, they would not have been needed if the immigrant community was not there.

Women have been noticeably absent from this entrepreneurial world, in large part due to the business culture of the time. Women, although often integral parts of the business, were rarely ever proprietors of their own firms, instead working with and for their husbands. The few exceptions, like Joseph Bank's mother-in-law, generally became proprietors after the death of their husbands. Yet, there are a few ways in which women participated directly in commerce. Philip Kahn has noted that peddlers, especially as the 20th century dawned, were sometimes older Russian women, often widowed: "They carried wicker baskets from door to door from which they offered various sundries for sale: needles, pins, threads, combs, matches, Chanukah candles and Yahrzeit candles."⁷⁷ The second, and the more entrepreneurial of the two, involved using their homes as boarding houses. Susan Glenn has shown that eastern European women often took in boarders, providing food and housing – for a fee – to other eastern European immigrants. This model seems to apply in Baltimore, for there were many households in which Russian immigrants took in boarders; these were almost entirely married households in which the husband had an occupation other than boarding-house operator, meaning the wife most likely tended to their boarders.⁷⁸

The eastern European Jewish entrepreneur faced a social ceiling in his interactions with the broader community, largely as a result of anti-Semitism in the

⁷⁶ *Twelfth Census of the United States: 1900, Manuscript Records, Baltimore City*, ED48, p. 4.

⁷⁷ Kahn, *Uncommon Threads*, 132.

⁷⁸ *Twelfth Census of the United States: 1900, Manuscript Records, Baltimore City*.

greater Baltimore community.⁷⁹ Eleanor Stephens Bruchey's *The Business Elite in Baltimore: 1880-1914* compares the development of 168 of the top business executives in Baltimore; of those, twenty-three were foreign born. Seventeen were natives of Germany, two of German enclaves in Hungary and Lithuania, two of Ireland, one of England, and the last of Ireland.⁸⁰ Her sample seems to reflect the status of the entrepreneurs in Baltimore. Bruchey does take into account anti-Semitism, noting that a number (but not all) of the leading Jews were kept out of the directories she used. She referenced Isidor Blum's *The Jews in Baltimore* to circumvent the problem. Even so, she still turns up no eastern European Jewish entrepreneurs in her study.

Though there were only a few eastern European Jews who started large businesses, those who did were not accorded the same respect that community leaders gave non-Jewish entrepreneurs. Consequently, the majority of the eastern European businesses were smaller endeavors that missed the radar of these surveys. Even in Isidor Blum's *The Jews of Baltimore*, a book consisting largely of biographical sketches and advertisements, the Russia Jews make but a few appearances. In the 113 biographical sketches of Baltimore's Jews, eastern European immigrants appear only thirteen times.⁸¹ Among those, only two come across as leaders in the community. Solomon Ginsberg, a Russian emigrant who started a tailoring business in Baltimore in 1891, was elected as the first president of the United Hebrew Charities sixteen years later.⁸² The second was Russian émigré Tanchum Silberman, who in addition to being involved in the firm

⁷⁹ Higham, 160-161.

⁸⁰ Eleanor Stephens Bruchey, *The Business Elite in Baltimore: 1880-1914*. (Arno Press and The New York Times: New York, 1976). Reprint of a Johns Hopkins University Dissertation, 1967.

⁸¹ Calculations by author from Blum.

⁸² Blum, 211.

Silberman & Todes, was “actively interested in almost every charitable society in Baltimore.”⁸³

In addition to examining the qualitative sources available for this period, I also studied the larger picture of entrepreneurship through a quantitative study of occupations and enterprises in Baltimore. The manuscript census for Baltimore City for 1900 was used to quantify the number of eastern European Jewish immigrants and to determine their occupational status; as well, data from an occupational study, covering 1895-1914, was used to provide a second perspective.

There are some qualifications to the data and sources used in this study in regards to Baltimore immigrants. The quantitative statistics used here required a number of assumptions and, therefore, are fallible. First, Census records have never separated out Jews from non-Jews among Russian immigrants, as the census has historically refused to collect religious affiliation data. It was not until 1899 that immigration records had a separate category for “Hebrew” immigrants, to differentiate them from non-Jewish eastern Europeans.⁸⁴ For the purpose of this study, Russian immigration has been assumed to be nearly synonymous with Jewish.⁸⁵ There is a significant historical reason for making this assumption.⁸⁶ Erich Rosenthal’s study determined that from 1880 to

⁸³ Blum, 261.

⁸⁴ Thomas Kessner, *The Golden Door: Immigrant Mobility in New York City: 1880-1915*. (unpublished dissertation, Columbia University, 1975), 28.

⁸⁵ Few contemporary records differentiate Jews from non-Jews; an entrepreneur’s Jewish heritage is assumed from his birth in Russia and his name. Name differentiation removes some non-Jews from the population. A few names were clearly Christian in nature, and individuals were not included in this study. Irwin Benet’s study was indispensable for making these determinations.

⁸⁶ See Kessner, unpublished dissertation, for detailed analysis. A similar assumption has been made by Joseph, *Immigration Statistics*, and Nathan Goldberg, “Occupational Patterns of American Jews,” *American Jewish Historical Society*.

1906 at least 95% of all Russian immigrants were probably Jewish.⁸⁷ From 1907 to 1914, the percentage was much lower, probably about 65%.⁸⁸ Most importantly, however, Rosenthal argues that because of the settlement patterns of eastern European Jews, an analysis of Russians and other eastern European Jews by census tract can make the assumption that eastern European immigrants were nearly all Jews.⁸⁹

Using these assumptions, the manuscript census of 1900 was sampled to determine the occupational distribution of eastern European Jews and to estimate the proportion of entrepreneurs

in that community.⁹⁰ From the information collected from the sample of head of households, it was determined that 59% of the eastern European Jewish

Occupational Classification in Baltimore, 1900		
Source: Manuscript Census, Baltimore City, 1900		
<i>Occupational Classification</i>	<i>Number</i>	<i>Percent of Total</i>
Building Industry	7	1.40%
Clothing	295	59.00%
Food and Beverage	64	12.80%
Furniture Trade	7	1.40%
Miscellaneous	42	8.40%
Professional	25	5.00%
Trade	51	10.20%
Transportation	9	1.80%
Total	500	100.00%

heads of household worked in the clothing industry at that time. “Food and Beverage” accounted for an additional 13%, while “Trade” account for an additional 10%.⁹¹

By working from the occupational titles in the manuscript census, it was possible to obtain an estimate for the number of entrepreneurs among the eastern European Jews

⁸⁷ Erich Rosenthal, “The Equivalence of United States Census Data for Persons of Russian Stock or Descent with American Jews: An Evaluation.” *Demography*, 12, no. 2 (1975): 277-279, 288. Some calculations by author.

⁸⁸ Rosenthal, 277. Calculations by author.

⁸⁹ Rosenthal, 288.

⁹⁰ The author sampled the manuscript census records for 1900 using a sample for any enumeration district with more than 20 eastern European Jewish households, as determined by Irwin Berent’s index. Every fifth head of household was selected and information for both that head of household and his spouse were collected into a database. If a record was illegible or unreadable, the next record was used in its place. Enumeration districts 1, 2, 10, 12, 16, 26, 27, 28, 30, 31, 32, 33, 35, 36, 37, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 90, and 248 were sampled.

⁹¹ Calculations by author. Percentages for trade do not include merchants and dealers related to the clothing industry, which are included with clothing.

in 1900. Merchants, dealers, peddlers, manufacturers, grocers, butchers, bakers, saloonkeepers, and storekeepers were among the main occupational titles classified as entrepreneurial. Based on the census analysis, 30% of the eastern European Jews in Baltimore were engaged in entrepreneurial enterprises.⁹² The final figure is still only a rough estimate, however. Not all grocers, butchers, and bakers ran their own businesses, although the majority of them appeared to do so. As well, some tailors who operated their own storefronts or ran inside and outside shops were listed as tailors rather than merchants, dealers, or storekeepers, and therefore were excluded from these calculations.

Characteristics of these entrepreneurs, as represented in the census data, provide some insight into the nature of the city's businessmen. Nearly half of the entrepreneurs had, in April of 1900, been in the United States between ten and fourteen years. Another fifth had immigrated between five and nine years before and 15% had been in the U.S. 15-19 years.⁹³ This matches the model of entrepreneurship in which entrepreneurs established themselves and saved capital, and then entered into business for themselves a number of years later. As the length of residence in the United States increased, the number of entrepreneurs increases, lending validity to the model.⁹⁴ This also likely shows a trend toward entrepreneurship in the community, for many people were ultimately becoming self-employed.

The age distribution of entrepreneurs indicates the differences between them and the general population. Approximately 15% of entrepreneurs were under 29, with the youngest being 24; another 15% were 30-34, while the 35-39 and 40-44 year old groups

⁹² Calculations by author.

⁹³ Calculations by author.

⁹⁴ Entrepreneurship declines in 15-19 year range because of the lower immigration numbers in 1881-1885.

each accounted for about 20% of the population.⁹⁵ In the entire sample, however, 24% of heads of households were younger than 29, while 30-34 and 35-39 were about 20% each. This seems to indicate that the immigrants became entrepreneurs when they were somewhat older, which reinforces the theory that becoming an entrepreneur required one to work while younger to gain experience and capital and then to enter into business on his own. Literacy seemed to have no impact on entrepreneurship – literacy rates were approximately 79% for both the entire head of household sample and the entrepreneurial group. Finally, 85% of heads of household spoke English versus 91% of entrepreneurs, a small but likely important difference.⁹⁶ Entrepreneurs who spoke no English had to start businesses in which they either served the local community, which spoke Russian or Yiddish, or only interacted with companies with whom they could communicate. Without English speaking proprietors, enterprises either had to hire English-speaking employees or miss a significant portion of the market.

In addition to the manuscript census data, Lauraine Levy Kartman's study *Jewish Occupational Roots in Baltimore at the Turn of the Century* is another source of occupational data useful for finding rates of entrepreneurship among Russian Jews in Baltimore.⁹⁷ Her occupational statistics were based on the records of midwife Rosa Fineberg, who kept records of birth father's occupations from 1895 through 1914. She worked and lived in East Baltimore, on Lloyd Street from 1895 to 1901 and on E. Lombard Street from 1902 to 1918, and likely worked with a large cross section of the

⁹⁵ Calculations by author.

⁹⁶ Calculations by author.

⁹⁷ Lauraine Levy Kartman, "Jewish Occupational Roots in Baltimore at the Turn of the Century," *Maryland Historical Magazine*: 74, no. 1 (March 1978): 52-61.

community.⁹⁸ Fineberg's records covered 1,226 fathers, spanning 20 years. Unfortunately, Fineberg's collection is less accurate than the census data, since it is not all taken at one point in time. Even so, she presents a useful additional view of the occupational data over that

period in time. Fineberg's data show that more than 60% of her patient's birth fathers worked in the clothing industry; this number is probably high, because of her location in East Baltimore, where the vast majority of clothing workers

Occupational Classification in Baltimore, 1895-1914. Source: Kartman, 52-61.		
<i>Occupational Classification</i>	<i>Number</i>	<i>Percent of Total</i>
Clothing	741	60.44%
Food and Beverage	66	5.38%
Business and Professional		
Upper Strata	142	11.58%
Middle	8	0.65%
Lower	56	4.57%
Furniture Trade	39	3.18%
Transportation	22	1.79%
Artists	8	0.65%
Miscellaneous	73	5.95%
Building Industry	71	5.79%
Total	1226	

lived. Using Fineberg's breakout of job titles, we can determine, with the same previous caveats, that at least 16.7% of the fathers were entrepreneurs.⁹⁹ The great differentiation between Fineberg and the manuscript census numbers is difficult to pinpoint. Part of it is likely due to the area in which she worked and lived – east Baltimore, where the majority of the sweatshops and clothing stores operated. It is likely that the estimations for entrepreneurship based on these figures are low, both due to a lack of complete information about occupational data and due to the sample of the population she worked with. Another possibility is that the time period, with inconsistent reporting for each year, influenced the occupational distribution; birth rates among groups of different

⁹⁸ Kartman, 54; Babies were rarely delivered in hospitals, so most immigrants used midwives to deliver their children.

⁹⁹ Calculations by author. This number is probably quite low, because it does not account for tailors who were also entrepreneurs, as there is no way to determine this information.

societal status could have impact the distribution, as well. It still, however, provides a verification of the heavy involvement of the eastern European Jews in the clothing industry and provides another source of data for analyzing entrepreneurship.

Other studies have been done which estimate entrepreneurship among eastern European Jewish immigrants. Andrew Godley has determined numbers for New York and London. An estimated 13.3% of London Russia's Jewish household heads were entrepreneurial in the 1900-1906 period. Apparently, the figure in New York City in 1905 was 34.3% of its population.¹⁰⁰ The numbers determined from the manuscript census in Baltimore are similar to those proposed by Godley for New York and lend validity to the argument that there was a cultural basis for entrepreneurship among the Jews; eastern European Jews in New York were also similarly involved in the clothing industry.

The high concentration of eastern European Jews in the clothing industry (approximately 60% for both the manuscript census and the midwife's records) leads to a question of the existence of a niche economic environment for employees and entrepreneurs. A niche argument would say that eastern European Jews were entering into the clothing industry because that was one of the few arenas open to them. On the other hand, the argument can be made that a large portion of the Jews worked in the clothing industry in their home countries, and therefore were best prepared to go into that industry. The answer is likely a combination of both. Jews were not prohibited from working in other industries and some did. A significant number worked in the production of cigars, cigarettes, and furniture making, a couple were lamplighters, and at least one

¹⁰⁰ Godley, *Jewish Immigrant Entrepreneurship*, 59. These were the closest time periods to our 1900 census data. When the data Godley does his study on were collected, the manuscript census from 1900 was unavailable, so the data collector used the New York State census.

was a policeman.¹⁰¹ Although anti-Semitism surely played a part in the jobs they could get, they likely could get jobs in most fields.

Concentration in the clothing industry appears to emerge from the family and community networks and shared cultural economic experience. Many of the original eastern European Jews (before the mass migration of 1881) worked in the clothing industry, for their German brethren. When the migration began, the Baltimore Jews began looking for places to employ the new immigrants; the easiest place to find work was a growing industry in which Russian and Yiddish-speaking people already worked. It seems clear that the success of the immigrants in the field is strongly tied to the production knowledge gained in Russia – even if they had not directly worked in the clothing industry, they had worked as artisans or in trade, preparing them to function well in that environment. The clothing industry was a natural choice for entrepreneurs, in that they had family connections to support them and had the background knowledge needed to work in the economic market.

Whatever their reasons for becoming entrepreneurs, they all faced the same problems. The central problem in entrepreneurship is finding working capital; sources of funding for entrepreneurs were especially difficult to come by in the late 19th and early 20th centuries. In fact, one of the largest determinants for who was able to become an entrepreneur was their access to capital. In a recent study of modern entrepreneurs, David Blanchflower and Andrew Oswald observed that, in multiple surveys, “potential entrepreneurs say that raising capital is their principal problem.”¹⁰² They have created a

¹⁰¹ Observations from the *Twelfth Census of the United States: 1900, Manuscript Records, Baltimore City*.

¹⁰² David G. Blanchflower and Andrew J. Oswald. “What Makes an Entrepreneur?” *Journal of Labor Economics*, 16, no. 1 (1998): 26.

model of entrepreneurship that argues that the probability that an individual runs a business is:

$$(\text{the probability of having entrepreneurial vision}) * (\text{the probability of having capital} + \text{the probability of being able to get an unsecured loan given no capital})^{103}$$

In applying this to the historical problem of entrepreneurial activity among Eastern European immigrants, we must tailor it to fit population at hand. First, entrepreneurial vision refers to the ability of individual to “see a range of feasible business projects.”¹⁰⁴ These are people like Joseph Bank, Abraham Schreter, and Wolf Cohn, those who see an opportunity to earn money through self-employment. However, it was clear that all people who wanted to run their own business and who had the entrepreneurial vision to see a potential opportunity, were not able to do so. Eastern European Jewish immigrants were strongly inclined to start their own businesses and to be successfully self-employed. It has been shown that a majority had both cultural origins that predisposed them to entrepreneurial activity and a previous background in either commerce and trade or manufacturing that gave them an their ability to see business opportunities. It is a fair assumption, then, that the probability of an Eastern European Jewish immigrant having entrepreneurial vision is high. A relatively low percentage of immigrant entrepreneurship then implies significant constraints on the availability of capital.

In general, capital comes from four major sources: banks and venture capitalists, personal loans and investments from family and friends, lending from charitable organizations, and saved personal earnings. For the Eastern European entrepreneurs, one of these doors was almost entirely closed. Banks and private lenders were generally unwilling to lend money to the immigrants wishing to start a company, unless they were

¹⁰³ Blanchflower and Oswald, 33.

¹⁰⁴ Blanchflower and Oswald, 29.

already established in the United States.¹⁰⁵ Most importantly, the immigrants lacked a basic necessity for loans: collateral. Banks nearly always required security for the loan, so that if the loan was defaulted upon, they could regain some or all of their capital.¹⁰⁶ With little cash to their name upon their arrival and little of value in their possession, the Eastern European Jews had no collateral to offer to the banks. It would not be until they were firmly established as businessmen that they could turn to the banks for further funding. This left three potential sources of capital for entrepreneurial endeavors. For Baltimore's Eastern European Jewish immigrants, Blanchflower and Oswald's probability formula would be this:

the probability of an individual being an entrepreneur = (the probability of being culturally predisposed to entrepreneurship + the probability of either having worked in business or trade or having family who have worked in business and trade + the probability of having a natural inclination to see business ventures) * (the probability of having capital from personal savings + the probability of being able to get an unsecured loan from charitable organizations + the probability of receiving loans or investments from friends or family unconcerned with making a profit on their investment).¹⁰⁷

It is impossible to quantify these probabilities. Instead, they present us with a way to analyze the situation. Without bank loans available, Jewish immigrants looked elsewhere for capital. The Jewish community, as a whole, had difficulty with the banks and had early on set out to provide "soft loans" to its own community. The Hebrew Free Loan

¹⁰⁵ In addition, only one bank in the Middle Atlantic operated a personal loan department. John C. Chapman, *Commercial Banks and Consumer Installment Credit* (New York: 1940), 28. cited in Tennebaum, 68.

¹⁰⁶ For an excellent description of why, even for entrepreneurial endeavors, banks are generally only willing to make loans against collateral, see Blanchflower and Oswald, 29-30. A short version goes something like this: A banker, with imperfect knowledge about the outcome of a business endeavor, is approached by an entrepreneur needing money. The banker can safely offer a loan for the total value of the collateralized object minus any costs of reclaiming the collateral should repayment fail. For the banker, this is a risk-free loan. Without collateral however, and in an economic situation of imperfect knowledge, the banker cannot safely make a loan to an entrepreneur, especially one without an accessible track record upon which to wager, because the entrepreneur has no way to prove that his endeavor is feasible and will likely turn a profit.

¹⁰⁷ In this modified model, *entrepreneurial vision* encompasses cultural predisposition, previous business knowledge, and innate entrepreneurial activity. *Capital* concerns do not include the probability of using capital as collateral or of receiving non-secured bank loans, because for our group of entrepreneurs, these probabilities are almost 0.

Society was originally founded in New York City in 1892, to provide interest-free loans to anyone in the Jewish community who required a small amount of extra money.¹⁰⁸ By 1898, a number of Baltimore's established Eastern European Jewish businessmen had begun a local branch, contributing the entire starting fund of \$64.¹⁰⁹ The Hebrew Free Loan Society made it a point not to ask the purpose of the loan, so it is impossible to say for certain that individuals used the loans for business purposes but all indications, including studies of similar societies in other cities, were that they did.¹¹⁰ As the author of the retrospective history of the New York society described, "Of the borrower himself, the Society asks no questions as to the reason for his loan, his reliability or his resources. ... The borrower need tell no more about the circumstances leading up to the loan than he wishes."¹¹¹ The New York society estimated by 1903 that it had helped nearly 600 people start businesses.¹¹² Since these loans were available to all members of the Jewish community, and not just Eastern Europeans, their numbers cannot be used to show specify quantities of entrepreneurial activity in that group.

What they can be used to show, however, is that there was one major source of funding for these immigrant entrepreneurs. The loan amounts tended to be small, as did the number of loans available. In 1900, approximately seventy loans – with a median value of \$10 – were given, a drop in the hat for a community that had at least 4200

¹⁰⁸ *The Poor Man's Bank*, 2.

¹⁰⁹ Otenasek, Don. *No-Cost Loans Aid 169 Persons*. Baltimore News American, 3 February 1964.

¹¹⁰ Shelly Tennebaum, "Immigrants and Capital: Jewish Loan Societies in the United States, 1880-1945." *American Jewish History* LXXVI (September 1986): 67-77; Andrew Godley, "Jewish Soft Loan Societies in New York and London and Immigrant Entrepreneurship, 1880-1914." *Business History* 38, no.3 (1996) 101-116.

¹¹¹ *The Poor Man's Bank*, 4.

¹¹² Tennebaum, 69.

Eastern European Jewish families.¹¹³ But, \$10 was not negligible for an immigrant around the turn of the century. “A man might even start a business with \$10. He could buy a pushcart, purchase enough stock for a week’s peddling, obtain tools necessary to the plying of his trade,” noted *Poor Man’s Bank*.¹¹⁴ There is no doubt that the organization was successful in getting money to the local community. By 1913, the number of loans had increased five-fold to 466, with a median loan amount of \$20.¹¹⁵ This marked increase indicates two things: first, that the loans were being repaid fairly regularly, so that the original capital was being returned; and second, that the community as a whole approved of the organization’s efforts. The capital repayment supports the argument that these loans were successfully being used to start businesses; if the businesses were failing, it would be unlikely that the loans would be repaid. Andrew Godley has shown that the default rate for the New York society was extremely low, at about between one-tenth and one-half of one percent.¹¹⁶ Although it is certain that Baltimore did have some problems with collections – each year they made certain to locate and hire a “collections agent”¹¹⁷ – it seems likely that the Baltimore branch had a

¹¹³ Loan values & numbers computed by author from *Minutes of the Hebrew Free Loan Society of Baltimore*, Jewish Museum of Maryland. Minutes were recorded in Yiddish for 1898 & 1899, then in English beginning in 1900. However, complete loan information was only recorded for 1900, 1913 & 1914

¹¹⁴ *Poor Man’s Bank*, 10.

¹¹⁵ From the Hebrew Free Loan Society’s minutes book:

	1900*	1913	1914
Number of Loans	70 (estimated)	466	447
Total Amount Loaned	\$695	\$10,320	\$9,910
Median Amount Loaned	\$10	\$20	\$20
Mean Amount Loaned	Unavailable	\$22.58	\$22.17

* In many cases in 1900, the minutes book did not list individual loans, but grouped them all together. Data indicated that all loans were for \$10 and values were back-computed from that. The ledgers pages for 1900-1914 were unavailable, but individual ledger pages for 1916+ are available at the Jewish Museum of Maryland.

¹¹⁶ Godley, *Soft Loan Societies*, 105.

¹¹⁷ *Minute Book of the Hebrew Free Loan Society*, Jewish Museum of Maryland.

similarly high repayment rate, as they were able to increase both their base capital and the number of loans available.

The Hebrew Free Loan Society reflected the communal support for fellow immigrants' business endeavors. In order to receive a loan, a borrower was required to have either one or two loan endorsers, generally individuals who recommended the borrower to the society. The endorsers were ultimately responsible for the loan if the borrower failed to repay. In general, however, the endorsers often had no better credit rating than the original borrower, as they were generally fellow immigrants. By putting themselves on the line for their friends and neighbors, they indicated the social importance of helping others get a start in business. They also provided the social pressure necessary to get the loans re-paid, as an immigrant was unlikely to default on a loan to a group of people he was going to see every day. In a community of immigrants often struggling to get by, the existence and expansion of this institution indicates a sense of positive priorities about entrepreneurship.

Given the small number of loans available from the Hebrew Free Loan society, we can conclude that the majority of funding for individual enterprises came from elsewhere. Often, it came in the form of small loans or gifts from family and friends. For Samuel and Abraham Askin, it came from their business mentor and father-in-law Daniel Weber. Weber, a successful retail merchant, helped them establish their hosiery distribution business, setting them up in a tiny storefront in 1915.¹¹⁸

The final, and most likely source of capital, was personal savings. In the case of the immigrant population, those savings had to come out of the small earned from work.

¹¹⁸ Letter from Ira Askin to Philip Kahn, Jr., 18 March 1981. Philip and Betsey Kahn Collection, Baltimore Museum of Industry.

Often, this was done by working long hours in either a factory, sweatshop, or other manufacturing plant. Jacob Lobovitz arrived in the United States in 1900 and immediately got a job in a pants sweatshop earning \$3.00 per week. After a few weeks, he moved on to a better paying job, and by 1904 he had saved \$150, which he used to purchase a small cleaning and pressing business on West Baltimore Street.¹¹⁹ Peddling and petty trading, as we have seen, also worked as a means to acquire capital, as both had low startup costs. Abraham Silberman spent fourteen years as a peddler upon his arrival in the United States in 1885 before starting Resisto Tie Company in 1899.¹²⁰ Romanian immigrant Pereth Cohen, too, worked as a peddler in both New York and Baltimore for a number of years before opening “P. Cohen Dry Goods” in 1894.¹²¹

Often, entrepreneurs started intermediary businesses in order to gather up additional capital. Peddling was one such endeavor, although many others were available. Mac Offit and Jack Filtzer, who went on to found what became the Aetna Shirt Company, used such means to establish themselves. “At first, Mac Offit and Jack Filtzer were jobbers, and they dealt with notions and jewelry They acquired their know-how and expertise from their boss Later, the young partners bought out a shirt factory, and then Aetna was born.”¹²² Still, working capital was in short supply, as the careers of Joseph Prisman and Samuel Osovitz indicate. They started a small business manufacturing pants, known as the New York Knee Pants Manufacturing Company. According to Ellwood Fink, the last proprietor of the business:

¹¹⁹ Nancy A.A. Kramer, “Oral History Project,” Jewish Museum of Maryland.

¹²⁰ Clippings, “Resisto Tie Co.,” Philip and Betsey Kahn Collection, Baltimore Museum of Industry; Kahn, *A Stitch in Time*, 87.

¹²¹ P. Cohen Dry Goods Collection, Jewish Museum of Maryland

¹²² Clippings, “Aetna Shirt Company”, Philip and Betsey Kahn Collection, Baltimore Museum of Industry; Jobbers generally bought partially-completed clothing, did the final alternations and then retailed the goods.

This constituted the buying of a little material from a jobber, cutting and trimming and while the few women sewed the pants together, the partners would visit a few merchants and sell the production before they were able to buy more material. After many years of hard work and long hours and a few problems with the police for working on Sunday, they succeeded to be able to move into the loft area on Hopkins Place about 1912.¹²³

Saving capital for expansion was extremely important in developing an enterprise. Harry and Simon Ades started their umbrella-manufacturing firm in a 225 square foot room and, within six months, they had an established clientele and enough capital to move to a larger facility.¹²⁴

It was through these types of efforts, through family and community networks, and through individual perseverance that these men went from being Russian immigrants to being entrepreneurial businessmen. This study has attempted to delineate many of the reasons for the high proportion of entrepreneurs among the eastern European Jews in Baltimore. It is clear that their ability to rely on the extend family network impacted their business endeavors; the family support often provided them with the knowledge and capital necessary to start a small business. What is also clear is that their connection to the industrial development of eastern Europe clearly influenced their enterprises. Whether or not they were directly involved with the clothing industry or with commerce in eastern Europe, their exposure to it, as well as their knowledge of small-scale artisan production, permitted the success of the sweatshop model and encouraged the rapid development of the clothing industry as a whole.

Most of the enterprises discussed in this study were local and small-scale, leaving them under the scope of standard national business and economic histories. While individually these entrepreneurs never did anything to institute a decisive change in the

¹²³ Letter from Ellwood Fink to Philip Kahn, 21 November 1983. Philip and Betsey Kahn Collection, Baltimore Museum of Industry.

¹²⁴ Blum, 360.

national economy, collectively they had a great impact on the local, regional, and even national economy. As we have seen, by 1909, Baltimore was ranked third in the production of men's clothing nationwide. The Industrial Survey of Baltimore in 1914 noted that Baltimore's production of medium and high-priced clothing "practically controls the southern trade and Baltimore-made clothes are to be found in the stores of the best retailers from Maine to California." As well, the report notes, Baltimore ranks first among manufacturers of summer clothing, and high among the production of underwear, pajamas, and dress shirts.¹²⁵ By 1914, Baltimore produced \$41,000,000 worth of clothing annually, employed 24,000 persons in the trade, with 325 distinct manufacturing establishments.¹²⁶ Many of those clothes were made by eastern European Jewish immigrant shops controlled by eastern European Jewish immigrant entrepreneurs who were outsourcing to eastern European Jewish immigrant sweatshops.¹²⁷ Individually, the local entrepreneurs had no real impact on the national economy, with the exception of a few entrepreneurs like Joseph Bank and Abraham Silberman. Combined, however, they made a significant addition to the Baltimore economy, focusing it into becoming one of the largest producers of men's clothing in the country, and established it as a forerunner in the entire clothing market. In effect, the small-scale entrepreneurship of these immigrants shaped both the national clothing market and the direction of Baltimore's industrial development.

¹²⁵ J.E. Aldread, E. V. Illmer, et al., *Industrial Survey of Baltimore: Reports of Industries Located Within The Baltimore Metropolitan District* (Baltimore, MD: No Publisher, 1914), 34.

¹²⁶ *The Baltimore Book: A Resume Of the Commercial, Industrial and Financial Resources, Municipal Activities and General Development of the City of Baltimore: Published by The Municipality.* (Baltimore, MD: Meyer & Thalheimer, 1914), 59

¹²⁷ Even so, by 1914, sweatshops were on the decline as manufacturers moved away from contract shops and to large plants.

By 1910 it had become clear that the Jewish immigrants were creating major developments in the city itself. Baltimore City Mayor J. Barry Mahool, in his letter opening Isidor Blum's *The Jews of Baltimore*, wrote of the entire Jewish population: "I know, from my own experience, that [Jewish citizens] have been wonderful factors in the task of building and developing our city. Their magnificent enterprise and public spirit have been exhibited on many and important occasions."¹²⁸ The eastern European Jewish entrepreneurs, included in his congratulatory statement, had done so by making the transition from poor immigrants to successful Baltimore businessmen.

¹²⁸ Blum, li.

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