KENNEDY, John Stewart, financier and philanthropist, was born at Blantyre, near Glasgow, Scotland, Jan. 4, 1830, son of John and Isabel (Stewart) Kennedy. He was educated in the public schools of Glasgow. His father's circumstances made it impossible to expect a college career, and at the age of thirteen the son began his business life as a clerk in a shipping office. Four years later he transferred his services to an iron and coal concern in Glasgow, and in 1850 a London firm in the iron and metal business made him an offer to travel for it in the United States and Canada, and he eagerly accepted the opportunity of broadening his experience and enlarging his prospects for advancement. He came to the United States in June, 1850, and made his headquarters in New York city for two years. He went back to become the manager of the same firm's branch office in Glasgow, and he held that position from August, 1852, until December, 1856, but the institutions and the opportunities of the new world had made a strong impression on the ambitions of the young man, and he determined to return to New York at the first opportunity. That came when he was asked to associate himself with the banking firm of M. K. Jesup & Co., which had been newly started by one who was himself destined to attain a foremost place as a banker and philanthropist. Mr. Kennedy became a member of the firm, the name of which was changed to Jesup, Paton & Co., and shortly thereafter the partners organized the firm of Jesup, Kennedy & Co., with offices in Chicago, Ill., to engage in the railway supply business. withdrew from this connection July 1, 1867, and after a year of travel and recreation in Europe established the banking house of J. S. Kennedy & Co. He became one of the foremost financiers of the country, and won an enviable reputation for clean and safe methods and a dignified and exalted standard of business ethics. Outside his own firm Mr. Kennedy was identified with many important business organizations. He was appointed by congress one of the incorporators of the Union Pacific railway, and attended the meeting in Chicago when that company was formed. Wall street knew him particularly as one closely associated with James J. Hill in the Northwestern railway development. He was interested in the construction of what is now the Great Northern railway, and was a member of the syndicate that contracted in February, 1881, with the Canadian government to build the Canadian Pacific railway, and after the charter was granted by the Dominion parliament he continued to serve for some time as a director of that company. He retired from active participation in his banking business in 1883, the business being continued by his nephew under the name of J. Kennedy Tod & Co., but he continued to hold the directorships of various railroad interests throughout the country, among which were the Northern Pacific Railway Co., the Chicago, Burlington & Quincy system, the Cleveland & Pittsburgh Railroad Co., the New York, Chicago & St. Louis Rail-road Co., and the Pittsburgh, Ft. Wayne & Chicago Railway Co. In 1886 he was appointed by the U. S. circuit court one of the receivers of the Central railroad of New Jersey, and after conducting its affairs for fifteen months the company was placed on a solid foundation. He was a trustee and finance committeeman of the New York Life Insurance Co., and a trustee of the Central Trust Co., the Title Guaranty and Trust Co., the United States Trust Co., the Hudson Trust Co. of New Jersey, and the Manhattan Bank. Widely known as Mr. Kennedy was in the world of finance, he

became more widely known in the field of philanthropy. A vein of philanthropic zeal animated and dominated his whole life. He had an overflowing tenderness for those in need; his sympathy was genuine and his hospitality a fine art, and he never lost an opportunity of showing grace and kindness to even slight acquaintances. With him it was no empty honor to be called trustee or officer of an organization; his interest in its welfare was sincere, and he wanted to take a hand in directing it. He gave to all at least a part of his time as well as a part of his money. His oldest and most intimate relation to any charitable institution was to the Presbyterian Hospital, of which he was president continuously for the last twenty-five years of his life. He rarely missed a meeting of the board of managers or of the executive committee, of which he was chairman, and there was no question of hospital policy which did not receive his personal consideration. It was to this hospital that he made, on the occasion of his golden wedding anniversary, in 1908, his largest single gift; namely, \$1,000,000. Ten years previously he made almost as large a gift of far-reaching consequences to the charities of New York by erecting the United Charities building on Fourth avenue, which furnishes head-quarters for the Charity Organization Society, the Association for Improving the Condition of the Poor, the Children's Aid Society, the New York City Mission and Tract Socity, and many other institutions of equal importance. Mr. Kennedy in his letter of gift to the beneficiary societies said: "It has long seemed to me important that some well-known charitable center should be established in the city of New York in which its various benevolent institutions could have their headquarters, and to which all applicants for aid might apply, with assurance that their needs would be promptly and carefully considered." The building has more than served its purpose, for it has brought together the important charities of New York, not only in locality but in spirit. It has made co-operation between them natural and easy, and it has served as an example to other cities. Nothing impressed Dr. Emil Munsterberg, the director of charities of Berlin, Germany, more during his visit to America than the beneficial effect of this building on social work in New York, and he returned to his native city with the firm purpose of inducing the citizens of Berlin to imitate in this particular the example which New York had set through the generosity of Mr. Kennedy. To the School of Philanthropy of the Charity Organization Society Mr. Kennedy gave \$250,000 in 1904, and in 1907 he gave \$500,000 to Columbia University. He was president of the board of trustees of Robert College, Constantinople, Turkey, and of the American Bible House in the same city. He was a trustee of Columbia University, vice-president of the Metropolitan Museum of Art, the New York Public Library (having been president of the Lenox Library before its consolidation), and the Society for the Ruptured and Crippled. He was one of the founders of the Provident Loan Society of New York, the wellknown and successful philanthropic pawnbroking establishment, serving as its trustee after organization; was a vice-president of the New York Chamber of Commerce, and president of the St. Andrew's Society. His will, under which he left an estate of over \$67,000,000, nearly one-half of it for the welfare of the public, indicates the breadth as well as the extent of his philanthropic intentions. With him liberal giving was not merely a pleasure or a pastime, but a solemn duty, and the thought which underlay his large bequests as well as the

liberal gifts he made in so many directions before were made known, attention was called to his his death, was well expressed by the clause in his will with which he precedes his public legacies as follows: "Having been greatly prospered in the business which I carried on for more than thirty years in this, my adopted country, and being desirous of leaving some expression of my sympathy with its religious, charitable, benevolent and educa-tional institutions, I give and bequeath," etc. Mr. Kennedy was a prominent member and trustee of the Fifth Avenue Presbyterian Church. He found his recreation in various out-door sports. opening of the trout season always found him at the South Side Sportsman's Club of Long Island, and he never failed to open the salmon season, either at the Restigouche Salmon Club, of which he was president, or at the Cascapedia Club in Canada. He was said to have held the record for the largest number of salmon taken with the fly within a twoweek period. Mr. Kennedy was married Oct. 14, 1858, to Emma, daughter of Cornelius Baker of Elizabeth, N. J. He died in New York city, Oct. 30, 1909.

SEGUIN, Edouard, psychologist, neurologist, and philanthropist, was born at Clamecy, department of Nièvre, France, Jan. 20, 1812, son of Dr. O. Seguin. He was descended from a long line of eminent physicians in Burgundy who ranked at the head of their profession, and was himself destined to become the most gifted of his line. He was educated at the college of Auxerre, and at that of St. Louis in Paris. He then commenced the study of medicine, in which he displayed such analytical power and such patience of research that he became a great favorite of Itard and of Esquirol, then the most distinguished psychologists and alienists in Europe, and was associated with them in their investigations. He had imbibed from Itard a great fondness for psychological studies, and while reviewing Itard's apparently fruitless experiments and efforts for the instruction of idiots, his genius led him to the great discoveries which Itard had failed to make-that idiocy was not the result of deficiency or malformation of the brain or nervous system, but simply an arrest of mental development, occurring either before, at, or after birth, induced in a variety of ways and by different causes; that this arrested development could be overcome by appropriate treatment and the idiot restored to society and life, if not to the highest intelligence. This restoration, he believed, could be accomplished by a careful physiological training of all the senses. Accordingly Dr. Seguin decided to step aside from the brilliant career which had opened before him and devote his life to the attempt to rescue from degradation and misery the lowest, most forlorn and abject of God's creatures. The great Esquirol was so delighted with the views of Dr. Seguin that he obtained for him the opportunity to make experiments to prove his theories upon the idiot children of the celebrated Hospice de Bicétre. Accordingly, in 1839, there appeared in Paris a modest pamphlet entitled "Resumé of What We have Done During Fourteen Months Past-Esquirol and Seguin." Dr. Seguin had now definitely determined on his life work. After six years of experiment, study and labor at his own expense he asked the Academy of Sciences of France to appoint a commission to report upon his methods and work. That commission gave not only its highest commendation to his labors, but declared that previously idiots could not be educated by any means known or practiced, and that Dr. Seguin had solved the problem. His methods

school, which was visited by teachers and philanthropists of all nations, and schools for the feebleminded were soon established in England and the countries of the Continent. As a writer, contributing to the best literature of France both in poetry and prose, he attracted great attention. He was a brilliant conversationalist, and one of that coterie of young philosophers including Ledru Rollin, Piere Leroux, Louis Blanc, Michel Chevalier, the elder Flourens, Jean Reynaud, and Victor Hugo. Of this band of brothers, all of whom in after years attained distinction, Edouard Seguin was the youngest, but not, in spite of his modesty, the least brilliant member. In 1850, finding himself in disfavor with the political party in power, Dr. Seguin emigrated to the United States. He aided in the more complete organization of schools for idiots throughout the country, all of which owed their existence, wholly or in part, either to his school at the Hospice des Incurables. or to his treatise, or both. In 1851 he entered upon the general practice of his profession in Cleveland, O., but his heart was too deeply interested for his helpless protegés and in 1854 he went to Syracuse, N. Y., to teach and train idiotic children in the New York state institution. During the following three years he established many new institutions throughout New England, Ohio, Pennsylvania, and the South. In 1857 he revisited France; returned in 1860 to practice medicine at Mt. Vernon, N. Y.; took a special course at the University of the City of New York, where he was graduated in 1861, and removed to New York city in 1863. His thorough knowledge and rare skill, coupled with his pleas-ant and engaging address, would have won him a large practice in the metropolis, but he preferred to devote his time to the children of the idiot asylum, Randall's Island, and to train teachers for them. Meanwhile he studied the wider application of his "Physiological Method" to the education of children. With the aid of his wife he established a physiological school in New York city for feeble-minded children, the outcome of which was the more pretentious and celebrated Seguin Physiological School at Orange, N. J. This school, for the training of children of arrested mental development and for backward children, is still being conducted by Mrs. Elsie Mead Seguin and has attracted the favorable attention of the American medical world. The school numbers among its consulting physicians many of the best known neurologists, orthopedists, opthalmolo-While the gists, and aurists in the profession. curriculum includes correction of speech defects, kindergarten, primary, intermediate, manual and industrial training, art, piano and voice, domestic science, and medical and educational gymnastics, yer sense and motor training, constituting Dr. Seguin's physiological method, forms the basis of instruction. Dr. Seguin was many aimes a delegate from the American Medical Association to the International Medical Congress, and was an officer of the latter. Among his more important writings were "Resumé de se que nous avous fait Pendant Quatorze Mois" (with Esquirol); "Con-Pendant Quatorze Mois'' (with Esquirol); "Conseils à M. O.—sur de l'Education de son Enfant Idiot'' (1839); "Thérie et Pratique de l'Education des Idiots," part first (1842), part second (1843); "Hygiène et Education des Idiots' (1843); "Imagés Graduées a l'Usage des Enfants Arrièrés et Idiots' (1846); "Traitment Moral, llygiène, et Education des Idiots, et des autres Enfants Arrièrés' (1846); "J. R. Percire,