

Three Extraordinary Women

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Anne Scheiber lived a long and quiet life, but she left an enormous and inspiring legacy.

Anne Scheiber was born in Brooklyn in 1893. Or maybe 1894. Nobody is quite sure.

Her father lost his money in bad investments in property. He died young, leaving a family of nine children. Her mother became a real estate agent to support the family.

Ms. Scheiber attended secretarial school. She got a bookkeeping job. Later, she went to law school at night. She joined the IRS as an estate auditor. She passed the bar to become a lawyer. She worked at the IRS for about thirty years, until 1944. She was 51 years old when she resigned from the IRS.

She had only one address in her adult life, a rent-stabilized studio apartment on West 56th Street in New York City. Her home had no luxuries. The paint was peeling. The furniture was old. Dust covered her bookcases. She walked everywhere. She almost always wore the same black coat and matronly hat.

She never married, never even had a sweetheart. After her retirement, she seldom left her apartment.

With one exception. She would regularly put on her old black coat and old-fashioned hat and leave her apartment for one purpose: to visit her broker.

By the time she left the IRS she had managed to save \$5,000. She invested all of it in the stock market.

Over the next fifty years, she parlayed that \$5,000 into a portfolio that included holdings in Coca-Cola, Paramount and more than 100 other stocks. By the time she died in 1995, at the age of 101 or 102, her portfolio was worth over \$22 million.

Anne Scheiber lived thriftily, and anonymously, her whole life. When she died, she left her entire \$22 million fortune to Yeshiva University. That was a school she never attended. She left her money there to help students she never met. Her will dedicated her great fortune to provide a Yeshiva University education for young women because she wanted others to have the kind of education she wished she could have had.

The only two people who understood Anne Scheiber’s motivations were her lawyer and stockbroker. They explained that the endowment resulted from her desire to help

Jewish women battle the kind of discrimination she encountered during her 23 years with the IRS. She served with distinction, but she toiled without promotion. Still, when she retired in 1944, she had audited enough returns to know the big money was in stocks. She invested eagerly and wisely. As her fortune grew, so did her desire to make sure other women would not be shortchanged.

Anne Scheiber's lifetime annual return on investments exceeded 22%. That's a 22% return, on average, every single year. Only two people have surpassed that record, and not by much: Peter Lynch of Fidelity, and Warren Buffett.

Any small investor can easily follow her basic and time-tested investing style. It relies on dedication more than dazzling financial analysis, faith in major companies more than a flair for picking stock, and patience more than the pursuit of immediate profits. These investment strategies made Ms. Scheiber among the most successful investors ever.

Ms. Scheiber's life illustrates two lessons for us to consider, especially if we hope to end up with more in life than plenty of money:

First, give something back. Her \$22 million gift to Yeshiva, plus an extra \$100,000 she gave to an Israeli educational group, will help countless young women realize their full potential for many years to come.

And finally, enjoy your money. As intelligent as Anne Scheiber was, she failed this test. She died without one real friend. She did not receive even one phone call during her last five years of life.

But hundreds, and eventually thousands, of young women will become Scheiber Scholars. They will complete their studies at Yeshiva University. They will contribute to improving the world because of the single-minded dedication and ultimate generosity of Anne Scheiber.

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In September, 2010, the authorities in a small seaside town in England discovered the body of a frail 89-year-old woman who had died several days earlier. She had lived alone in the little apartment where her body was found. Local officials listed her as a candidate for what is known in Britain as a council burial, or what in the past was called a pauper's grave.

But then police looked through her possessions. They found that her name was Eileen Nearne. They discovered among her things a Croix de Guerre, meaning Cross of War. That medal is one of the highest military honors that the French government can bestow. She earned that medal for her work protecting France during World War Two.

Those discoveries ended the obscurity and secrecy that Ms. Nearne had cultivated for decades.

She had been known to her neighbors only as an insistently private woman. She revealed almost nothing to them about her past. After her death, they learned that she had

been a true heroine.

Eileen Nearne was one of the secret agents who parachuted into Nazi-occupied France to assist the French resistance as it prepared for the D-Day landings in June, 1944.

Once her identity was known, following her death, a funeral service was held for her in the little English town where she had lived her quiet life. The funeral featured a military bugler and piper. Many uniformed mourners attended. A red cushion atop her coffin carried her wartime medals. Eulogies celebrated her as one of the 39 British women who were parachuted into France as secret agents by the Special Operations Executive. That was a wartime agency known informally as “Churchill’s secret army.” That secret army recruited more than 14,000 agents to conduct espionage and sabotage behind enemy lines.

Ms. Nearne had volunteered for work that was as dangerous as any that wartime Britain had to offer: operating a secret radio link from Paris. The secret agents used that radio link to organize weapons drops to the French resistance.

She survived several narrow escapes. In July, 1944, however, the Gestapo arrived at her Paris hide-out just moments after she had completed a coded transmission. She burned the messages and hid the radio. But the Germans found the radio and the pad she had used for coding the transmissions. The Gestapo arrested her.

They sent her to the Ravensbruck concentration camp near Berlin. Ravensbruck was primarily intended for women. Tens of thousands of women died there. The Nazis executed other women working for the Special Operations Executive. But Ms. Nearne survived.

As she related in postwar debriefings, the Gestapo tortured her. Yet they could not force her to yield her secrets. She never told them her real identity, or the names of others working with her in the resistance, or the assignments given to her by London. At the time of her heroic deeds and stubborn resistance, she was 23 years old.

From Ravensbruck, the Nazis transported Ms. Nearne eastward through many Nazi death camps. In December, 1944, during one such transfer, she and two Frenchwomen escaped. They eventually linked up with American troops.

But she was not yet free. American intelligence officers initially identified her as a Nazi collaborator. They held her at a detention center with captured SS personnel. They released her only after her superiors in London verified her story.

Her debriefers asked her how she survived. She replied: “The will to live. Willpower. That’s the most important. You should not let yourself go. It seemed that the end would never come, but I always believed in destiny, and I had hope.”

After the war, she described how she had lived undercover in Paris: “I wasn’t nervous. In my mind, I was never going to be arrested. But of course I was careful. There were Gestapo in plain clothes everywhere. I always looked at my reflection in the shop

windows to see if I was being followed.”

We all owe a debt of profound gratitude to heroines like Eileen Nearne. She and the others risked their lives to fight against pure evil. They did it for only one reason. They had no personal stake in the fight. They did it because it was work that had to be done.

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Gloria Frances Stewart was born in Santa Monica, California, on July 4, 1910. This was two years before the tragic sinking of the Titanic. Eighty-six years later, Ms. Stuart was to be reunited with the Titanic in a way that earned her an Academy Award nomination.

In September, 2010, Gloria Stuart died. She was 100 years old.

Ms. Stuart was an actress. She played many parts in a total of 46 films from 1932 to 1946. She was James Cagney’s girlfriend in “Here Comes the Navy,” Shirley Temple’s cousin in “Rebecca of Sunnybrook Farm” and the spoiled rich girl who falls in love with penniless Dick Powell in “Gold Diggers of 1935.”

A book about the actresses of the 1930s said about Gloria Stuart, “Few actresses were so ornamental. But ‘undemanding’ is the word for most of the roles she played.”

After a small role in the limp 1946 comedy “She Wrote the Book,” Ms. Stuart had had enough. She left the film world, not to be seen again until she appeared in a television movie almost 30 years later.

She abandoned movies, she said, because she had grown tired of being typecast as, in her words, “girl reporter, girl detective, girl overboard.”

“So one day, I burned everything: my scripts, my stills, everything,” she later told The Chicago Tribune. “I made a wonderful fire in the incinerator, and it was very liberating.”

She married, then divorced, and then married again. In her second marriage she had one daughter. By the time she died, Gloria Stuart had four grandchildren and twelve great-grandchildren.

Screen Play magazine called Ms. Stuart one of the ten most beautiful women in Hollywood. But she was also far more than a pretty face. Gloria Stuart was a founding member of the Screen Actors Guild. And she helped found the Hollywood Anti-Nazi League, an early antifascist organization.

After she left Hollywood, Ms. Stuart taught herself to paint. In 1961 she had her first one-woman show, in New York. Later she also had a career as a respected designer of hand-printed artists’ books. She produced illustrated books under her own imprint, called Imprenta Glorias.

By 1997 Ms. Stuart had long since moved on from Hollywood. But then James Cameron, the director of “Titanic,” rediscovered her. He engaged her to play the role of Rose Calvert, a 101-year-old survivor of the ship’s sinking. Ms. Stuart was then only 86

years old.

Her performance earned her an Academy Award nomination, for best supporting actress. It was her only Oscar nomination. Gloria Stuart was the oldest person ever to receive an Oscar nomination for acting.

Rose Calvert's wistful recollection of a love affair aboard the Titanic forms the frame of "Titanic." Kate Winslet played the character as a young and wealthy passenger in first class. She falls in love with a poor would-be artist in steerage, played by Leonardo DiCaprio.

The movie won eleven Oscars. At the time, it earned more box office revenue than any previous movie ever.

Gloria Stuart's role in "Titanic" made her a celebrity again. She was invited to Russia for the opening of the movie there. People magazine chose her as one of the 50 most beautiful people in the world. Her newfound fame resulted in more film and television work. That work continued into her 90s.

Along with her daughter she wrote her autobiography, published in 1999, two years after her work in the film "Titanic." The title of that autobiography was "I Just Kept Hoping."

If she had been more famous as an actress, Ms. Stuart might never have won the role of Rose Calvert. Mr. Cameron wanted a lesser-known actress for the part. He wanted someone who, as Ms. Stuart said in a 1997 interview, was "still viable, not alcoholic, rheumatic or falling down."

Ms. Stuart was so viable that it took an hour and a half each day in preparation for that day's filming to transform her youthful 86-year-old features into the face of a 101-year-old woman.

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Three lives. Three women.

Anne Scheiber, reclusive but ultimately generous millionaire.

Eileen Nearne, shunning publicity for her heroic work in World War II.

Gloria Stuart, making a come-back at 86 to play the part of a 101-year-old woman, a part for which she looks far too young.

These three lives inspire us because they serve as models of the very many ways open to us to make our lives meaningful. The central teaching of these three lives is the value of persistence and hope.

Maybe it is too late for some of us to embark now on a life-long program of investment. But we can tell our sons and daughters about Anne Scheiber. And we can hope that they find value in her example of both wise investing and selfless generosity.

Wartime heroics are no longer a pathway to meaningful living for most of us. But

there is heroism also to be found in caring for loved ones who need our help or in standing up to injustice whenever we encounter it.

And for anyone who feels that there cannot be any new triumphs in life because of age – consider Gloria Stuart, who took on a new role at age 86 and won an Oscar nomination.

Three women. Three inspiring lives.

May we find our own ways to live life urgently and to make our lives continue to count.

And let us say, Amen.