

April 29 , 1982

TO THE CHILDREN AND GRANDCHILDREN OF JOSEPH AND HARRY SHUR

Each of you as a stockholder of Shur Bros., Inc. has received dividend or interest checks for the past several years, and since the corporation is now completely dissolved, and this is the last check each of you will receive from Shur Bros., Inc., I thought it might be interesting as well as an opportune time to review some of the history of our family that has led to the payments to the children and grandchildren of the two brothers, Joseph Aaron Shur and Harry Lazar Shur.

The story contains the usual interesting elements of the turn of the century when immigrants, especially Jewish immigrants, were fleeing from the persecutions of Czarist Russia. The Shur family lived in a little town called Anteleptos, in the County of Kovno and the State of Lithuania which at that time as well as now was and is under Russian rule. At times in the history of the country, Lithuania was an independent country, but at the start of the century, Lithuania was a part of and governed by Czarist Russia. Pogroms were not at all uncommon in Russia and the impending Russo-Japanese War in 1905 contributed to the wave of Jewish emigration from Russia, most of whom came to the United States. Interestingly, the town in "Fiddler on the Roof" is called Anatefka. The time and the story depicted in "Fiddler on the Roof" bears striking resemblance to the time and events in Anteleptos.

My father, Joseph Aaron Shur, escaped, and that is the proper word, from induction in the Russian Army in 1905, found his way by foot from Lithuania to Germany, where he embarked on a ship to New York. Apparently it was the custom in those days to try to find "lanzman" (that is a person who had lived in the same Russian ghetto and who had previously emigrated to the United States), and to live with that lanzman temporarily. I remember very vaguely that my father lived with a lanzman by the name of Rosenberg on Hampshire Street when he first came to Portland in 1905. It was three years later, in 1908, although that date is not certain in my mind, that my mother brought Peter Goldman, her nephew, and me to Portland, where I met my father for the first time at Union Station, and somehow instinctively rushed to him rather than to my uncle, Samuel Brickman, my mother's brother, who were both at the station to meet us. (Peter Goldman's real name was Peter Brickman, but he was given the name Goldman by the immigration officials who unquestionably could not understand and most likely did not care about the Russian speaking immigrants).

It was a few years later, the exact date of which is uncertain in my recollection, that my father sent for his brother, Harry Lazar Shur. Neither my father nor my Uncle Harry had any formal education, could not speak English, and had no money when they arrived in this country, but they were taken care of by the lanzman

and others until such time as they were able to support themselves and their families. I recall my father on several occasions telling me that when he first came to this country, he walked with a pack on his back selling notions such as shoelaces, and small items of clothing in the then sparsely populated areas of South Portland and Cape Elizabeth. How he ever survived will forever remain a miracle to me, but he saved whatever minor earnings he made and in about three years had enough to send for my mother and me, his only child at that time. Subsequently, I recall that my father either owned or hired a horse and wagon and I would ride through the countryside with him when he would buy cattle from farmers, bring them to an abbatoir located on outer Presumpscot Street, where the cattle were slaughtered and the meat sold.

From that small beginning, my father and Uncle first opened a small grocery and fruit store on Congress Street in a building, presently the Metropolitan Apartment Building, directly across from the present Casco Bank, and later moved to 410 Congress Street which is now the site of the Maine National Bank. Each brother shared responsibility for the operation of the store. My Uncle Harry was the early bird, going to the market on Commercial Street to purchase produce as early as 5:00 o'clock in the morning, and my father kept the store open until 11:00 o'clock at night, with

both my father and Uncle Harry working in the store together during the course of the daylight hours.

When my mother and I came to this country, we first lived on Chatham Street, a small street now a part of an urban redevelopment area, which ran from Middle Street to Fore Street. It was near Hampshire, Middle and Newbury Street which was then the heart of the Jewish District in Portland. Subsequently we moved to a three flat house which my father purchased with a very small down payment and a heavy mortgage, at 26 Federal Street, across the street from the wall of the Eastern Cemetery. We lived in the middle floor, a two bedroom flat, in which I shared a bedroom for a great number of years with my Uncle Harry. My other uncle, Samuel Brickman, lived next door on the corner of Hancock and Federal Streets and close family ties existed at all times. While we were living at 26 Federal Street, two young children of another one of my father's brothers, Sevel Kalman, (called Uncle Samuel), came to live with us because their mother had taken ill and subsequently died. So that at one time in a two bedroom flat, three adults and three children were living in somewhat cramped quarters -- but live we did. While still in grammar school, attending North School, the Jewish population began to shift primarily to Munjoy Hill, and my father bought another three flat house at 80 Vesper Street, where again we occupied a two bedroom flat, but at this time my Uncle Harry had married and the two children of my other Uncle Samuel were living with their father in Denver, Colorado.

One of the interesting sidelights concerning my Uncle Samuel was again the determination of most Jewish families to bring into this country their close relatives, and it was not very long after my Uncle Harry arrived in this country that my father and Uncle Harry made arrangements for their brother Samuel to come. He arrived at Ellis Island and had a tag on him which said Portland, Maine, but instead of coming to Portland, Maine, he was erroneously sent to Portland Oregon, and my father and Uncle Harry did not meet with their brother Samuel for 15 or 20 years, at which time he was living in Denver. I know that my father and Uncle Harry did supply funds to Uncle Samuel, but again I wonder and wonder how it was possible for people coming to a strange land, without knowledge of the language and without money to maintain themselves. Maybe the courage to do so arose out of a feeling of desperation and the will to survive. I know that things are different today, but no one had any doubt but that members of the family would try to the best of their ability to support each other.

I remember becoming Bar Mitzvah in 1918, and that my Bar Mitzvah was tinged with unhappiness because my Uncle Harry was being drafted into the service in World War I just about that same time.

I can't recall whether my Uncle Harry married Rose Shible either just before he left for the service or just after he returned, but perhaps Harry's children can best remember those facts.

The Shible family lived on the second floor of a very large house on a lot which had a good sized barn on the easterly side of India Street between Middle and Federal Streets, and I do remember going to the very festive wedding of Uncle Harry and Aunt Rose in the Shible home. After their marriage, Uncle Harry and Aunt Rose moved into the Colonial Apartments (since demolished) next door to the Eastland Hotel on High Street, and with the start of their family moved to 28 Grant Street where they lived with their children, Louise, Calvin, Evelyn and Yoland. Louise married Harry Citrine and Evelyn married Robert Rudy. Tragedy struck the family in November 1961 with the untimely death of Robert Rudy, and in 1975 Harry Citrine passed away. These were grievous events in the lives of the children of Harry and Rose.

The 18 hour work days which both my father and Uncle Harry spent in the small grocery and fruit store eventually produced a little cash which my father used as a down payment on the purchase of rental real estate which, as you can very well imagine, was heavily mortgaged. By this time my sister, Annabelle, had been born and we were a very small and contented family. In addition to the 18 hours a day in the store, my father also undertook the responsibility for managing the real estate and for community activities, being heavily involved in Zionist causes, in the Portland Hebrew School and the newly created Etz Chaim Synagogue. The membership of Etz Chaim consisted of those Jewish people who

formerly had been members of the only Synagogue, the Shaarey Tphiloh Synagogue on Newbury Street, and who left the Newbury Street Synagogue to form the Etz Chaim Synagogue on Congress Street because of the rude treatment then being given to the existing Rabbi, whose name I believe was Shohet. As I recall it, and it is quite dim in my memory, the leaders in the Shaarey Tphiloh Synagogue physically removed the Rabbi's chair from the Shaarey Tphiloh, which caused a rather small group consisting of the Shur family, the Berman family, the Rubinsky family (no longer in Portland), the Levinsky family, the Judelshon family (Jimmy Cohen's family) and quite a few others to leave the Shaarey Tphiloh in disgust at the treatment of the Rabbi. My father was Treasurer of Etz Chaim from the day it opened until the day he died and was also Treasurer of the Vaad Hoir. These organizations had very little cash flow, meetings were held in the evenings at the store at 410 Congress Street, and my father personally advanced funds to these organizations to meet payrolls and debts, having full confidence that eventually he would be repaid. I am sure that he was never repaid in full.

When we moved from Federal Street to Vesper Street, I transferred from the North School to the Emerson School, graduating in 1918, at which time I entered Portland High School. All of you

who know Portland realize that it is quite a walk from Vesper Street on top of Munjoy Hill to Portland High School and with bad winter weather quite a difficult journey on foot. There were no school buses in those days and so all of the students used to meet each other at various corners and walk with their friends to and from school. In the wintertime we could be frozen stiff, but we were young and could take it.

There was never any doubt in our family but that I, being the eldest son, would go to college, and I remember the pride and joy of my parents when I was the first Jewish boy living on Vesper Street to go to the University of Maine, and this pride and joy was shared by so many other families living on the same street, such as the Wolfe family (Selma Black's parents); the Snyder family (no longer living in Portland); the Dean family whose daughter, Ethel, married Abe Zimmerman; the Blumenthal family whose daughter Reve married Russell Mack; the Waterman family (Arthur's parents); the Cohen family (Cuddy and Bill's mother and father).

In our three flatter, my Father, Mother, Annabelle and I lived in complete peace and happiness and with absolutely no dissension with the John Buckley family on the first floor and the John Simonds family on the third floor. So that we had at 80 Vesper Street the harmonious living together of Jewish, Protestant and Catholic families. I remember Mr. Simonds, the third floor tenant becoming ill and being out of work for several years, during

which time he was unable to pay the rent. At no time during his illness and nonpayment of rent was there any idea that Mr. Simonds would be evicted, and at the time of his death I know the Simonds family owed us several years rent which was never paid and which we never expected to be paid. While the word "ecumenism" was not a widely used term at that time, nevertheless it existed at 80 Vesper Street and was proof that people of different faiths could live harmoniously with each other.

80 Vesper Street saw the installation of a new and strange device called the telephone, which rapidly became the focal point of most of the families living on the street. Even now in 1982 I am completely bewildered by the little wires that make it possible to speak across the country, so you can imagine how wonderful and exciting the telephone must have been in the 1920's.

Another major event occurred in the 1920's upon my graduation from college when my father purchased but never learned to drive a 1926 Buick Sedan, which we kept for about 15 years. In those days cars were not driven in the winter and our car was stored in the garage on blocks with the tires taken off. The automobile in those early days was more than a means of transportation, but was actually a pleasure vehicle, and every Sunday I drove the family and relatives for a picnic ride to the beach or to the country.

In 1930 when I graduated from Law School, the nation faced the start of the Great Depression, and in 1933 with the election of

President Roosevelt, all of the banks in Portland as well as most banks throughout the country were temporarily closed, with some never reopening. The property owned by my father and Uncle Harry was heavily mortgaged, and with the closing of the banks came the crisis of how to meet mortgage payments. I remember that scrip paper was used for a very short time and that the scrip paper was honored by merchants pending the opening of the banks.

The only two commercial banks in Portland that survived and reopened were the First Portland National Bank, now the Maine National Bank, and the Canal National Bank. The predecessor of the Casco Bank & Trust Company, known as the Chapman National Bank, permanently closed its doors as did a bank called the Fidelity Trust Company. The Chapman Bank was reorganized with new shareholders and directors as the Casco Mercantile Trust Co. and later as the Casco Bank & Trust Company. The Fidelity Trust Company was reorganized as the National Bank of Commerce which many years later was merged into the present Maine National Bank. All bank accounts were frozen and it was only many, many months later that a partial dividend was paid by the closed banks to the depositors who never did receive the full return of their deposits. With bank accounts frozen and people unable to draw checks, the merchants were very generous in extending credit based upon their customers' prior records, but the inability of tenants to pay rent plunged real estate values to the point where in a great number of instances the value of the property was less than the amount due to the banks

on mortgages. Shur Bros. property was no exception, and with the tenants unable to pay rent, the receivers of the closed banks began to liquidate by foreclosure those mortgages which were in default and which amounted to more than the value of the properties. Everybody was in the same general position, and negotiations began with the banks by those who had sufficient cash to pay off their mortgages and to receive a discount, whereas those owners who did not have the cash to pay off the mortgages on a discounted basis found themselves in an extremely desperate situation. Shur Bros. did not have the cash.

I recall very clearly the deep anxiety which this situation caused my father and uncle, and the numerous conferences we had with bank officials trying to stave off foreclosure. Finally, after a great deal of effort, we were able to negotiate with the banks on a reduced schedule of payments of interest and principal. As part of the negotiated settlement, the banks required that I personally sign the mortgage notes. At that time I had been practicing law only a few years, my very small funds of less than \$1,000 had been tied up by the closure of the banks, and I didn't think that my signature was worth very much under those conditions. However, the banks, noting that my father and uncle were getting older, insisted upon my signature, saying that I was starting out on a career and even though I had no assets, I was young, my prospects were good and that with my signature the banks felt a little more secure. We were saved! Even though the rentals were low, my father and uncle were able to maintain the mortgage pay-

In the 1940s, our personal world seemed to come apart. In early 1946, my father became ill with cancer of the pancreas and within six months after surgery, he died on October 8, 1946. Two months after my father's death, my Uncle Harry died on December 14, 1946, from an early morning heart attack. While heart attacks come from many sources, I felt at that time, as I still do, that my Uncle Harry was grief stricken at my father's death and that it was a contributing factor in my Uncle Harry's fatal heart attack.

Also in the 1940s, my only sister, Annabelle, became ill with terminal cancer at the age of 32, while her husband, Henry Pollard, was still in the service in Europe in World War II. I shall never forget the great kindness and tenderness that Henry gave to Annabelle during the last year of her life after the war was over and Henry had returned to Portland. After Annabelle's death on October 4, 1947, Henry continued to live with my mother for a few years. Henry's devotion to my mother was far beyond that of a son-in-law. Henry shall never be forgotten by members of my family.

How my mother ever survived Annabelle's death only a year after my father's death will always remain a mystery to me, but she did. Somehow or other, in that tragic time, an inner strength helped my mother to keep on living, but I am certain that her personal grief never abated.

My mother was a housewife in every sense of the word, preferring

to maintain a home for her family rather than becoming involved in business affairs. While she was a member of all of the major Jewish organizations, she deemed her home and family the most important aspects of her life. Fortunately, she remained in fairly good health until a year or so before her death on November 12, 1963, but during all the remaining years of her life she never complained but bore her sorrow quietly and with dignity as the true lady she was. I think one of the greatest tributes to my mother was the statement of Clarice that no one could ever have had a better mother-in-law.

With the death of my father and uncle in 1946, the operation of the small fruit and grocery store at 410 Congress Street became a problem, and Aunt Rose undertook the management of the store. After a period of time, it became apparent that the business could not be operated successfully and we agreed that the business and the real estate at 410 Congress Street should be sold. However, during the period that Aunt Rose ran the store, I felt that whatever profit was made was the product of Aunt Rose's personal labor and, therefore, she was entitled to all of the profits. Even when the store was closed and the inventory was sold, all proceeds of that sale went to Aunt Rose.

Aunt Rose and I then ran the real estate business together, with Aunt Rose taking care of the physical aspects of the property,

handling repairs and alterations, tenants problems, and generally in complete charge of the properties. I took care of the financial part of the operation of the real estate, depositing all rent payments, paying all expenses of the various apartment houses, janitors' salaries, taxes, etc., making stock investments, and doing all of the record keeping. For a great number of years we jointly ran the real estate business, but as Aunt Rose and I both became older, the property became more and more of a burden on each of us and when finally Aunt Rose could no longer handle her share of the operating burden, I felt it was time to consider the sale of all of the property and the dissolution of the corporation.

I suppose we were unusual landlords because raising rents was a particularly difficult thing for us to do. Most of our tenants were paying between \$50 - \$60 a month, far below the prevailing rentals, but these tenants had been with us for a great number of years, were older people, and did not have the ability to pay higher rents. Today they would be living in some form of federally subsidized housing, but in the early 70s, Shur Bros. never did raise rents comparable to the ever increasing rentals in other privately owned units.

I had several conversations with Aunt Rose, her children and my children about liquidating the corporation, and no one seemed to want to have the responsibility of owning and operating the real

estate. So a decision was made to liquidate and sell the real estate. Unfortunately, this decision predated the rise in property values, but if we had waited a longer period of time, the property would have depreciated more because of lack of physical attention, and the net result might not have been substantially different. The proceeds from the sale of the properties were invested in conservative dividend-paying stocks, since income rather than possible stock growth was considered to be the safest course to follow.

At one time, Shur Bros., Inc. owned the Tyler Apartments at 55 Spring Street consisting of 12 units, which is now the site of the present Spring Street Parking Garage; the Kensington Apartments at 497 Cumberland Avenue, also with 12 units; the Calvin Apartments at 24 Grant Street consisting of 6 units, this building being named in honor of Calvin; on either side of the Calvin, Shur Bros., Inc. owned three family apartment houses; a two family apartment house at 34-36 Quebec Street and a two family apartment house at 66 Quebec Street. At no time during the early years of ownership was the property free and clear of mortgages, and as I recall it, the Quebec Street properties were sold many, many years ago and the profits used for the purchase of other properties. For commercial properties, Shur Bros. owned 410 Congress Street (the grocery and fruit store property), now the location of the

Maine National Bank; a building on the corner of Myrtle and Congress Streets, now the site of the present Guy Gannett Publishing Co. press rooms; and also the commercial building at the corner of Chapel and Congress Streets which still exists. This latter building was the only building that Shur Bros. lost through foreclosure of mortgage during the height of the Depression. It is also my recollection that Shur Bros. purchased a building at 187 Middle Street which at that time housed the old and now defunct Chapman National Bank, and that within a very, very short time after Shur Bros. made the purchase, the building was sold to that very same bank for what in those days was a substantial profit. A short time after the Chapman Bank bought the Middle Street building, the bank constructed the 10 story building on the northwesterly corner of Preble Street and Congress Street which was called the Chapman Arcade building. So in a sense Shur Bros. was fortunate in that it sold the Middle Street property to the bank a short time before the bank vacated that building and thereby depreciated the value of the Middle Street building.

Our homes on Federal Street and on Vesper Street were owned by my father alone.

Again it is difficult for me to comprehend how two uneducated people as were Joseph and Harry Shur, with language difficulties and with no starting assets could have been involved in the purchase and sale of all of these properties.

The rest is known to all of you. Shur Bros., Inc. was liquid-

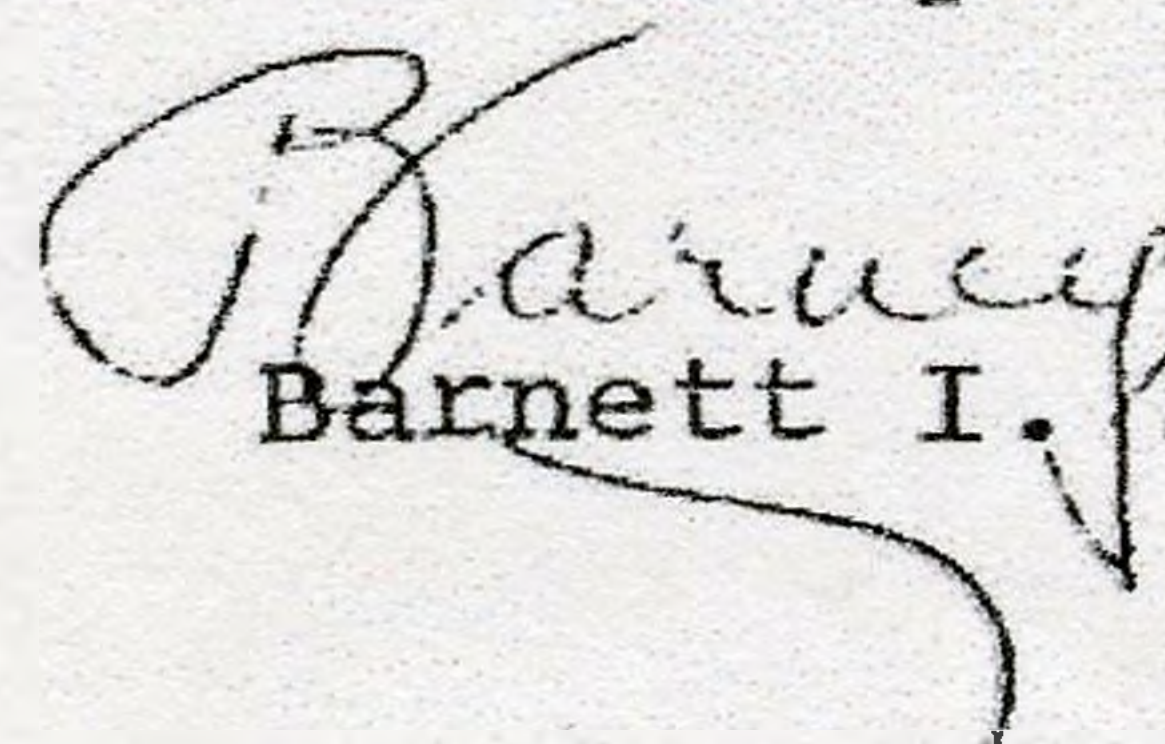
ated and capital distributions were made to the various children and Aunt Rose in 1977 and 1978 in accordance with their respective shares of stock. Because of the accounting complexities involved in the sale of the real estate and the poor bookkeeping practices by my father and Uncle Harry (almost nonexistent) which had occurred in the early years of the purchase of the property, some serious questions arose as to income tax and capital gains when the liquidation took place. For example, we never knew definitively the purchase prices of the various properties and therefore we could not determine with certitude the amount of depreciation and the amount of the capital gain. At best, the actual figures in the final return were estimates made by our accountants, Berry, Dunn & McNeil, who took our records and made their best determinations. Because of this factor, it was felt important to reserve a sum for a three year period in the event that the IRS came in and challenged our final return as to depreciation and capital gain. Accordingly, a sum of \$10,000 was withheld to purchase a Certificate of Deposit in escrow in the names of George Shur and Louise Citrine, the interest from the C.D. being transferred monthly during this three year period to a savings account, also in escrow. Interest from this Escrow Account has been paid to each of you during this three year period. It is now time to close the Escrow Account and divide the \$10,000 and the accrued interest in accordance with the schedule attached hereto.

We all come from a good and fine family. We have lived with each other in peace and harmony and I am particularly grateful to Aunt Rose and her children for the confidence they had in me during these years. I could not have carried on the real estate business without Aunt Rose who was a tower of strength in her handling of the day to day real estate problems.

I do hope that this brief historical review, imperfect and sketchy as it may be, will give the children on both sides of the family an insight into the lives of Joseph and Harry, the Shur brothers who made possible all of the prior payments and this final payment.

My love and affection to all of you.

Sincerely,


Barnett I. Shur