



Temple Israel FOUNDATION

Biographical Information Sheet

Bernheimer

Jacob Bernheimer
Resided in Quincy, Illinois prior to moving to
Leadville
Insurance agent

Not much is known about the origins of Jacob Bernheimer. He does not appear in any census records for Colorado. Prior to moving to Leadville, Jacob resided in Quincy, Illinois, and his family was thought of as being "affluent."¹ His father was Elias and his mother was Judith.² Jacob was also related to Dollie Bernheimer, who became the wife of Moses Schoenberg.³ Sometime before 1882 Jacob left Illinois to move to Colorado.⁴

Bernheimer first appears in the 1882 Leadville City Directory as an agent for Travelers Insurance Company, his residence was listed as 135 East 5th Street.⁵ He continued to work for Travelers until 1886 when he was listed only as an insurance agent.⁶ Jacob last appeared in the 1887 directory as an insurance agent for Mutual Life Insurance Co.⁷

While in Leadville, Bernheimer was an active member of the Temple Israel Synagogue. In August 1885, after the death of the British-Jewish philanthropist, Sir Moses Montefiore, Temple Israel held a memorial in his honor. Jacob Bernheimer read the closing prayer at the service.⁸ Bernheimer was one of the superintendents of the synagogue's Sunday school. The following is a report in the *Carbonate Chronicle* about the state of the Temple Israel Sunday school in 1885. "The Sunday school – has been well attended during the past year, and under the efficient management of Messrs. Baer and Bernheimer, aided by the ladies who volunteered as teachers, has made considerable progress, yet I regret to have to mention that the parents do not seem to realize the pains taken and the patience teachers have to endure to try and instill in the young mind religious principles and

teachings. I make this mention for reasons best known to yourselves, and when another public examination is announced, hope to see you more interested."⁹ The Sunday school was a successful enterprise, but the congregation wished for more participation and gratitude from the parents.¹⁰ Bernheimer also attended Jewish social gatherings and activities such as the 1883 Purim Ball.¹¹

In October 1885, Bernheimer got into some serious trouble with the law and his company. There were concerns Bernheimer had been comingling his personal funds with his company's. The scandal came as a shock to many because Bernheimer was of generally good repute.¹² The following article is the *Carbonate Chronicle's* description of the sordid affair.

"The chief topic of conversation during the past forty – eight hours has been the unexpected disappearance of Jacob Bernheimer, district agent of the Traveler's Insurance company, from his well – beaten paths and an unceremonious departure from his office. His extensive acquaintance in all circles transported the waves of comment to the private family board, and supplied whatever vacuum might have existed around the tables of the hotels. What had become of him soon developed into a matter of serious conjecture, and an intimate did not hesitate to say that under a weight of remorse he would not pause to do personal violence to himself. The matter provoked the greatest interest in circles in which he had shone conspicuously, and the fact that he stood charged with a violation of the law, committed in his transactions with the company for which he had harbored diligently, flashed out boldly. It first appeared as a public property when, upon Saturday last, Mr. Sam Mayer, one of his bondsmen, appeared in a justice office and swore out a warrant for the arrest of Jacob Bernheimer upon the charge of embezzlement. The instrument



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was placed in the hands of an officer for execution, but the most profound vigilance on his part failed to develop the whereabouts of the alleged defaulter. His reconnoiterings were carried into the threshold of the gentleman, where it was found that his clothes to a stitch remained, while his stamping grounds were carefully surveyed and not a trace of him obtained. No evidence of his departure from the city was to be had and his friends were induced to believe that he was still in the city under cover.

The swearing out of a warrant for his arrest upon a serious charge having become known, attention was called to a transaction of a few days before in which he had required an immediate loan. The presence in the city of Agents Samuel Lesem and Ben Wisebart gave color to suspicion, and those friends who had gone to his assistance at once began an investigation. Among them was a Harrison avenue clothing merchant to whom Bernheimer had applied, a short time before, for assistance. He represented that his business was necessarily conducted on a principle whereby he was compelled to pay to the company the premiums on policies in advance of their collection. That is, that he permitted the subscriber to the policy to pay him the premium in instalments, while, at the end of each three months, he was compelled to turn the sum total of the premiums over to the company. It was this ordinance in the conduct of the company's relations with its agents, he represented, that had embarrassed him, and he asked a loan of \$500. It was effected, or thought to have been so, through a note to which the clothing merchant subscribed.

"Had he informed us of the real facts of his embarrassment," said his benefactor, "we would have raised the full amount, which I am informed is only \$925."

No knowledge is professed by the gentleman as to what use was made of the paper, only that it has been ascertained that none of it was applied to the adjustment of the alleged defalcation.

"It's an unexpected turn in the tide of his affairs," said an intimate friend to the reporter, "as no man's skirts were more destitute of suspicion than Jake's. His economy was carried almost to an extent that resembled the penurious, and it is only now that I am informed that he gambled. I never saw him play a card though, and would not urge that against him. He told me that he had been leasing in the mines, and that had thrown him back somewhat. I can't find out though, where he was interested in any mining property. I found where he had \$100 in the Carbonate bank, and attached that, while Sam Mayer attached his office furniture."

It is said that Bernheimer was dismissed from his position on Saturday night last after a partial examination of his accounts by Mr. Wisebart. That it was developed that a defalcation existed in the sum of \$925. Anything in addition to this, which comes from the friends of the gentleman, and not from the company, could not be ascertained. The reporter sought Mr. Wisebart, who is now in custody of the office, this morning. That gentleman was overturning some dusty documents, and said:

"We have nothing to give you at present. Mr. Lesem arrived in the city yesterday and departed with the books for Denver last night, where he will continue the investigation."

"And the amount of the defalcation?" Urged the interviewer.

"Don't know that it is anything; don't know that Mr. Bernheimer owes us a cent."

"But you were dispatched here to make an investigation?"

"Yes."



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“By whose direction?”

“By the company’s. But I have got nothing to say about Mr. Bernheimer,” and the gentleman became as dumb as an oyster.

It is said, however, that the investigation was ordered by Bernheimer’s forwarding his note to the company in settlement of the quarter’s receipts, instead of the cash, which was required.

Mr. Bernheimer is formerly of Quincy, Illinois, and came to Leadville some four years ago, where he has since resided, and where he has hitherto enjoyed an irreproachable standing. His relatives are said to be in affluent circumstances, and it is probable that the matter will be fixed up satisfactorily.”¹³

The exact conclusion of this incident is unknown, but Jacob did lose his job with Travelers after 1885.¹⁴ Despite this he continued to work as an insurance agent in Leadville and in 1887 he began working for the Mutual Life Insurance Company based out of New York.¹⁵ After 1887 Jacob ceased to appear in the city directory. However, he continued working for Mutual Life visiting other cities and towns in the state to sell insurance policies.¹⁶ Afterwards, it is not known what became of Jacob Bernheimer.



Meyer Bernheimer

Meyer Bernheimer was a businessman and property owner based out of New York. While Meyer may have visited Leadville, there is no evidence in city directories or census records that

he resided here. However, there are records showing that Meyer owned several properties in Leadville from at least 1891 to 1896. These included the Detroit, New York, Burton, Almon, and Clint placer mines.¹⁷

¹ "Bernheimer's Bullion." *Carbonate Chronicle*. October 31, 1885. Accessed June 22, 2017.

<https://www.coloradohistoricnewspapers.org>

² Cynthia Gensheimer Email. June 20, 2017. Accessed June 22, 2017.

³ Ibid.

⁴ 1882 Leadville City Directory.

⁵ Ibid.

⁶ 1886 Leadville City Directory.

⁷ 1887 Leadville City Directory.

⁸ "Sir Moses Montefiore." *Carbonate Chronicle*. August 8, 1885. Accessed June 22, 2017.

<https://www.coloradohistoricnewspapers.org>

⁹ "Yisrael's Yeomanry." *Carbonate Chronicle*. September 19, 1885. Accessed June 22, 2017.

<https://www.coloradohistoricnewspapers.org>

¹⁰ Ibid.

¹¹ "A Brilliant Affair." *Carbonate Chronicle*. December 29, 1883. Accessed June 22, 2017.

<https://www.coloradohistoricnewspapers.org>

¹² "Bernheimer's Bullion." *Carbonate Chronicle*. October 31, 1885. Accessed June 22, 2017.

<https://www.coloradohistoricnewspapers.org>

¹³ Ibid.

¹⁴ 1886 Leadville City Directory.

¹⁵ 1887 Leadville City Directory.

¹⁶ "Personal." *Aspen Evening Chronicle*. July 16, 1888. Accessed June 22, 2017.

<https://www.coloradohistoricnewspapers.org>

¹⁷ "Lake County Property Tax Receipts, 1891 – 1896." Temple Israel Archives.