



THE LATE JOHN STEWART KENNEDY, OF NEW YORK.
(Whose princely bequests for educational purposes were announced last month.)

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Investing in Acadia: The Invisible Hand of John Stewart Kennedy

William J. Baker

In *The Wealth of Nations* (1776), Adam Smith extolled the “invisible hand” of logic linking individual enterprise to the common good. Although the relation of personal self-interest to larger social concerns is an arguable topic, Smith’s “invisible hand” metaphor is a term potentially rich with meanings beyond the metaphorical. History is filled with literal examples of invisible hands working quietly behind the scenes on projects beneficial to large numbers of people.

In the creation of Acadia National Park, John Stewart Kennedy is one of those unrecognized, unremembered patrons whose philanthropic generosity contributed to the common good. Histories of the Park invariably focus on the monumental efforts of George B. Dorr, Charles W. Eliot, and John D. Rockefeller, Jr., not on Kennedy. They are the dominant players, he an afterthought. In contrast to their fame, the Kennedy name is not popularly attached to any mountain, historic home, or carriage trail on Mount Desert Island.

Mention of John S. Kennedy usually evokes questions about his surname. Was he related to that rich and powerful Kennedy clan from Massachusetts? Was he an uncle or cousin of John F. Kennedy? No, his American home was New York City, not Boston; his roots were Scottish, not Irish; his heritage was Protestant, not Catholic; his passion was economic investment, not politics.

He was an entrepreneurial, managerial wizard, but a private man, not a public figure. Kennedy himself is partly to blame for his own invisibility. On projects ranging from hospitals, libraries, and museums in New York City to mountain peaks on Mount Desert Island, he adamantly refused to allow public mention of his financial support.

Having once made a huge donation to the enlargement of the New York Presbyterian Hospital with the proviso that no announcement of his gift be “proclaimed ostentatiously,” he similarly put a publicity lid on all the energetic and financial contributions he made to the early stages

of the dream that was to become Acadia National Park.

More than self-imposed privacy, the timing of Kennedy's work determined his low profile in the history of the Park. He died in 1909 shortly before his eightieth birthday, fully a decade before Congress passed a bill, signed by President Woodrow Wilson in 1919, designating a public park (at first called Lafayette National Park) protected and supported by the federal government. By contrast, Charles Eliot lived until 1926, Rockefeller until 1937, and Dorr until 1944, enabling them not only to give generously to the crucial early phases of Park development but also to provide interpretive commentary in correspondence and memoirs. Fortunately, Dorr's account, *The Story of Acadia National Park*, briefly documents his early collaboration with Kennedy, his Bar Harbor neighbor and friend.

Sometime around 1880 Kennedy first made his way to Mount Desert Island as part of that well-documented invasion of wealthy summer residents seeking refuge from the crowds, clutter and professional pressures of work in Boston, New York, and Philadelphia. Having spent more than thirty years on the busy streets of New York City, he instantly appreciated the slower pace of MDI life. Island mountains, lakes, and rugged coast reminded him of his native Scotland, where he was born the sixth of nine siblings in a mining community in County Lanarkshire, near Glasgow, in 1830.

With scarcely any formal education, at age thirteen Kennedy began work in a local iron mill. His superiors, impressed with his intelligence and sunny disposition, sent him at age twenty to the United States to solicit orders for their commercial product, iron essential to the expansion of American railroads. For two years he rubbed shoulders with enterprising Americans for whom the bustling new railway industry promised spectacular profits for men willing to expend energy and take risks. Returning home to Glasgow, for several years Kennedy managed an iron company struggling to meet demands from Europe as well as the United States.

By the time Kennedy crossed the Atlantic again in 1856 to settle permanently in the United States, he had decided to stake his future not on the production of iron rail and machines but rather on gathering and dispensing funds for the building of western railroads. For ten years he

negotiated loans and commissions through the banking and investment firm of J. K. Jesup and Company, whose owner later became Kennedy's summer neighbor in Bar Harbor. Later, Jesup's generous endowment of the Bar Harbor Public Library (arranged by his wife) prompted the trustees to name the building after him.

In 1868 Kennedy went his own way with the creation of a new banking and investment house, J. S. Kennedy & Co. For the next fifteen years, he boldly provided funds for new railways, bought and sold railway stocks and bonds, and represented numerous British and European investors in American railroads.

With scarcely any corporate or personal income tax to pay, Kennedy made huge profits on his many transactions. For railroads large and small, he sat on advisory and governing boards. Destined to accumulate a net worth of some \$67 million, at the apex of his financial empire he owned \$10 million of stock in the Northern Pacific Railway and \$7 million in the Great Northern. For good reason, he was known as the Railway King.

For almost three decades the king lived royally in semi-retirement for several months each summer in Bar Harbor. Having purchased some twenty acres of choice woodland stretching from South Main Street to the shore on the north side of Cromwell Harbor, in 1882 Kennedy commissioned prominent New York architects to design a house fit for a railway king. It was a huge structure: forty-five rooms, 250 feet long facing the sea. Its exterior featured a fashionable mock-Tudor



Kenarden Lodge, Bar Harbor

façade of exposed beams set in stone, each corner a turret or rounded room. Only brick chimneys (eight of them, it seems from old photographs) broke the lines of a graceful but substantial slate roof.

A private steam plant provided electricity, a modern convenience that was even newer than Kennedy's source of wealth, the railroads. Electricity lit the house and grounds in an extravagant fashion radically different from the traditional gas-lit and candle-lit homes of Bar Harbor. Evening yachtsmen on Frenchman's Bay never failed to be impressed with hundreds of incandescent light bulbs on the Kennedy estate. It looked "like a fairy palace," noted the *Bar Harbor Record* in 1896.

In naming their palace Kenarden Lodge, Emma and John Kennedy combined vaguely old-world connotations with a modest term of cozy comfort, then commissioned the eminent landscape architect, Beatrix Jones Farrand, to design the surrounding gardens.



The Italian Garden at Kenarden

For several months each year, Kenarden Lodge bustled with a steady stream of the wealthiest, most powerful summer residents on Mount Desert Island. Bar Harbor neighbors George Vanderbilt, James A. Garland, Johnston Livingston, Joseph Pulitzer, and William J. Schieffelin frequently came with their wives to dinner. In the summer of 1899 the Kennedys hosted a large, boisterous lawn party of officers from six British warships docked off Bar Harbor. As boats came and went all afternoon from the ships to the Kennedys' dock, colorfully attired naval

officers ate, drank, and chatted with Bar Harbor's summer society. A British military band played all afternoon and into the evening. To Kennedy's great delight, a Scotsman strutted up and down the lawn in full Highland regalia, playing bagpipes.

Several years later, Kennedy celebrated his Scottish heritage with yet another festive event at Kenarden Lodge. In the late summer of 1904, the Archbishop of Canterbury, Randall Thomas Davidson, stopped over for a week in Northeast Harbor and another week in Bar Harbor on his way to an Anglican gathering in Boston.

Although Kennedy was, as one commentator phrased it, "avidly Presbyterian," he and the Archbishop struck up an easy, warm-hearted conversation from the moment they met. Both were native Scotsmen; each still spoke with a Scottish accent. Kennedy listened with pleasure as Davidson trilled his way through a Sunday morning sermon at St. Saviour's Church in Bar Harbor; then the Archbishop, his wife, two chaplains and a traveling secretary joined the Kennedys for a sumptuous lunch at Kenarden Lodge.

Yet the gates of the Kennedy estate were not automatically opened to prestigious visitors, as the fabulously wealthy J. P. Morgan once discovered. In his declining years, Kennedy always took an early afternoon nap, and instructed a local carriage driver, Jim Foley, never to disturb him then. Morgan made the mistake of hiring the driver to take him to visit Kennedy at the forbidden hour. Needing the fare, the driver did his duty but stopped the horse at the outer gate some distance from the house. He refused to go onto the Kennedy grounds until he took Morgan back into town for him to telephone Kenarden, obtaining permission for the intrusion.

Morgan later informed Kennedy that this was the first time he had ever been thwarted by a common carriage driver. Jim Foley declared simply that he "didn't give a damn who Morgan was"; he knew Kennedy and he "had his instructions."

Had he known Kennedy better, Foley would have recognized a puritan streak beneath all the affluence and sociability. In good old Calvinist fashion, Kennedy believed that Sunday, "the Christian Sabbath," should be kept free of any commercial or recreational activity. On the governing board of New York City's Metropolitan Museum

of Art, he persistently but unsuccessfully resisted opening the Met on Sundays. He also took a “staunchly moral line,” as one of his admirers put it, against the legalization of gambling and prostitution in the City.

Kennedy brought that reformist passion to Mount Desert Island each summer. “His avocation in the summer,” recalled the Bishop of Massachusetts, William Lawrence, “was the improvement of Bar Harbor.” The more relaxed Lawrence saw Kennedy as a man of “strong character,” but could scarcely resist teasing his earnest friend. “Strange, Mr. Kennedy,” he jested, “that you are always the first man to know when a gambling-place opens. How is that?” Undeterred, Kennedy demanded of Bar Harbor officials that saloons be “kept out of sight” and that gambling halls be altogether banned from his new-found Eden.

Kennedy’s zeal to improve his world occasionally dovetailed with his entrepreneurial instincts. Shortly after completion of the gardens surrounding Kenarden Lodge, shrubs and flowers planted by Beatrix Jones Farrand’s crew began withering for lack of an adequate amount of water. The town’s suppliers, the Rodicks, refused to increase the volume at Kenarden, provoking Kennedy to act. Drawing on his vast experience in financing the national railroad industry, he obtained a charter from the Maine Legislature for a rival outfit, the Bar Harbor Water Company, and offered stock options to the public. For years the director and executive committee of the Bar Harbor Water Company met regularly during the summer in Bar Harbor, then for the rest of the year convened in Kennedy’s New York City office.

Reciprocal benefits of Kennedy’s work in New York City and his summer life on Mount Desert Island especially came into play around his charitable efforts. He regularly gave generously to dozens of City institutions, contributing lavishly to the New York Public Library (where a marble bust of Kennedy now resides on the south side of Astor Hall), the New York Presbyterian Hospital, the Metropolitan Museum of Art, Columbia University, and the Charity Organization Society. Each received \$2.5 million in Kennedy’s will, part of the \$30 million he left to charity.

Presbyterian institutions and causes received special attention from this Scottish emigrant who had made it big in the United States. In

1890 he bankrolled the New York Presbyterian Hospital's new school of nursing, and in 1908 contributed \$1 million towards the construction of an administrative building and residence hall for nurses. As China opened its doors to foreign missionaries around the turn of the century, dollars from Kennedy's deep pockets paid for the passage and upkeep of dozens of Presbyterian missionary doctors, teachers, and evangelists. According to one informed estimate, Kennedy's will provided some ten million dollars for Presbyterian church-connected projects.

These gifts all stemmed from Kennedy's long membership in the Fifth Avenue Presbyterian Church, and later, especially, in the Madison Square Presbyterian Church, where a progressive pastor insisted persuasively that great affluence entailed great responsibility. More specifically, Kennedy's charitable efforts derived from a complex set of Calvinist assumptions: that he was blessed by God with salvation, and although wealth came from his own ceaseless effort, God had granted the health, energy, wisdom, and circumstance to make it all possible. Thus Kennedy felt himself duty-bound to practice a "stewardship of faith," giving generously to good purposes as God had given generously to him.

On the occasion of one of his major gifts to the New York Presbyterian Hospital, he explained that he was giving "simply to honor the Master by doing our duty." As one of Kennedy's admirers put it, "With him, giving, whether of his own personal service or of his own means, was not the pursuit of any fad or gratification of any individual taste. It was the recognition of his duty toward his fellow man and of his sense of stewardship toward God."

Finding no Presbyterian charitable organization or church on Mount Desert Island, Kennedy each summer laid aside his denominational bias. He occasionally attended St. Saviour's Episcopal Church, even when no Scottish Archbishop of Canterbury was visiting. For years he financially supported the ministry of the non-denominational Seacoast Mission, whose early versions of the *Sunbeam* went out regularly from Bar Harbor with goods and gospel for people on outlying islands.

From the earliest days of his arrival on the Island, Kennedy's aesthetic impressions, tempered by nostalgia for the Scottish hills and coastline of his youth, convinced him that God had devoted extraordinary effort to creating a matchless paradise on this eastern edge of the continent. By

the turn of the century, the proliferation of houses, commercial establishments, and roads threatened to obscure if not obliterate the Island's pristine beauty. Conversations to that effect dominated the social gatherings of summer residents Kennedy, Eliot, Dorr, and Bishop Lawrence, convincing Kennedy that unless decisive action were taken, this Eden would be irretrievably lost.

He responded warmly to a plan, largely devised by Charles Eliot, for a "reservation society" of wealthy summer residents eager to explore means of preserving the unspoiled beauty of the Island. For an early, informal discussion of the issue, Kennedy transported several Bar Harbor friends on his motorized yacht – whose unique steam-engine was ignited by a cable extending from the power plant to the shorefront dock at Kenarden Lodge – to Eliot's home in Northeast Harbor.

Later, for a gathering of a dozen or so prominent preservation enthusiasts in Seal Harbor, Kennedy again cranked up his yacht to carry neighbors George Vanderbilt, William Schieffelin, and George Dorr to the meeting. Eliot, Lawrence, and others came by carriage. With Eliot presiding, the group decided to submit an official application to the Maine Legislature for a tax-free Hancock County Trustees of Public Reservations. In January, 1903, the Legislature granted a charter to this organization "to acquire, hold and maintain and improve for free public use lands in Hancock County which by reason of scenic beauty, historical interest, sanitary advantage or for other reasons may be available for the purpose." Alongside the names of George B. Dorr and Charles W. Eliot, the name of John S. Kennedy stood as one of the eight Incorporators of this endeavor that was to become the cornerstone of the Acadia National Park.

By then, Kennedy was seventy-four years of age, extravagantly successful by any economic measure imaginable. In addition to Kenarden Lodge, he owned an opulent winter estate on Jekyll Island off the coast of south Georgia. He and his wife, Emma, shuttled between the two by way of their original place of residence on 57th Street in New York City.

Deprived of children to inherit their wealth, he happily sought ways to dispense some of it before he died. For good reason, though, Bishop Lawrence thought of him as a "canny Scotsman." He would give his money shrewdly, as he had made it. The recipients of his gifts would

have to be worthy. The philanthropic inclination of John Stewart Kennedy and the vulnerable natural wonders of Mount Desert Island were made for each other.

In 1908, just a year before he died, he was approached by George Dorr with some bad news and some good news. The bad news was that Green Mountain, the highest and most rugged of all the granite peaks on Mount Desert Island, was being defaced by two cheaply-built inns and a cogwheel railway that ran from Eagle Lake to the peak of the mountain, threatening to flood it with the litter of commercialized tourism.

The good news was that the summit of Green Mountain could perhaps be purchased at a reasonable price. Without a moment's hesitation, Kennedy offered to pay whatever the cost to secure this priceless gem for the public enjoyment of future generations. Dorr negotiated the details and presented his old friend with the bill. Green Mountain would shortly be renamed Cadillac, the centerpiece of the emergent Park.

Sargent Collier later described Kennedy as a man "short of stature but long on whiskers." He was also a man long on decisive, dutiful generosity, a character trait that thrived quite literally to his dying breath. Just before returning to New York in the late summer of 1909, he and Dorr discussed the possibility of the Trustees of Public Reservations acquiring Pickett Mountain (now known as Huguenot Head) "with its bold, southward-facing cliff looking out across the sea," and an adjoining part of Newport Mountain (now Champlain).

Kennedy promised to provide the funds, but signed no papers before he returned home to New York. By late October, he was dying of pneumonia. Bending over his bed, his wife strained to hear his final words: "Remember... that I promised Mr. Dorr... to help him get that land." Shortly thereafter, she sent Dorr a check to cover the acquisition of yet another crucial piece of the future Park.

No one but Emma Kennedy heard her husband's dying words. Certainly no mention was made of this incident in any of the many press notices of his death. Although the names of the three mountains purchased by Kennedy funds were subsequently changed, none today honors the Kennedy name. John Stewart Kennedy died as he lived, a man extravagantly successful but a private, modest man who found

good ways to invest generously in the future of his beloved Acadia.



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Sources:

Saul Engelbourg and Leonard Bushkoff's *The Man Who Found the Money: John Stewart Kennedy and the Financing of the Western Railroads* (East Lansing: Michigan State University Press, 1996) is a study of Kennedy's financial empire but is peppered with biographical tidbits. Unfortunately, no Kennedy family papers have survived. Occasional references to Kennedy can be found in the letters and memoirs of his friends and contemporaries, especially George B. Dorr, *The Story of Acadia National Park* (Bar Harbor: Acadia Publishing Company, 1991), and William Lawrence, *Memories of a Happy Life* (Cambridge, Mass.: Houghton Mifflin, 1926). For contextual information, see Sargent F. Collier, *The Triumph of George B. Dorr: Father of Acadia National Park* (Bar Harbor: National Park Service, 1964), and G. W. Helfrich and Gladys O'Neil, *Lost Bar Harbor* (Camden: Down East Books, 1982).

Photographs:

Page 6: New York Public Library Digital Collections: *John Stewart Kennedy*.

Page 9: Bar Harbor Historical Society: *Kenarden Lodge*.

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Page 17: Raymond Strout: *The Stables at Kenarden; Entrance to Kenarden Lodge; Kenarden Point, Bar Harbor*.



The Stables at Kenarden



Entrance Kenarden Lodge,
Bar Harbor, Maine.

Entrance to Kenarden Lodge



Kenarden Point, Bar Harbor, Maine.

Kenarden Point, Bar Harbor