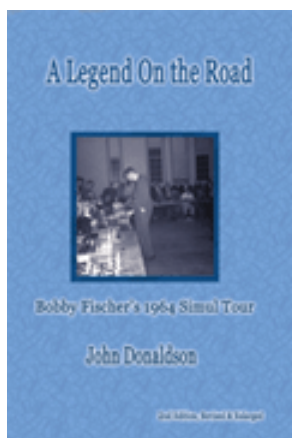




SKITTLES
ROOM



A Legend on the Road
by John Donaldson

Living the American Dream: Julius Finn (1871-1931)

by Olimpiu G. Urcan

During the 19th century many Jewish families from Russia or Eastern Europe did everything possible to obtain a voucher that would allow them passage on a liner towards the land of promise: America. Driven by poverty, or the brutal religious and political persecutions they suffered, many such Eastern Europeans debarked on American soil with new hopes and challenges ahead. Julius Finn was born into such a family. He is mostly remembered – when he is remembered at all – for being the President of the 1927 New York Tournament and a three time New York State Champion in the first decade of the 20th century. Finn was one of the strongest players the Americans faced on their home ground.



The son of Chaim Beer Finn and Dora Markel, Julius was born to a Jewish family on April 28, 1871 at Vladislavovo in the province of Suwalki in Russian Poland. He immigrated to the United States in 1887. In the second half of the 19th century images of America as a paradise for exiles, refugees, and the persecuted were widespread. But what did America have to offer to a chess aficionado who was born with a distinct religious creed? Well, next to a certain religious freedom there was a superb chess community with Pillsbury leading America towards a genuine appreciation of the Royal game.

Who's Who in American Jewry (1926) claimed that Julius learned to play chess on the East Coast of New York. In only eight years time his name began appearing in the newspaper chess columns.

Finn's first tournament in America was a Handicap Tournament played in New York's Café Boulevard in 1895 where he was ranked as a 2nd class player at the beginning of the competition. As it happened, he took home the 1st prize ahead of Napier, Helms and many other well-known players from the local American scene. The Progressive Chess Club was founded

immediately after this event and Julius Finn became intimately associated with its businesses. From this point onward the records of his blindfold exhibitions and demonstrations were established via various chess tournaments, chess meetings, and inaugurations of special chess festivals. "Julius Finn is booked for the opening of this evening" became a common catchphrase that few chess-minded people could resist.



An advertisement for one of Finn's blindfold exhibitions

In July 1897, Finn led a consultation team to victory against the veteran W. Steinitz in the rooms of the Metropolitan Chess Club.

W. Steinitz – Julius Finn & J.D. Eldwell, C.A. Will
Metropolitan Chess Club, Exhibition Game
July, 1897

1.e4 e5 2.f4 d5 3.exd5 e4 4.Nc3 Nf6 5.Qe2 Be7 6.Nxe4 O-O 7.Nxf6+ Bxf6
8.Qf2 Qxd5 9.Nf3 Qe4+ 10.Kd1 Qxf4 11.d4 Qd6 12.Bd3 Nc6 13.c3 Bg4
14.Qg3 Qd7 15.Be3 Rfe8 16.Re1 Ne5 17.Be2 Bxf3 18.gxf3 c5 19.Kc1 Ng6
20.Qg1 Qf5 21.Bb5



21...Rxe3 22.Rxe3 cxd4 23.Re8+ Rxe8
24.Bxe8 Bg5+ 0-1
Source: *Brooklyn Daily Eagle*, July 22, 1897, page 3

Finn's best game, a beautiful miniature, was played during a New York Tournament in 1898.

Julius Finn – Ch. Nugent
New York, 1898

1.e4 e5 2.Nf3 Nc6 3.d4 exd4 4.Bc4 Bc5 5.O-O Nf6 6.e5 d5 7.exf6 dxc4
8.Re1+ Be6 9.Ng5 Qd5 10.Nc3 Qf5 11.Nce4 Bf8 12.Nxf7 Kxf7 13.Ng5+

February 23, 1901, page 8:

Marshall being to Europe had to let the state championship go by default and his mantle has fallen on the shoulders of Julius Finn who is known as an unusually clever blindfold performer. Yesterday he met and defeated successfully Zirn, Matthews, Delmar and Roechting, and his total of four points, not being reached by any of the other competitors gave him the title of champion of 1901 and the first prize of \$40.



Brooklyn Daily Eagle, February 23, 1901

In the spring of 1901, during one of Lasker's exhibitions at the Manhattan Chess Club, Finn provided very strong opposition to the world champion. The score of the game was reproduced in some of the major chess journals around the world.

Julius Finn – Em. Lasker

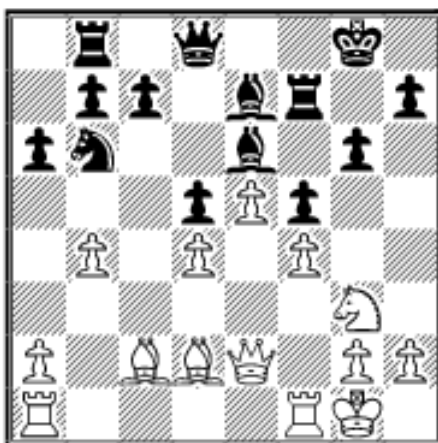
Manhattan Chess Club, 5th Exhibition Game

May 6, 1901

Notes from *Deutsche Schachzeitung*

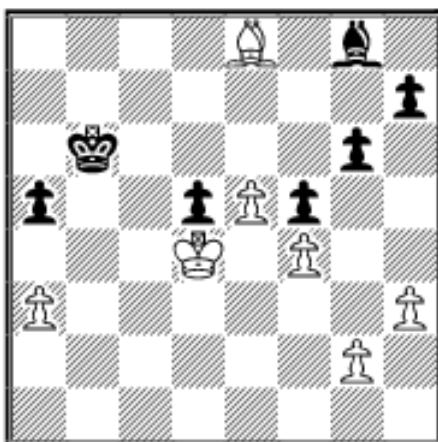
1.e4 e5 2.Nf3 Nc6 3.Bb5 a6 4.Ba4 Nf6 5.d3 d6 6.Nc3 A normal way is 6.c3 followed by Nbd2-Nf1. **6...Be7 7.Ne2 O-O 8.Ng3 Be6 9.O-O Nd7 10.c3! Rb8 10...f5** fails to **11.exf5 Bxf5 12.Nxf5 Rxf5 13.Qb3+** etc. **11.d4 exd4 12.Nxd4 Nxd4 13.cxd4 d5** Black's plan with **13...f5** would fail again after **13...f5? 14.d5** and **15.Bb3**. **14.Bc2 Nb6 15.e5 f5** Intending **f5-f4**. **16.Bd2** White also can play **16.exf6 Bxf6 17.Qh5** with an attack. **16...Rf7 16...f4** is not possible because of **17.Qh5 g6 18.Bxg6 17.f4 Nd7 18.b4! g6 19.Qe2**

Nb6



20.Nh1 Qf8! 21.a3 Nc4 22.Nf2 b6
 23.Nd3 c5! 24.dxc5 bxc5 25.bxc5
 Bxc5+ 26.Nxc5 Qxc5+ 27.Qf2 Qxf2+
 28.Rxf2 Nxd2? The knight on c4
 occupied an excellent position. Better
 was 28...Rfb7. 29.Rxd2 Rc7 30.Bd3 a5
 31.Be2! Kf8 32.Bf3 Rc5 33.Rad1 Rd8
 34.Kf2 Ke7 35.Ke3 Rd7 36.Rd3 Kd8
 37.h3 Kc7 38.R1d2 Kc6 39.Bd1 Rb7
 40.Ba4+ Kc7 41.Rc2 Rxc2 42.Bxc2
 Rb2 43.Rc3+ Kb6 44.Kd4 Kb5
 45.Rb3+ Rxb3 46.Bxb3 Kc6 47.Ba4+

Kb6 48.Be8 Bg8 49.Bd7 Kc7 50.Be8 Kb6



51.Bd7 Kc7 1/2-1/2

Source: *Deutsche Schachzeitung*, Nr. 8,
 August, 1901, page 235-236; *Chicago
 Tribune*, May 19, 1901.

It is easy to see from the diagram that
 Lasker is actually lost. So how did the
 world champion manage to escape with a
 draw? The *Brooklyn Daily Eagle* of May
 7, 1901, page 13 offered the explanation:

Lasker Luckily Escapes Defeat

Enraptured by the thought of dividing the honors with a so redoubtable an adversary as the world's champion, Julius Finn, who recently won the chess championship of New York State, allowed Lasker to escape with a draw in the fifth game of the exhibition series at Manhattan Chess Club last night at a time when, as subsequently demonstrated by analysis, he had a clear win. Lasker, who later acknowledged that he was practically beaten, accepted with alacrity and remained with an unbroken record, as far as defeats are concerned. (...) At the time he offered the draw the win was forced by playing the bishop back K8 and following this by the advance of KRP to its fifth. Therefore it would have been a matter of half of dozen moves to clinch the victory.



Deutsche Schachzeitung gave a more detailed way to win: 52.Be8 Kb6 53.h4 Be6 54.h5 gxh5 55. Bxh5 Bg8 56.Be8 Be6 57.Ba4 h5 58.g3 and now White brings his bishop to f3 and Black should resign.

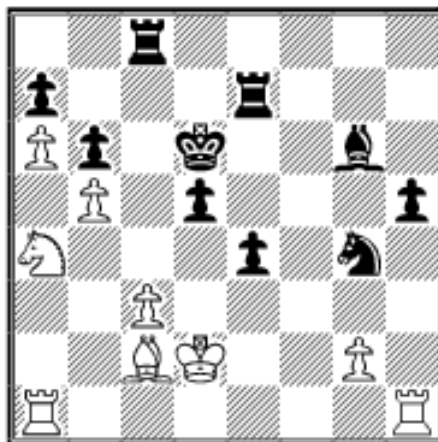
In June and July 1902 Finn played for the Rice Trophy at Murray Isle in the company of C.S. Howell and Dr. H. Keidanz. While the latter was not a real obstacle, Finn's encounters with Howell, the future annotator of *American Chess Bulletin*, were extremely contested and Howell eventually got the better of Finn in a November 1902 game in which Finn tried to force a victory. Here is a game from the Brooklyn Chess Club played in October 1902.

C.S. Howell – Julius Finn

Brooklyn Chess Club, October 21, 1902

Game 1

1.e4 e6 2.d4 d5 3.Nc3 Nf6 4.Bg5 Bb4 5.e5 h6 6.Bh4 g5 7.Bg3 Ne4 8.Ne2 c5 9.a3 Bxc3+ 10.Nxc3 Qa5 11.Qd3 Nc6 12.dxc5 Bd7 13.f3 Nxc3 14.hxg3 Qxc5 15.f4 O-O-O 16.b4 Qb6 17.Be2 Kb8 18.Kd2 Ne7 19.Rhb1 Rc8 20.a4 Ng6 21.a5 Qc7 22.Rf1 h5 23.b5 Qc5 24.Na4 Qe7 25.Qd4 Be8 26.a6 b6 27.f5 exf5 28.Rxf5 Qc7 29.c3 Nf8 30.e6 fxe6 31.Rxg5 Rh7 32.Rf1 Nd7 33.Bd3 Re7 34.Re1 Bf7 35.Qb4 Nf6 36.Qf4 Qxf4+ 37.gxf4 Kc7 38.Rge5 Kd6 39.f5 Ng4 40.R5e2 e5 41.Ra1 e4 42.Bc2 Be8 43.Rb1 Bd7 44.Ree1 Bxf5 45.Rh1 Bg6 46.Ra1



46...d4 47.Bd1 e3+ 48.Ke1 e2 49.Bb3 dxc3 50.Rh3 c2 51.Nb2 c1Q+ 0-1

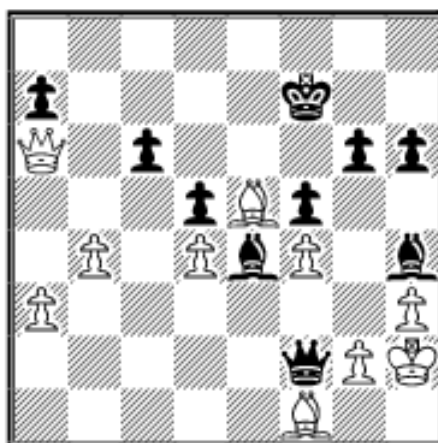
Source: *Brooklyn Daily Eagle*, November 2, 1902, page 49

Finn continued delighting the American public as a blindfold player and he continued to play in chess tournaments, but if the occasion was not too important he preferred tending to his business interests outside the chess world. As a note on his private life: Julius Finn

married Dora Berson on June 7, 1903 in Manhattan.

Julius Finn, S. Lipschutz and Hymes – Em. Lasker, Delmar and Redding
 Consultation Game
 Manhattan Chess Club
 October 29, 1902

1.e4 e5 2.Nf3 Nf6 3.Nxe5 d6 4.Nf3 Nxe4 5.d4 Be7 6.Bd3 f5 7.Nbd2 d5 8.Ne5 O-O 9.O-O Nc6 10.Nxc6 bxc6 11.f3 Nxd2 12.Bxd2 c5 13.c3 cxd4 14.cxd4 Bf6 15.Bc3 Qd6 16.f4 Bd7 17.Qd2 Rfe8 18.Kh1 Rab8 19.Rfe1 g6 20.Qf2 Qb6 21.Rac1 Kf7 22.Be2 Bb5 23.Bf3 c6 24.Qd2 Qa6 25.Bb4 Rxe1+ 26.Rxe1 Bd3 27.Bd6 Re8 28.Rxe8 Kxe8 29.Be5 Be7 30.a3 Qc4 31.h3 Be4 32.Be2 Qb3 33.Kg1 Qg3 34.Bf1 Bh4 35.Qe2 Kf7 36.Qa6 Qf2+ 37.Kh2 Be7 38.b4 h6 39.Qe2 Bh4 40.Qa6



40...Bg3+ 41.Kh1 g5 42.Qxa7+ Kg6 43.Qa6 Bxf4 44.Bxf4 gxf4 45.Qxc6+ Kg5 46.Qc1 Kh5 47.Kh2 f3 48.Qc7 fxg2 49.Qf7+ Kg5 50.Qg7+ Kf4 51.Qc7+ Kf3 52.Qc3+ Qe3 53.Bxg2+ Kf2 54.Qxe3+ Kxe3 55.b5 f4 56.b6 Bxg2 57.b7 1-0

Sources: *British Chess Magazine*, 1903, page 27; *Brooklyn Daily Eagle*, November 2, 1902, page 3

According to *The New York Times* from April 3, 1904 Julius Finn and A.W. Fox were added to the list of competitors invited to play in the international tournament at Cambridge Springs, Pennsylvania by the Congress Committee on the 2nd of April. This was necessitated by the receipt of Maróczy's letter of retirement, although Finn did not participate in this important chess event. However, Finn did engage in two interesting cable games. One with a Cuban team lead by Capablanca in 1903 and the other was the New York – Berlin Cable Match from 1905 where he played on the third board for New York, drawing his game with E.

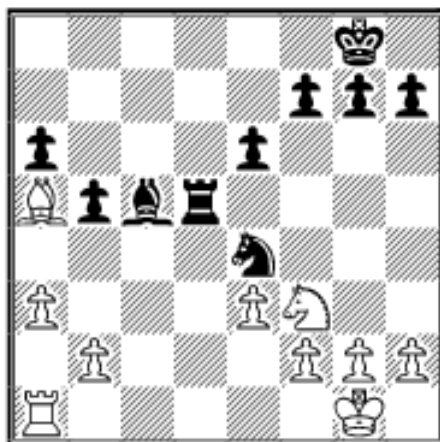
Schalopp.

J.R. Capablanca, R. Blanco, E. Corzo, J. Corzo, E. Delmonte, A. Fiol – E. Delmar, Julius Finn, E. Hymes, S. Lipschutz, H.M. Phillips and O. Roething

Cable Game

April 25-26, 1903

1.d4 d5 2.c4 e6 3.Nc3 Nf6 4.Nf3 a6 5.e3 dxc4 6.Bxc4 b5 7.Bd3 c5 8.dxc5 Bxc5 9.Qc2 O-O 10.O-O Bb7 11.Ne4 Nxe4 12.Bxe4 Bxe4 13.Qxe4 Nd7 14.Rd1 Nf6 15.Rxd8 Nxe4 16.Rxa8 Rxa8 17.Bd2 Rd8 18.Ba5 Rd5 19.a3



19...g5 20.h3 h5 21.Be1 g4 22.hxg4 hxg4 23.Nh2 g3 24.Nf1 gxf2+ 25.Bxf2 a5 26.Rc1 f5 27.g3 Kf7 28.Kg2 Ke7 29.Be1 a4 30.Kf3 Bd6 31.Rc2 Be5 32.Ke2 Kf7 33.Bf2 Rc5 34.Rxc5 Nxc5 35.Nd2 Bxb2 36.Nb1 Ne4 37.Be1 Be5 38.Kf3 Ke7 39.Kg2 Kd6 40.Nd2 Nxd2 41.Bxd2 Kd5 42.Kf3 Bd6 43.Bc1 Kc4 0-1

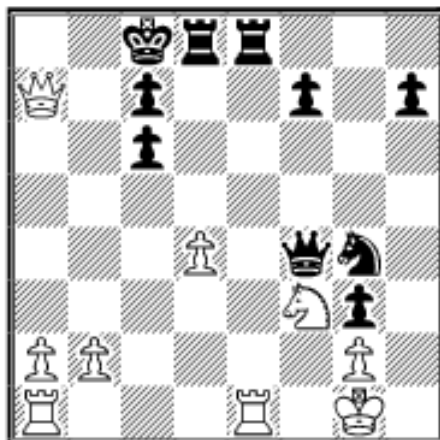
Source: *New York Herald*, 27 April 1903; *New York Times*, April 26, 1903, page 3

Em. Lasker, Hymes, I.L. Rice, O. Roething – J.F. Barry, Julius Finn, G.M. Hanham, L. Stemberg

New York (Manhattan Chess Club)

April 5, 1903

1.e4 e5 2.f4 exf4 3.Nf3 g5 4.h4 g4 5.Ne5 Nf6 6.Bc4 d5 7.exd5 Bd6 8.O-O Bxe5 9.Re1 Qe7 10.c3 g3 11.d4 Ng4 12.Nd2 Qxh4 13.Nf3 Qh6 14.Qa4+ Bd7 15.Qb4 Nc6 16.dxc6 Bxc6 17.Bb5 O-O-O 18.Bxc6 Bxd4+ 19.cxd4 bxc6 20.Qa3 Rhe8 21.Bxf4 Qxf4 22.Qxa7



22...Nh2 23.d5 Nxf3+ 24.gxf3 Rxe1+ 25.Rxe1 c5 1/2-1/2

Source: *Brooklyn Daily Eagle*, April 12, 1903

In 1908 we find Finn associated with Andrew Carnegie, the world's richest tycoon. *The Washington Post* noted on February 6, 1908 during a report on one of his exhibitions as state champion:

Exhibition at Chess Club

Julius Finn Defeats Seventeen Players in Easy Fashion

Julius Finn, champion chess player of New York State, last night gave an exhibition at the Washington Chess Club. The exhibition was for the purpose of testing the efficacy of the Rice Gambit, invented by Prof. Rice, of Columbia Law School in New York.

Mr. Finn is employed by Andrew Carnegie to give such exhibitions in the interest of chess and education. As Champion of New York State he has gained great distinction in the chess world. He performs the wonderful feat of playing against twelve boards at one time and does so blindfolded. This achievement was once outdone by Pillsbury who died several years ago, when he played against twenty boards.

Since Pillsbury's death however, Mr. Finn stands at the head of those who perform these marvelous feats of memory. (...)

In the first part of 1906 Finn – a Rice Gambit connoisseur – engaged in a theoretical match with W.E. Napier in the house of Professor Rice. The games were recovered by J.S. Hilbert and provided in his biography of Napier.

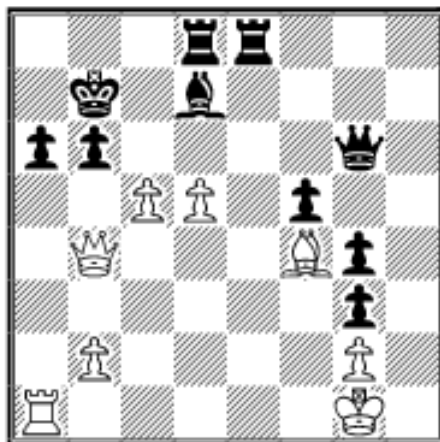
W.E. Napier – Julius Finn

Rice Gambit Series, 2nd Game

New York, 1906

Notes by Rice

1.e4 e5 2.f4 exf4 3.Nf3 g5 4.h4 g4 5.Ne5 Nf6 6.Bc4 d5 7.exd5 Bd6 8.0-0 Bxe5 9.Re1 Qe7 10.c3 Nh5 11.d4 Nd7 12.Bb5 Kd8 13.Bxd7 Bxd7 14.Rxe5 Qxh4 15.Rxh5 Qxh5 16.Bxf4 Re8 17.Nd2 Qxd5 18.Nf1 Qe4 19.Bg5+ Kc8 20.Ng3 Qg6 21.Qd2 f6 22.Bh6 b6 23.a4 Kb7 24.a5 a6 25.c4 Rad8 26.Bf4 h5 27.axb6 cxb6 28.d5 h4 29.c5 hxg3 30.Qb4 f5



31.Bc7 Bb5 0-1

Source: *Dispatch*, March 19, 1906

The next year Finn played a Rice Gambit match with Emanuel Lasker in New York. The world champion ran out of luck in the first game as Finn's "kindness" from 1901 was not repeated.

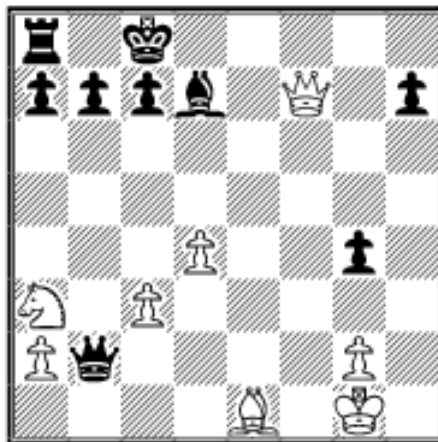
Em. Lasker – Julius Finn

Analytical Match (First 18 moves compulsory)

First Game

New York, December 1907

1.e4 e5 2.f4 exf4 3.Nf3 g5 4.h4 g4 5.Ne5 Nf6 6.Bc4 d5 7.exd5 Bd6 8.O-O
 Bxe5 9.Re1 Qe7 10.c3 Nbd7 11.d4 Nh5 12.Bb5 Kd8 13.Bxd7 Bxd7
 14.Rxe5 Qxh4 15.Rxh5 Qxh5 16.Bxf4 Re8 17.Bg3 Qxd5 18.Qf1 Qe4
 19.Na3 Qe3+ 20.Bf2 Qe2 21.Bh4+ Kc8 22.Qxf7 Qxb2 23.Re1 Rxe1+
 24.Bxe1



24...b6 25.Qd5 Rb8 26.Nc4 Qe2
 27.Bg3 Qe6 0-1

Source: *Lasker's Chess Magazine*,
 January 1908

In 1907 and 1908 Julius Finn was the state champion of New York. He was associated with the Manhattan Chess Club and the Rice Chess Club during this period of great chess success, but Finn's chess activity as a player would soon cease. Gradually – driven by his other

interests – he became more involved with chess organization and patronage rather than playing activities. His business obligations in New York insurance circles also contributed to the end of his career as a chess player. From *Who's Who in American Jewry* (1926) we have unearthed some of the functions held by Finn over the years: Director of Sydenham Hospital (1910-1913), treasurer of the Bronx Maternity Hospital (1910-1913), Director of Jewish Centre of East Side, director of Manhattan Chess Club and he was a member of Soc. Advancement of Judaism, New York City. In the 1928 issue of the same publication Finn appeared as the Director of Central Jewish Institute.

The *Times* of November 14, 1927 featured a brief article that described Finn as a three time holder of the State championship who had conducted a thirty-one board simultaneous exhibition at the Brooklyn Institute Chess Club. There Finn defeated twenty-four opponents, with seven draws and no losses, in only a little over three hours. John S. Hilbert's *Napier: The Forgotten Chessmaster* noted Finn's abilities and indicated that he continued to play for many years, in addition to being a patron of the game.

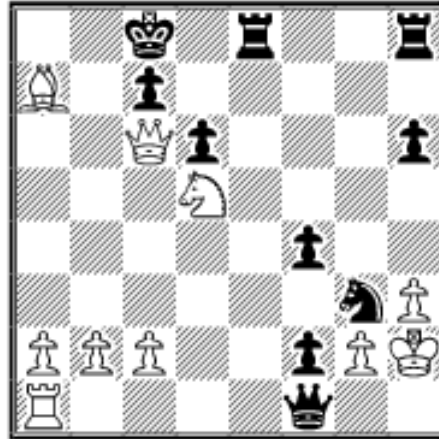
On March 22, 1921 Finn debarked from the liner *Mexico* returning from Havana, Cuba. The occasion was the world chess title match between Emanuel Lasker and J.R. Capablanca where Finn was the referee upon this important occasion in chess history. Even in his later years Finn was a dangerous opponent with appreciable chess strength, as is proven by the game below against Bernstein from 1929.

Julius Finn – O. Bernstein

Off Hand Game

Paris, 1929

1.e4 e5 2.Nf3 Nc6 3.Nc3 Bc5 4.Bb5 Nf6 5.d3 d6 6.h3 h6 7.O-O g5 8.d4
exd4 9.Nxd4 Bd7 10.Nxc6 bxc6 11.Bc4 Qe7 12.Kh2 O-O-O 13.Qe2 Rde8
14.f3 Nh5 15.Ba6+ Kb8 16.Qc4 Qe5+ 17.f4 gxf4 18.Rf3 f5 19.Qf7 fxe4
20.Qxd7 exf3 21.Qxc6 Bg1+ 22.Kxg1 Qe1+ 23.Bf1 f2+ 24.Kh2 Qxf1
25.Be3 Ng3 26.Bxa7+ Kc8 27.Nd5



27...Qg1+ 28.Rxg1 fxf1Q+ 29.Bxg1
Nf1+ 30.Kh1 Ng3+ 1/2-1/2

Source: *Neue Wiener Schachzeitung*,
1929, page 179

Julius Finn passed away on December 6,
1931 after suffering a long illness. His
obituary was published in chess journals
as well as in national newspapers. *The
New York Times* death announcement
from December 7, 1931 noted:

Julius Finn Dead

A master at chess; rated as America's greatest blindfold player after late Harry N. Pillsbury. Owner of the Rice Trophy. Won it three times with New York State Championship. Was Prominent in insurance circles.

Julius Finn, a prominent figure in New York Insurance circles and one of the outstanding devotees of chess, both as player and patron, died yesterday morning at his residence, 838 West End Avenue, after an illness of six weeks. He has reached the age of 60 last August.

Mr. Finn was born in Poland. After coming to this country in the '90s, he advanced so rapidly in chess that he soon was considered among the leading experts in New York. In 1907 he won the State Championship. By twice repeating that performance he became the owner of the trophy donated by the late Prof. Isaac L. Rice, president of the Electric Boat Company.

After being recognized as of master class, Mr. Finn was invited to participate in the memorable international tournament at Cambridge Springs, Pa. but declined for business interests. He was regarded as the highest authority on the merits of the so-called Rice Gambit, an opening at chess named after Professor Rice. Next to the late Harry N. Pillsbury, he was rated as the most skilful blindfold player in North America. In 1921, in Havana when Dr. Emanuel Lasker of

Berlin was defeated by José R. Capablanca, Mr. Finn acted as referee. He was one of the organizers of New York International Tournament of 1924 and president of the equally important masters' tournament here in 1927. He also served as adjudicator for the college chess league with which Columbia, Harvard, Yale and Princeton were affiliated. He had been a member of the Manhattan Chess Club and Rutgers Club for many years. (...)

Funeral services will be held tomorrow afternoon at 1 o'clock in the Riverside Memorial Chapel, 180 West Seventy-Sixth Street. Burial will take place in the Old Mount Carmel Cemetery, Cypress Hill, Queens.

Below is Julius Finn's obituary published in *American Chess Bulletin*, January 1932, No.1, Vol. 29, page 11:

The Passing of Julius Finn

In the death of Julius Finn of the Manhattan Chess Club of New York on December 6, chess in the United States has suffered another great loss. As player he was of master rank; as analyst, a recognized authority, and as a blindfolded artist excelled by none in this country, excepting only Pillsbury. He occupied a unique position, in that he made of himself a most successful business man, despite his fondness for chess and his outstanding proficiency in it.

Although invited to play in the great International tournament at Cambridge Springs, Pa., in 1904, he wisely declined for business reasons. One of the strongest amateurs of which this country could boast, he was also a liberal patron commensurate with his ample means.

Ever ready to encourage undertakings that were worthwhile and had the good of the game in view, Finn was one of the chief factors in the successful efforts which resulted in the arrangement of the two New York International tournaments in 1924 and 1927. Of the latter he was president. (...)

Twice he won the championship of the New York State Chess Association when its winter meetings were held in New York. The Rice Trophy, emblematic of the state championship, was finally won by Jacob Bernstein, but it was in the custody of Finn at the time of his death.

Quick thinking and rapid decisions that go with a keen mind, a certain impulsiveness and a generous heart were outstanding qualities in the picturesque personality that was Julius Finn. He was 60 years of age, and it was a shock to have him go seemingly so

prematurely.

Of late he had been content to play the role of onlooker, but his ability as a critic never failed him. He will be sadly missed.

Mr. Finn is survived by a widow, Mrs. Dorothy Finn; a son, Seymour, and three daughters, Mrs. Eleanor Halbren, and the Misses Gladys and Anna Finn. The funeral services, held at the Riverside Memorial Chapel in New York on December 8, were attended by relatives and many friends.

Julius Finn lived the American dream that so many immigrants fantasize about even today. He came to America at sixteen years of age with excellent chess playing skills and good business instincts. He established himself as one of the best blindfold exhibition players in the country and used the accompanying social connections with Prof. Rice, Andrew Carnegie, and other patrons and benefactors to transform his destiny. From a chess player he became a chess patron. The purpose of his chess exhibitions began to focus on the popularization of chess as a means of education and entertainment. Finn amassed a nice financial estate for his family via his insurance business. However, this was the America of the late 1920s and 1930s and the Great Depression changed or destroyed the lives of many. On August 1, 1934 the *New York Times* reported the insolvency of Julius Finn's huge estate:

\$1,193, 489 Deficit in J. Finn's Estate

Insolvency due to the Chess Player's Connection with Bank of U.S. Deals

Julius Finn, who was prominent in the insurance field, and for many years was an outstanding devotee of chess, left an estate that showed a deficit of \$ 1,193,489, the appraisal disclosed yesterday. The insolvency of the state resulted largely from Mr. Finn's membership in a syndicate including Bernard K. Marcus and Saul Singer, which traded in stock of the Bank of United States.

So Julius Finn's American dream succumbed to the darkness of the Great Depression, but his life and chess career deserve a better legacy.



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