
THE THOUSAND-DOLLAR CLASS: THE CHURCH'S ECONOMIC ELITE, 1917–18

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In 1918 the Presiding Bishopric of The Church of Jesus Christ of Latter-day Saints sent a letter to the sixty-four Church members who tithed \$1,000 or more during the previous year, an amount roughly equivalent to a donation of \$19,500 in 2017. Although the bishopric did not disclose the dollar amounts contributed, they did list the contributors in numerical order based upon the amounts they gave (see table 1, p. 291). The Presiding Bishopric advised, “Some of the most faithful in the payment of their tithes are those who are only able to pay a very small amount,” implicitly cautioning recipients of the letter not to regard themselves as spiritually superior. Conversely, they observed, some members “tithe their income more strictly” than others, suggesting those receiving the letter who could have paid more might consider increasing their donation.¹

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As Joseph F. Smith observed in 1899, “Riches make men poor when it comes to dealing with the Almighty. The poor man can easily pay his tithing and contribute of his little substance for the benefit of the needy; but if he becomes a millionaire, or anything like it, then his heart begins to narrow up.”² The bishopric commented, “We hope [this letter] will occasion no offense but rather that it may be a record which you and your family will appreciate.” The fact that members and their descendants preserved such letters and referred to them at funerals suggests that some families treasured them. Receipt of these letters placed members within a group known to Latter-day Saint society as the “thousand-dollar class.”³ By contrast, 98 percent of tithe payers in 1917 donated \$300 or less.⁴

The 1918 letter and accompanying list provide a limited snapshot of private wealth in Latter-day Saint society during the First World War, capturing a single moment in time. Some whose names appear on the list ranked in the thousand-dollar class year after year. Others were listed because of evanescent circumstances—a once-in-a-lifetime inheritance, a flamboyant but short-lived mining strike, or the exceptional war-induced spike in farm prices. Other members with large incomes were not listed at all because they contributed less than a full tithe. Despite its limitations, this document reminds us that the restored Church’s transition from near bankruptcy to financial solvency early in the twentieth century was possible in part because of individual Latter-day Saints who tithed faithfully and generously.⁵ Moreover, it provides a springboard from which we can investigate the sources of members’ wealth, the characteristics of the Latter-day Saint economic elite, and the financial networks within which wealthy Latter-day Saints operated and interacted. The results of that investigation illustrate the Church’s and its members’ wide-ranging integration within the nation’s economy by the early twentieth century.

In the 1910s the economic well-being of the Intermountain West hinged upon exploiting the region’s forests, minerals, grasslands, and

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TABLE 1. List of members who paid as tithing \$1,000.00 or more, 1917

Charles W. Nibley	Orson D. Romney
Jesse Knight	Rosetta Pugsley
Frank S. Copenig	Chares H. Grace
John C. Howard	Merrill Nibley
Emil Gammeter	Samuel Neff
Lorenzo N. Stohl	David Neff
Ephraim Ellison	Alva M. Merkley
Belle T. Copenig	W. Lester Mangum
George Romney	William H. Smart
George Albert Smith	John C. Cutler
Oscar R. Knight	Peter B. Fife
Joseph F. Smith	George D. Snell
Walter H. Eardley	Heber J. Grant
John F. Bennett	William H. Smart Jr.
Edward L. Burton	Joseph J. Cannon
Heber S. Allen	Jeremiah Stokes Jr.
John A. Hendrickson	Elijah Pomeroy
Horace G. Whitney	Benjamin Earl Stevens
William W. Riter	Jabez Ritchie
Will G. Farrell	James Sidney Tebbs
Lemuel H. Redd Jr.	John A. Groesbeck
J. William Knight	Reed Smoot
Henry H. Rolapp	A. E. Stanger
Oluf K. Karlson	Daniel H. Livingston
Andrew L. Hyer	Franklin S. Richards
James A. Eldredge	William H. King
Jane T. Eldredge	Joseph J. Daynes
Mark Austin	George C. Shipp
John R. Barnes	John T. Lesueur
Lewis Robert Anderson	Hanson Bayles
James B. Ririe	Ole Dastrup
John C. Sharp	David P. Howells

farmland. Most of the nation's gold, silver, copper, and tungsten mines were located in the Rocky Mountain and Pacific States, and 90 percent of the nation's lumber production was concentrated there.⁶ Many of the region's products crossed state lines as they made their way to market—evidence of the region's integration within interstate and national commercial networks. In the Beehive State in 1920, gold and silver mining, stock raising, copper mining, and copper smelting were the leading export industries.⁷

Due to the prominence of extractive industries in the western region, over 40 percent of the Church's top tithe payers in 1917 earned much of their income by producing or processing agricultural products, timber, and minerals for commercial distribution in regional and national markets. Over half of those so engaged were farmers or ranchers. Andrew Hyer, a Cache County farmer, a bishop, and the twenty-fifth largest donor, typified this agricultural group in his industry, resourcefulness, luck, and entrepreneurial verve. Born in 1860 to Norwegian immigrants, Hyer grew up in Cache Valley, Utah. He and his wives, Ellen Gilbert and Lizzie Telford, had twenty-five children. His religious commitment reverberated in a letter he addressed to President Joseph F. Smith in 1911 regarding his twin sons, who would soon be ready for missionary service. Despite the fact that money was tight that year, he wrote that he and his wives were "anxious that all" eleven sons, including the twins, "should fill missions," whatever sacrifices were required.⁸ By 1917 Hyer was one of the most prosperous farmers in northern Utah. He farmed over one thousand acres and owned sixty-four milk cows. Under Hyer's careful husbandry his fields yielded bumper crops: twenty to twenty-five tons of sugar beets per acre and thousands of bushels of grain. One year Hyer's potato harvest on one hundred acres filled sixty-four railroad cars. Although he foolishly invested \$50,000 of farm income in a coal mine, he made up for his losses as the price of farm commodities soared during the First World

War.⁹ “Through his industry and by working early and late he succeeded admirably,” his physician and friend D. C. Budge recalled.¹⁰

A progressive farmer, Hyer looked for ways to enhance the economic options for growers in the region by networking with investors outside the area. Brigham Young had encouraged the Latter-day Saints of his generation to be self-sufficient, but Hyer and his generation sought out external capitalists and managers for their expertise and investment capital. Hyer and his neighbors partnered with J. B. Rackliff, a manager and investor formerly connected with the Maine Condensed Milk Company, to secure a condensed milk factory for Cache Valley that shipped dairy products throughout the Mountain West and Pacific States.¹¹ Bishop Goudy Hogan eulogized Hyer’s accomplishments in 1919 following his tragic death: “Turn to the right or the left we see the results of his efforts, we see the enterprises he has fostered, and the accomplishments of his work and efforts.”¹²

While Hyer, along with many prosperous members, made money as commercial farmers and ranchers, other leading tithe payers grew wealthy by processing the region’s agricultural products in factories and mills and selling them in regional and national markets. Logan entrepreneur John A. Hendrickson typifies this group. Born in Norway in 1860 he immigrated to Utah as a young child with his widowed mother. In 1885 he married Mary Lloyd and two years later departed on a two-year mission. In 1889, a few months after returning home, Hendrickson established Cache Knitting Works and hired eight seamstresses to knit stockings by machine in an upstairs workroom in his home, using wool he purchased from local ranchers. As demand for his products grew, Hendrickson moved the factory into a small shop and added four more workers. Eventually the company manufactured additional woolen goods, including skirts and caps. In 1893, Hendrickson’s factory began knitting “neat and trim” knitted men’s underwear using worsted wool yarn. As Hendrickson later explained, “Previous to this period these garments were not on the market.”¹³ Hendrickson’s sales

agents fanned out through Utah, Idaho, and much of the Northwest marketing the product. As the knit underwear gained popularity, Hendrickson sought and received permission to manufacture commercial-quality, knitted temple garments, an improvement over the traditional homespun variety.¹⁴ In 1901, while employing over seventy-five workers at his Logan factory, he opened an additional factory in Ogden. Expressing his religious outlook and gratitude he told assistant Church historian Andrew Jensen in 1901, “The Lord has blessed me in every undertaking, for which I am extremely grateful.”¹⁵ In 1903 Hendrickson sold his factories and embarked on a European tour, after which he presided over the Norwegian Mission. Following his mission, he joined other investors in building a factory in Ogden to manufacture a new product, Sunrise Cereal. In 1917 he and Lorenzo Stohl purchased machinery from a closed sugar factory in Alberta and shipped it to Utah where it was installed in their new West Cache Sugar factory in Cornish.¹⁶ Before litigation challenged his reputation for honesty, Hendrickson boasted in 1918 that his was a “successful” record of “promoting Utah industries” throughout the West.¹⁷

While most of the leading tithing donors relied upon agriculture and factories that processed agricultural commodities for the bulk of their income, mining was actually Utah’s leading export industry in the 1910s. The mining sector, though, was largely dominated by non-Latter-day Saints, a consequence in part of Brigham Young’s discouragement of commercial gold and silver mining in the 1860s and 1870s. Eventually prominent Latter-day Saints, including John Taylor, George Q. Cannon, Moses Thatcher, and John Beck, invested heavily in mines, as did the Church itself following Young’s death, but during the 1910s expertise in mineralogy, metallurgy, and mine engineering remained scarce in the Latter-day Saint community. Only nine of the sixty-four leading tithe payers in 1917—Jesse and Will Knight and Jesse’s son-in-law Lester Mangum (lead, silver, coal), Walter Eardley (lead), Elijah Pomeroy (silver and copper), Rosetta Pugsley (silver, cop-

per, lead, and zinc), George Shipp (potash), William Smart Jr. (gold), and Jeremiah Stokes (potash)—obtained their income primarily from mining. Only one Church member on the Presiding Bishop's 1918 list, Walter Eardley, rose into the upper management of the mammoth, vertically integrated mining and smelting operations that generated immense wealth and made Utah the nation's leading smelting district in the 1910s and 1920s. Born in Salt Lake in 1881, Eardley served a mission in Norway from 1901 to 1904, married Norwegian convert Marie Lindberg in the Salt Lake Temple, and began working as an ore buyer for the US Smelting, Refining and Mining Company the following year while studying metallurgy at the University of Utah. In 1915 Eardley moved to Missouri to manage the company's zinc and lead mining interests in Missouri, Oklahoma, and Kansas. While there he was honored by the Missouri School of Mines for his contributions to the state's mining industry. Following a divorce, Eardley returned to Salt Lake in 1922 where he eventually became manager of the company's Midvale lead smelter.¹⁸

While most church members on the Presiding Bishop's list in 1917 made their money by producing or processing raw materials, some worked in the expanding service economy. The service sector in the United States grew rapidly early in the twentieth century as mass production and consumer culture spread and as the demand for specialized expertise mounted exponentially in an increasingly bureaucratic, corporate economy. By 1920, 6 percent of Utah's workforce labored in the professional sector in fields including law, education, and medicine, while an additional 5 percent worked in financial and clerical occupations.¹⁹ The thousand-dollar class included two lawyers (Franklin S. Richards and Jeremiah Stokes), six bankers and financiers (John R. Barnes, John Cutler, William Riter, William Smart, George Snell, and Benjamin Stevens), a newspaper business manager (Horace Whitney), two insurance executives (Will Farrell and Lorenzo Stohl), and two stockbrokers (Edward Burton and John Groesbeck). Merchants like

Emil Gammeter and Joseph Daynes catered to consumer demand by marketing luxury goods from exotic teas and spices to musical instruments.

To a greater degree than any of these professionals, the career of film distributor and producer David Parrish Howells epitomized the opportunity to make money in a modern service economy driven by discretionary spending and consumption. Born in 1884, Howells graduated from the University of Utah and married Adele Cannon in 1913. The newlyweds moved to southern California where David enrolled in law school. According to family lore, the Howells were sharing a soft drink at a soda fountain when a customer struck up a conversation and offered David a job distributing films abroad. David accepted the offer and traveled between New York and Australia in 1915 representing an Australian movie producer. The following year Howells organized Popular Picture Service and traveled across Asia exploring opportunities to distribute American films. From there he moved to New York City where he established the David P. Howells Distribution Company, which became the nation's largest exporter of American films as well as an importer of European movies. Howells's firm operated six offices in Europe, one in Australia, and another in Asia. Selling out at the peak of the silent film era in 1924, Howells returned for a time to Utah before moving to California. When the Wilshire Ward was created in Los Angeles, he was called as its bishop. With the profits of his film exporting business, Howells invested in ranches in Utah and California. While living in Los Angeles, he often hosted President Heber J. Grant in his home and enjoyed playing golf and discussing finances with him. At the age of fifty-five he succumbed to a massive heart attack.²⁰ President Grant eulogized him as "an outstanding man in business and church circles."²¹

As Howells's case illustrates, Latter-day Saint entrepreneurs in the thousand-dollar class engaged in international business in the 1910s along with other wealthy Americans of the time, a reflection of the

hemispheric economy. Utah Saints in the thousand-dollar class, including Jesse Knight and Ephraim Ellison, along with Canadian Saints Heber Allen, James Ririe, and Alva Merkley owned vast ranches in southern Alberta—a natural corollary of Latter-day Saint settlements there.²² Jesse Knight and Knight's son-in-law Lester Mangum, along with Utah newspaperman Joseph Cannon, all thousand-dollar men, formed the American Colombian Corporation and invested in a million-acre cattle ranch that Cannon and Mangum managed on the Magdalena River in South America.²³ Lemuel Redd and Andrew Hyer, Utah thousand-dollar agriculturists, invested money in Panama Sugar, a Utah-based company that owned twenty-eight thousand acres and harvested timber and grew sugar cane, tropical fruits such as bananas, and corn.²⁴ Redd also invested in two Mexican ventures: the Mexican Rubber Company and Tabasco Utah Land Development Company. These investments in Central and South America and southern Mexico followed on the heels of Brigham Young University's Latin American expedition of 1900–1902.²⁵

Men dominated the Interior West's economy in the 1910s, but Latter-day Saint women were also successful entrepreneurs and professionals. Among the wealthiest in the early twentieth century was Matilda Mary Barratt, a businesswoman who managed industrial properties she inherited in England. She donated \$62,000 to the Church between 1901 and 1902, the equivalent of \$1.78 million in 2017.²⁶ The 1920 United States Census enumerated 21,783 employed women and teenage girls in the Beehive State, including 16 bankers and bank officials, 5 stockbrokers, 10 insurance agents, 2 architects, 71 college professors, 1 lawyer, 22 medical doctors, 4 dentists, 223 retail dealers, and 554 farmers and ranchers.²⁷ Although these women were not among the top tithe payers in 1917, three wealthy businesswomen contributed over \$1,000 in tithing independent of their husbands that year. Anabelle Taylor Copening made money through her investments with her husband in petroleum explorations; Jane Eldredge participated in the

Eldredge family's banking, livestock, and canning businesses; and Rosa Pugsley inherited her husband's mining fortune.²⁸

Some wealthy Church members were conspicuously absent from the 1917 roster of high tithe payers. Their incomes that year may or may not have exceeded \$10,000. David Eccles, Presiding Bishop Charles Nibley's one-time business partner, left a fortune of over \$6 million when he died in late 1912. His first wife, Bertha Marie Eccles, inherited close to \$2 million dollars. The twenty-one children of David's first and second marriages each received \$188,793 when the estate was settled in 1915. Albert, David's son from a post-Manifesto marriage that the other siblings refused to recognize, received \$150,000. None of these descendants' names appeared on the 1917 list.²⁹ Other wealthy members not listed among the top tithe payers in 1917 included Alfred and Elizabeth McCune, who a few years later donated the most expensive mansion in Salt Lake City to the Church; cattle and mining barons William and Phebe McIntyre, whose posh, two-and-one-half-story Classic Revival mansion was the most elegant home in Salt Lake's Avenues District; coal-mining magnate Moroni Heiner; and Hyrum egg merchant Soren Hanson Jr.³⁰

Having surveyed the key economic sectors in which Latter-day Saints made money—producing and processing agricultural commodities, commercial mining, the service sector, and international investment—we turn now to the financial history of the five largest tithe payers. In each case, these individuals' religious convictions and faith shaped their worldview, including their perception of their wealth, and influenced their use of it, including their payment of tithing. Through employment in Church-owned enterprises, the wealthiest man in the group obtained his on-the-job training in business, but the remaining men were far less involved in the Church's temporal enterprises.

The Church's largest tithe payer in 1917 was Presiding Bishop Charles W. Nibley. His annual contribution of \$35,130, the equivalent of \$632,145 in 2017, signified both his devotion to the Church and

his immense wealth gained through his involvement in the Oregon lumber industry and the western sugar beet industry.³¹ Following a brief mission to the Eastern States, Nibley began working as a passenger and freight agent for the Church-owned Utah Northern Railroad. In 1879 he began managing another Church enterprise in Logan, the United Order Manufacturing and Building Company, which operated lumber mills and built furniture, homes, and public buildings, including Cache County's courthouse. Thus employment in Church-owned businesses provided Nibley with a practical education in finance and management. In 1889 at the age of forty, Nibley partnered with a fellow Scotsman and Latter-day Saint, David Eccles, and David's father-in-law John Stoddard to form the Oregon Lumber Company in the eastern part of that state. When the company was established, it consisted of sawmills at North Powder and Viento, Oregon, and on Mount Hood, but it would soon expand into eastern Oregon's Sumpter Valley. Late in 1889 Nibley learned from a surveyor about vast stands of virgin timber in the valley. He set out with Eccles to explore the area, and they returned determined to extend a logging railroad into the valley. With backing from other Latter-day Saint capitalists, including Thomas Dee, George Romney, and Henry Dinwoodey, and apostles Heber J. Grant and Moses Thatcher, as well as the Union Pacific railroad, they built a narrow-gauge railroad into the valley and a sawmill at Baker. Union Pacific's contract to buy five hundred thousand railroad ties each year from the company guaranteed the investors a profit. Nibley and Eccles continued to buy land by hook or by crook, taking advantage of loopholes in federal land laws in order to expand their operations. Near the turn of the century they diversified their portfolio, erecting sugar factories in La Grande, Oregon, and Cache Valley, Utah. Although the duo had a falling out and became competitors in the lumber and sugar businesses, both continued to make money.³² After he became Presiding Bishop in 1907, Nibley had less time to devote to his business empire, but his investments provided him with a robust income,

averaging over \$41,000 a year between 1909 and 1914. In 1914 on behalf of the Church but with his own money, Nibley purchased a controlling interest in the Utah-Idaho Sugar Company from the American Sugar Refining Company. His timing was fortunate, as the price of sugar skyrocketed due to the outbreak of war in Europe. Dividends on Utah-Idaho Sugar soared from 1.5 percent in the first quarter to 7 percent later that year.³³ Nibley acknowledged “the blessing of the Lord” in “clean[ing] up . . . several million dollars” from the war-induced windfall.³⁴ His tithes jumped from \$4,605 in 1914 to \$49,961 in 1915 and \$74,290 in 1916. As a major stockholder in the company, the Church also profited handsomely. Nibley’s private wealth, coupled with his administrative role in the Church, made him the most influential and powerful business leader in the Church and in Latter-day Saint society in his generation.

The second largest tithe payer in the Church in 1917 was Jesse Knight, a seventy-two-year-old Provo mining magnate who later established a \$200,000 endowment for Brigham Young University. Knight’s philanthropy in his later life was religiously inspired: “The earth is the Lord’s Bank,” Knight was quoted as saying, “and no man has a right to take money out of that bank and use it extravagantly upon himself.”³⁵ Although he married in the Endowment House in 1869, Knight subsequently became alienated from the Church by what he perceived to be the hypocritical conduct of members. For fifteen years he kept his distance from religion, but in 1884 when his daughter Jennie became critically ill, Knight acquiesced to his wife Amanda’s pleas and called for the elders to administer to Jennie. Jennie’s full recovery following the administration humbled Jesse. Shortly afterward in 1887, Jennie’s seventeen-year-old sister Minnie sickened, but unlike Jennie she died. Jesse interpreted her death as a divine rebuke. “I remembered now that when she was a baby she had diphtheria, and that then, almost seventeen years ago I had promised the Lord that if he would spare her life, I would not forget Him. I had not kept that promise. How keenly

I felt the justice of her being taken from us! I suffered in my feelings. I prayed for forgiveness and help. My prayer was answered and I received a testimony.”³⁶ At the time of Minnie’s death, Knight was working as a rancher and cattle buyer in southern Utah Valley. The possibilities of mining in the Tintic district southwest of his ranch fired his imagination, and in 1890 he filed a claim on a mine he named the June-Bug. He sold it later that year for \$14,000. In 1896 Knight mortgaged his ranch for \$15,000 and began working a new claim, the Humbug, on the eastern slope of Godiva Mountain with his son and two hired men.³⁷ When they struck a rich vein of ore, his son Will recalled, his father pledged “to give employment and make labor from now on for other people.”³⁸ Knight invested earnings from the Humbug in other profitable properties, including the Uncle Sam, Iron Blossom, and Colorado Mines. His income averaged \$120,000 per year, or over \$3.5 million in 2017 values, near the turn of the century.³⁹ In 1907 he reportedly paid over \$60,000 in tithing.⁴⁰ Despite his immense wealth, Knight remained a man of the people. He never held a prominent leadership position in the Church, although his wealth facilitated his social and economic interaction with Church leaders. Following a housewarming party where the prophet dedicated Knight’s Provo mansion, Apostle Anthon H. Lund journalized, “None felt jealous or envious of Bro. Knight for all felt that riches did not inflate him.”⁴¹ Knight invested in coal mines, purchased over 250,000 acres of prairie land in southern Alberta from the Canadian railroad, built an unsuccessful sugar factory there, and tried with limited success to develop farms and ranches in Utah’s Uinta Basin and in South America. Knight’s wealth brought him into frequent contact with General Authorities of the Church. Joseph F. Smith, John R. Winder, and Anthon H. Lund served as board members of Knight’s Canadian sugar and ranching companies, while Presiding Bishop Charles W. Nibley served alternately with Knight as president and vice president of the Tintic Smelting Company. When

Knight died in 1921, his estate was valued at over \$100,000, the equivalent of nearly \$1.4 million in 2017.⁴²

The highest tithe-paying Latter-day Saint in Salt Lake County in 1917 was Frank Copening, someone whose interactions with apostles and prophets were far less frequent than Knight's. His fortune was also smaller and more fleeting. Born in Missouri, Copening moved to Utah where he met Belle Taylor, a Springville native, and was baptized and married in 1893. He worked as postmaster and a wool buyer in Juab County before accepting a call in 1896 to serve a mission in Arkansas and Kansas. Copening fondly recalled a thrilling mission conference when they were seated on logs around a campfire. "The spirit was poured out so powerfully upon us that many were melted to tears and . . . spoke by the power of the Lord as if they had been in the field for months," he reported.⁴³ In April 1898 Belle joined Frank in the mission field, having been called as one of the first sister missionaries.⁴⁴ Following their mission, the couple returned to central Utah where their four children were born. After living in Juab and Sanpete Counties, the Copenings moved to Millard County, where Frank formed a real estate agency with Charles McLain and sold land for the Delta Land and Water Company.⁴⁵ In 1914 Frank's uncle T. K. Bess became involved in the oil business in Cuba. When he visited Frank in Salt Lake two years later with stories of a rich oil strike, Frank persuaded investors in Delta and Salt Lake, including oil man John Howard, to form the Cuban Petroleum Company and acquire land adjoining the well his uncle had sold to Union Oil. Copening traveled to Cuba to manage the operations. In 1917 the drilling crew he was supervising struck oil. "The signs of discovering it had been so favorable all morning that we worked steadily at the well until nearly 2 o'clock, when finally the men knocked off for lunch," Copening recounted. "We were eating lunch at our quarters several hundred feet away when suddenly we heard a roaring noise that startled us to our feet. 'My God,' said our foreman. 'I believe she has broken through.'"⁴⁶ The gusher of oil, water,

and rock shot five hundred feet into the air and spouted one hundred barrels per hour. When the well was capped, it produced five hundred barrels per day, or about \$2,000 worth of oil. Shortly after the well was capped, the Utah investors and Copening's uncle sold out, netting a \$500,000 profit.⁴⁷ Flush with cash from the deal, Frank and Belle Copening were the third and eighth largest tithe payers in 1917. Over the next two years Frank invested some of his oil money in stock in the Idaho Falls National Bank, an institution founded by wealthy Idaho Latter-day Saints, including two of the thousand-dollar tithe-paying class, A. E. Stanger and Jabez Ritchie, and organized the First National Bank of Delta.⁴⁸ He also accepted a call to serve as a counselor in the Ensign Stake presidency.⁴⁹ In 1921 he joined the wealthy businessman Joseph Daynes, another leading tithe payer, in organizing the Independent Gas and Oil Company to construct and operate gas stations in the intermountain region, but the company foundered when the Standard Oil syndicate raised the wholesale price of gasoline.⁵⁰ After Frank retired, he and his wife moved to California for a few years but later returned to Salt Lake City, where he died in 1948.⁵¹

While Frank Copening's oil wealth proved ephemeral, his fellow oilman and one-time business partner John C. Howard, who was the fourth largest tithe payer in the Church in 1917, died as a leading Utah industrialist. Born in 1879, Howard worked his way up the ladder from cash boy to floor manager at Walker Brothers Dry Goods Store. Following his mission, Howard worked as a regional salesman for Armour & Company but soon set out on his own, establishing a merchandise brokerage in 1906 when he was only twenty-seven. In his second year of business he sold \$400,000 worth of merchandise.⁵² In 1908 J. R. Murdock, A. H. Woolley, and Howard's brother-in-law J. W. Musser hired him to manage the Lubra Oils Manufacturing Company, a firm that primarily produced axle grease and oils for leather products like shoes and harnesses.⁵³ When they were unable to buy oil from commercial refineries at a reasonable price, Howard suggested they should

invest in an oil well in Wyoming and establish their own refinery near Salt Lake. With capital from Pennsylvania investors, Howard joined the owners of Lubra Oils in purchasing used tanks and machinery and establishing a ramshackle refinery on a quarter acre north of Salt Lake. Despite a slow start and two fires, Utah Oil's sales rose from \$20,000 in 1908 to \$3 million in sales of kerosene, automotive oil, and gasoline by 1918.⁵⁴ With profits from those sales, Howard purchased the Legrand Young Estate on the bench east of Salt Lake City and moved into the Young home with its elaborate gardens, pond, and gazebo. In 1930 the home, valued at \$25,000, was among the finest in the valley.⁵⁵

Howard served on the board of directors of the Utah State National Bank, a Church-owned business, and was well connected with Church leaders. In 1908 at the outset of his career in the oil business, Howard bore testimony alongside Elder Heber J. Grant in the Salt Lake Tabernacle. He testified that Jesus Christ was "the real and active head of the Latter-day Saints" and honored Joseph Smith as "a true prophet to God."⁵⁶ He acted upon those convictions in paying tithing. In 1929 a reporter visited Howard. Ten years previously his wife Gertrude had died in childbirth along with their fifth daughter. An affectionless marriage to Marian Browning, an Ogden socialite, a year after Gertrude's death had ended in divorce a few months later.⁵⁷ Despite these reverses Howard continued to profess his faith, although he also found value in other religions. Howard told the reporter that "his church has supplied him with a background of faith and tolerance and has instilled in him a sublime hope in the future."⁵⁸ Barely a year and a half later, Howard, who had been complaining of chest pains, toppled over a railing as he was descending the stairs with his colleagues in his office building and fell six stories to his death.⁵⁹ Speakers at his funeral, held in the Assembly Hall on Temple Square, included Apostle and First Presidency member Anthony W. Ivins, his former missionary companion Levi Edgar Young, and Reverend Jesse H. Baird of the Salt Lake First Presbyterian church. Honorary pallbearers included Heber J. Grant and

Charles W. Nibley. Young remembered Howard as “gracious, kind and charitable, and it was impossible for him to bear malice.” Baird said, “Mr. Howard was a man of a big heart, and was a bigger man in that he had the respect of those who associated with him as an industrial leader and as an employer.”⁶⁰ Howard left an estate valued at \$225,000, or nearly \$3.4 million in 2017, including his mansion on Salt Lake’s East Bench and a summer home in Brighton.⁶¹

Rounding out the top five contributors was Emil Gammeter, a prominent businessman from Ohio. Like Copening, Gammeter grew to adulthood outside the Church culture region, and he did not circulate in Latter-day Saint high society. As a child Gammeter emigrated from Switzerland to Ohio. He began working in business in Akron in 1880. Ten years later he and a friend bought out their employer and organized Schumacher & Gammeter, a firm specializing in coffee, tea, and spices. That same year he married Lounettie Black. The newlyweds supported the temperance movement and figured “very prominent[ly]” in Akron’s Trinity Lutheran Church where Emil taught Sunday school. In 1901 the prosperous, prominent couple “created a sensation” when they were baptized.⁶² Gammeter added to the sensation when he publicly professed his newfound faith in a two-part article printed in the local newspaper. “By thoroughly studying the principles, and personally investigating the Mormon people and all the conditions my wife and myself have become convinced that the Church of Jesus Christ of Latter Day Saints contains the gospel in its fullness,” he announced.⁶³ When friends questioned his judgment he referred them to 1 Corinthians 1:27–28: “But God hath chosen the foolish things of the world to confound the wise; and God hath chosen the weak things of the world to confound the things which are mighty; and base things of the world, and things which are despised, hath God chosen.” Gammeter extolled his new faith as an “intensely practical” religion. In an age when many Protestants were being unmoored by secular arguments, Gammeter was impressed by the demonstrable testimony of the “2,000

young men averaging 21 years of age [who] give up two . . . years of their life at their own expenses as missionaries to go out among the nations of the earth and return home stronger than when they left.” In his testimonial Gammeter invited newspaper readers who were curious to visit his home to learn more. “I wish to bear my testimony of the truth of the gospel as taught by the Latter Day Saints, and I ask, do not treat these doctrines indifferently, nor carelessly throw them aside,” he admonished.⁶⁴ In 1910 when hostile lecturer Hans Peter Freece visited Akron, Gammeter requested permission from the hosting minister to refute Freece. When the minister refused, Gammeter offered to rent a hall for a public debate if Freece would extend his stay. Freece demurred but offered to return later if Gammeter would pay for his travel and lodging, something that Gammeter would not do.⁶⁵ In 1911 Gammeter refuted rumors that he planned to leave Akron, acknowledged that he was “making money” and said he relished “this delightful pastime.”⁶⁶ In 1917, while serving as president of the Kiwanis Club in Akron, he sold his half ownership of Schumacher & Gammeter to his business partner and organized the Gammeter Commercial Company, a sugar wholesaler and brokerage.⁶⁷ He also invested in vast tracts of land for dry farming in southeastern Utah’s San Juan County.⁶⁸ In 1931 Gammeter relocated to Utah, where he boosted San Juan County tourism and served in the state legislature for two terms. In southern Utah he “regained his health” but lost his wealth, he later quipped. He spent his final years in Arizona working in real estate.⁶⁹

Each of the five major donors aggressively pursued business opportunities. They seized opportunities and took risks, some of which yielded immense wealth and others of which failed dismally. From Nibley’s ownership of lumber mills in the Pacific Northwest, Knight’s investment in Canadian farmland, Copening’s Cuban oil well, Howard’s reliance upon capital from Pittsburgh, and Gammeter’s base of operations in Ohio, their enterprises reflected the broad reach of Church members’ business operations and investments and the conti-

mental arena within which they, along with the institutional Church, increasingly operated. Through generous contributions of time and money to the Church, philanthropic endeavors, and the written and spoken word, they acknowledged God's hand in their lives and fortunes and expressed their religious convictions. They also facilitated the Church's temporal pursuits. Nibley's capital enabled the Church to regain its control of Utah-Idaho Sugar from the American Sugar Refining Company, and Knight's generosity facilitated Brigham Young University's expansion.

Many who donated generously to the Church and successfully managed their temporal affairs fulfilled major ecclesiastical responsibilities. Over the course of their lives, many of the donors led wards, stakes, and missions: at least nineteen served as bishops or in stake presidencies, one was ordained a patriarch, an additional four served as mission presidents, and one served on a Church general board. Heber J. Grant, Charles W. Nibley, George Albert Smith, and Joseph F. Smith served as General Authorities. On the other hand, two whose names appeared repeatedly in the thousand-dollar class seldom attended church. Edward L. Burton, a wealthy investment banker and stockbroker who married Isabelle Armstrong in the temple, "was not an active church goer," his son Harold recalled, but he "paid tithing all his life" and "was deeply religious and respectful to the Church and its elders."⁷⁰ Likewise, Peter Barrows Fife, a successful Cedar City sheep rancher, "never attended church," his stake president William Palmer observed at his funeral, "but he was a very conscientious tithing payer. One year he was one of the 10 largest tithing payers in the church." He evinced "a good understanding of temple work" by employing needy individuals to perform vicarious ordinances, thereby "help[ing] to do a lot by his means."⁷¹

Business ties bound many of these wealthy Latter-day Saints to each other, creating elite interpersonal networks of power and influence, particularly along the Wasatch Front. No one knew those networks

of Latter-day Saint financiers and business executives better than Heber J. Grant, whose private financial ties to Church-connected businesses were particularly extensive. Grant's Home Fire Insurance Company invested primarily in companies owned or closely linked to the Church and its leaders, including Amalgamated Sugar, Deseret National Bank, Deseret Savings Bank, Heber J. Grant and Co., the Hotel Utah, Utah-Idaho Sugar, the Utah State National Bank, and ZCMI. Two other major entities well within the Church financial orbit were Zions Bank and Beneficial Life. Twenty-two men in the thousand-dollar class, including Grant, served as officers or directors of these companies—often an indicator of their own investments therein. Their names and the number of these eleven businesses in which they served as officers and directors follow: John R. Barnes (4), John F. Bennett (3), Edward L. Burton (4), John C. Cutler (6), Joseph J. Daynes (1), Ephraim P. Ellison (1), James A. Eldredge (1), Heber J. Grant (4), John C. Howard (1), John T. LeSueur (1), Charles W. Nibley (11), William W. Riter (6), Henry H. Rolapp (2), George Romney (6), Orson Romney (1), John C. Sharp (3), William H. Smart (2), George Albert Smith (1), Joseph F. Smith (5), Reed Smoot (2), Lorenzo N. Stohl (2), and Horace G. Whitney (5). Rolapp also chaired the Church Auditing Committee.⁷² As board members these twenty-two men advised each other and Church leaders on economic and personnel matters and investment decisions. Occasionally they negotiated favors. For instance, Lorenzo Stohl purchased stock from the Church in Continental Life Insurance Company and then persuaded the Church to buy back the stock at a loss. Some also obtained or provided loans and subsidies. For instance, a financial package engineered by John Bennett rescued Heber J. Grant from possible financial embarrassment.⁷³ Underrepresented in these networks were farmers and ranchers, many of whom lived far from Salt Lake and Ogden.

In both word and deed the prosperous men and women who paid tithing in 1917 acknowledged God as the giver of wealth. The subse-

quent turn of events in the interwar years calls to mind Job's searing observation: "The Lord giveth and the Lord taketh away; blessed be the name of the Lord" (Job 1:21). Even the largest tithe payers were susceptible to the volatile interwar economy. The prosperous Salt Lake newspaperman Joseph Cannon, who invested with Jesse Knight in a huge cattle ranch in Colombia, lost much of his wealth in the Depression. As his wife Ramona recalled, she and her husband were "crushed financially—not a stock or bond left, or any investment bringing in a penny."⁷⁴

Most wealthy Latter-day Saint farmers and ranchers in the thousand-dollar class lost their fortunes in years following World War I. After the Armistice, governments around the globe stopped buying food for their armies, and agricultural production resumed in war-torn Europe. Wheat, which brought \$3.40 a bushel in 1919, sold for \$0.98 two years later. Valued at \$12.03 per ton in 1920, sugar beets were worth \$5.47 a ton the following year.⁷⁵ The financial reverses in the wake of these precipitous declines in prices were heartbreaking. In 1918 Idaho rancher Jabez Ritchie owned six thousand acres of grazing land and twenty-eight thousand sheep. In the 1920s when the value of wool plummeted, he had seventy thousand fleeces stored in eastern warehouses. Finally, he sold them at a loss for ten cents a pound, a price that did not even cover the storage cost. Unable to borrow money to buy hay for his sheep, he sold most of his animals and mortgaged his farm in order to keep seventy-five hundred animals. When he died prematurely at age fifty-two in 1924, he had little to show for his hard work. It was a sad ending for a man whose improvised checks written on paper sacks and canned food wrappers had once been honored by local bankers.⁷⁶

John T. LeSueur, a merchant, newspaper owner, and bank director, lost upwards of \$200,000 after the Arizona irrigated farmland bubble burst in 1920. LeSueur had guaranteed notes on land valued at \$500 to \$600 per acre. When the price of Pima Long Staple Cotton collapsed, so did the real estate bubble. Growers could barely recover the

expenses of planting and picking the crop, let alone repay their loans. John recalled, "I had to pay several of the notes I had signed for others as security and as an accommodation to them. And as I was losing very heavily in all of my own investments it was a great hardship on me to have to pay off these security notes out of my depleted fortune. . . . I lost more than \$50,000 in trying to protect the interests of the stockholders and depositors of the bank of which I was a large stockholder and director."⁷⁷

Veteran rancher and investor Lemuel Redd, whose earnings topped \$500,000 in some years in the 1910s, likewise suffered from the decline in cattle prices and poor investment strategies in the 1920s. Latin American schemes that promised huge profits, including Mexican Rubber, the Tabasco Utah Land Development, and Panama Sugar, hemorrhaged money. When Redd died in 1923 he owed creditors over half a million dollars.⁷⁸

As the price of sugar slumped following World War I, even Bishop Nibley's income plummeted from over \$3 million in 1917, 1919, and 1920 to \$400,000 in 1921 and 1922 before recovering somewhat in the mid-1920s.⁷⁹ His income declined again later in the decade and evaporated during the Great Depression. In his biography of Hugh Nibley, Boyd Petersen writes, "When lending institutions pressed for payment [during the Depression] the Nibley fortune unraveled. In 1930 he arranged to sell what was left of the Nibley Company's assets. This money paid off his debts and provided for his immediate family." When he died in 1931 his estate was valued at only \$18,831, or \$308,680 in today's money, a significant amount but only a sliver of what he had once possessed.⁸⁰

The Presiding Bishopric's recognition of leading tithing payers in a letter of appreciation in 1918 surprises some Latter-day Saints in the twenty-first century, but it harmonizes well with dominant cultural currents at the time, including widespread veneration of business leaders and the United States government's probusiness policies during the

1920s. Along with the Presiding Bishopric, many Americans at the time sacralized business pursuits. As President Calvin Coolidge observed, "The man who builds a factory builds a temple; the man who works there worships there."⁸¹ Religion dignified the acquisition of wealth, and wealth facilitated the redemptive work of churches and charities.

While the letter reflected and reinforced culturally prominent efforts to harmonize religion and wealth, it also made sense in light of the Church's recent financial struggles. Church leaders were keenly aware that the organization's solvency going forward depended upon the faith and freewill offerings of its members. As Joseph F. Smith observed, "The law of tithing is the law of revenue for the Church of Jesus Christ of Latter-day Saints. Without it, it would be impossible to carry on the purposes of the Lord."⁸² The contributions of the thousand-dollar class were a significant source of income for the Church even though the rest of the membership contributed far more collectively. The total contribution of the sixty-four men and women in the thousand-dollar class can be estimated with some confidence. Thanks to the research of D. Michael Quinn, we know that the eighteen largest contributors donated a total of \$100,973. We also know that the last eleven members on the list paid roughly \$1,000 apiece, or a total of \$11,000. Nine more contributed between \$1,020 and \$1,143. The remaining twenty-six contributors donated somewhere between \$1,143 and \$2,970. Combining these figures, the total contribution from all sixty-four tithe payers exceeded \$151,000 but was probably well below \$200,000. In 1914, Church leaders reported that the amount of tithing disbursed was \$1,887,920. Assuming that expenditures were comparable in 1917, this would mean that the sixty-four donors who received letters from the Presiding Bishopric provided 8–10 percent of the Church's tithing revenues that year. This was a significant amount, although the smaller contributions of the remaining members provided the Church with the bulk of its tithing receipts. The Church's financial solvency rested upon the widow's mite as well as the donations of its more prosperous members.⁸³

In 1899, Joseph F. Smith attempted to place the tithing contributions of wealthy members, including himself, in perspective. “We may be worth our tens of thousands, and pay an honest tithing on our income, making our tithing a large amount,” he observed. Many would benefit from these donations. But, he maintained, “the good that will come to ourselves by being obedient to the law of God will be far greater in the end than the good which our substance may do to the poor.” Regardless of whether the blessings were temporal or spiritual, “he is more blessed who giveth alms than is he who receiveth them.”⁸⁴

NOTES

1. C. W. Nibley, O. P. Miller, and David A. Smith to Lemuel H. Redd Jr., 12 April 1918, Redd Family Historical Files, Charles Redd Center for Western Studies, Brigham Young University. Dollar values for 2017 were calculated using Morgan Friedman, Inflation Calculator, <https://westegg.com/inflation/>. An income of \$3,000, leading to a full tithe of \$300, is equivalent to roughly \$58,000 in 2017.
2. Joseph F. Smith, in Conference Report, April 1899, 69.
3. *Logan Republican*, 29 April 1919.
4. D. Michael Quinn, *The Mormon Hierarchy: Wealth and Corporate Power* (Salt Lake City: Signature Books, 2017), 172.
5. Historians differ with each other in the degree to which they emphasize persecution or unwise investment as the source of the Church’s crushing debt at the time Lorenzo Snow became Church President. The most recent treatment is Quinn, *Mormon Hierarchy*, 109–11.
6. Bureau of the Census, *Thirteenth Census of the United States Taken in the Year 1910*, vol. 11, Mines and Quarries, 1909 (Washington, DC: Government Printing Office, 1913), 344–45, <https://www2.census.gov/library/publications/decennial/1910/volume-11/volume-11-p7.pdf>.
7. Leonard J. Arrington, *The Changing Economic Structure of the Mountain West, 1850–1940* (Logan: Utah State University Press Monograph Series, 1963), 34, 58.
8. Andrew Hyer to Joseph F. Smith, 19 December 1911, FamilySearch entry for Andrew Lars Hyer, <https://www.familysearch.org/tree/person/memories/KWCL-2W4>.
9. Ira Hyer, “History of Andrew Lars Hyer” (1971), FamilySearch entry for Andrew Lars Hyer, <https://www.familysearch.org/tree/person/memories/KWCL-2W4>;
10. *Logan Republican*, 29 April 1919.

11. Hyer, "History of Andrew Lars Hyer"; F. Ross Peterson, *A History of Cache County* (Salt Lake City: Utah State Historical Society, 1997), 173–74; B. P. Fleming, "Electrically Driven High-Lift Centrifugal Pumps Supply Water for Irrigation," *Engineering News Record* 82, no. 2 (9 January 1919): 74; *Salt Lake Telegram*, 2 and 23 December 1905; *Emery County Progress*, 8 August 1925.
12. *Logan Republican*, 29 April 1919.
13. *Logan Republican*, 5 September 1916.
14. Peterson, *History of Cache County*, 174–76; George Elwood Spencer, "A History of Wool Manufacturing as It Is Related to Wool Marketing in Utah" (MS thesis, Utah State Agriculture College, 1935), 17.
15. Andrew Jenson, *Latter-day Saint Biographical Encyclopedia* (Salt Lake City: Andrew Jenson History, 1901), 1:425–26.
16. *Deseret News*, 13 March 1940.
17. *Ogden Standard*, 23 August 1918. See also *Logan Republican*, 22 January 1921; *Salt Lake Telegram*, 7 January 1921.
18. *Salt Lake Telegram*, 19 June 1939; [Midvale, Utah] Ax-I-Dent-Ax, 1 July 1922; *Salt Lake Mining Review*, 15 September 1916. Marie and Walter divorced between 1920 and 1922 in California. In the divorce proceedings Marie was granted their home, valued in the 1930 census at \$16,000. Walter married Minnie Kitchen in Salt Lake City in 1927. They subsequently divorced. He married Ruth Nielson, a secretary at the smelter, in 1937 in Davis County. See profile for Walter Hazen Eardley, <https://www.familysearch.org/tree/person/details/KKCP-S13>.
19. Arrington, *Changing Economic Structure of the Mountain West*, 34.
20. Bobbi Moench Snow, "Life Sketch of David Parrish Howells," <https://www.familysearch.org/tree/person/memories/KWZR-4WW>. Howells' career is tracked in *Salt Lake Tribune*, 4 February 1915, 20 November 1921; *Salt Lake Telegram*, 6 and 12 September 1915, 20 November 1921, 17 June 1923, 30 March 1924; *Goodwin's Weekly*, 17 March 1917. His death is reported in *Salt Lake Telegram*, 30 March 1939.
21. Snow, "Life Sketch of David Parrish Howells."
22. Gregory P. Christofferson, "Ellison Milling and Elevator Company: Alberta Wheat with Utah Roots," *Journal of Mormon History* 23 (Fall 1997): 30–45; Gary Fuller Reese, "Uncle Jesse: The Story of Jesse Knight, Miner, Industrialist, Philanthropist" (MS thesis, Brigham Young University, 1961), 54–64; C. Frank Steele, comp and ed., *Heber Simeon Allen: His Life and Works* (n.p.: C. Frank Steele, 194?), 3:12; John Blue, *Alberta, Past and Present* (Chicago: Pioneer Historical, 1924), 3:101–3; Flora Merkley, comp., *Alva Marion Merkley, 1862–1951: A Tribute* (Magrath, AB: F. M. Norton, 1985).
23. *Salt Lake Tribune*, 29 July 1917.
24. *Logan Republican*, 8 November 1919; Hyer, "History of Andrew Lars Hyer."

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26. *Salt Lake Herald*, 3 May 1902; Jensen, *Latter-day Saint Biographical Encyclopedia*, 4:273–74.
27. Bureau of the Census, *Fourteenth Census of the United States Taken in the Year 1920*, vol. 4, Population (Washington, DC: Government Printing Office, 1923), 111–27.
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29. Leonard J. Arrington, *David Eccles: Pioneer Western Industrialist* (Logan: Utah State University Press, 1975), 188–89; *Ogden Daily Standard*, 15 May 1914, 21 September 1915, 10 December 1915; *Salt Lake Telegram*, 13 March 1921.
30. Mark Angus, *Salt Lake City under Foot: Self-Guided Tours of Historic Neighborhoods* (Salt Lake City: Signature Books, 1993), 71; Cevan J. LeSieur, *The Avenues Salt Lake City*, 2nd ed. (Salt Lake City: University of Utah Press, 2012), 335; *Salt Lake Telegram*, 13 February 1930, 26 June 1948; Miriam B. Murphy, “Soren Hanson’s ‘House That Eggs Built,’” *History Blazer January 1996*, https://history.togo.utah.gov/utah_chapters/statehood_and_the_progressive_era/soren_hansonshousethateggsbuilt.html.
31. Quinn, *Mormon Hierarchy*, 168–69.
32. Arrington, *David Eccles*, 84–95, 216–19, 223–24, 228–302, 43–45; Preston Nibley, “Life Sketch of Charles Wilson Nibley,” <https://www.familysearch.org/tree/person/memories/KWZ8-NFW>; *Salt Lake Herald-Republican*, 5 September 1889; *Ogden Daily Standard*, 29 January 1890; Matthew C. Godfrey, *Religion, Politics, and Sugar: The Mormon Church, the Federal Government, and the Utah-Idaho Sugar Company, 1907–1921* (Logan: Utah State University Press, 2007), 188.
33. Godfrey, *Religion, Politics, and Sugar*, 94–96.
34. C. W. Nibley, *Reminiscences of Charles W. Nibley, 1849–1931* (Salt Lake City: privately published, 1934), 128.
35. Reese, “Uncle Jesse,” 65.
36. Reese, “Uncle Jesse,” 12–17.
37. *Salt Lake Telegram*, 14 March 1921; *Eureka Register*, 18 March 1921.
38. Jesse William Knight, *The Jesse Knight Family* (Salt Lake City: Deseret News Press, 1941), 40; Reese, “Uncle Jesse,” 22–25, 28–30, 33.
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41. John P. Hatch, ed., *Danish Apostle: The Diaries of Anthon H. Lund, 1890–1921* (Salt Lake City: Signature Books, 2006), 333.
42. Quinn, *Mormon Hierarchy*, 298–99, 398; *Salt Lake Telegram*, 22 May 1921.
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49. Jensen, *Latter-day Saint Biographical Encyclopedia*, 4:464.
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56. *Salt Lake Tribune*, 20 January 1908.
57. *Ogden Standard-Examiner*, 1 December 1920.
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59. *Provo Evening Herald*, 19 December 1930.
60. *Deseret News*, 22 December 1930.
61. *Salt Lake Telegram*, 27 December 1930.
62. *Coshocton [Ohio] Daily Age*, 14 October 1901.
63. *Akron Beacon Journal*, 17 October 1901.
64. *Akron Daily Democrat*, 5 November 1901.
65. *Akron Beacon Journal*, 23 October 1911.
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76. Beulah Ivie, "Jabez Ritchie" in *They Came . . . : A History of the Early Settlers of Iona, Idaho*, comp. Reed Olsen, 2nd ed. (n.p., 1984), 115–16.
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78. Redd, *Lemuel Hardison Redd Jr.*, 62.
79. Quinn, *Mormon Hierarchy*, 168–71.
80. Boyd Jay Petersen, *Hugh Nibley: A Consecrated Life* (Salt Lake City: Greg Kofford Books, 2002), 14.
81. Calvin Coolidge quoted in Bruce Barton, "The Silent Man on Beacon Hill: An Appreciation of Calvin Coolidge," *Woman's Home Companion*, March 1920, 11–12.
82. Joseph F. Smith, in Conference Report, October 1896, 35–36.
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84. Joseph F. Smith, in Conference Report, April 1899, 69.