

*Church finances have not always been as they are today.
Imagine today's Church if: tithing were 2 percent, converts had to give all
their surplus to the Church, bishops were paid 8 percent of the ward's tithing,
patriarchs charged fees, and each April the Church released
a detailed financial report.*

LDS CHURCH FINANCES FROM THE 1830S TO THE 1990S

By D. Michael Quinn

INTRODUCTION

IN SUMMARIZING THE FINANCIAL HISTORY OF THE Church of Jesus Christ of Latter-day Saints, this essay gives only a few strokes of insight.¹ I will sketch the highlights of tithing, a salaried ministry, business activity, and the LDS church's revenues, private indebtedness, and public disclosure. This overview indicates that Church finances have not always functioned as they do today and that the financial sacrifices of Mormons have been great, indeed.

To begin, we must remember that by an ancient, divine injunction, God's disciples are "not of the world" (John 17:14). As a result, various religious communities have regarded themselves as outside the ordinary definitions and expectations of society and of the world's leaders.² For example, many Mormons believe it is inaccurate (or false) to compare any dimension of Mormonism with other institutions, movements,

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or phenomena.³ At the extreme, some LDS church members dismiss as "anti-Mormon" any description of Mormonism that presents information they don't happen to like.⁴

Theologically, Mormonism has never accepted the "worldly" distinctions between secular versus religious, civil versus theocratic, mundane versus divine.⁵ An 1830 revelation declared: "Wherefore, verily I say unto you that all things unto me are spiritual, and not at any time have I given unto you a law which was temporal; neither [unto] any man, nor the children of men. . . ."⁶

Historically, Mormons have always been irritated by complaints and hand-wringing about "Mormon power" (whether financial, political, or social). I'm confident that's true for the vast majority of Mormons today in the wake of the painstaking analysis of LDS church finances published by the *Arizona Republic* in June–July 1991.⁷ In their 1984 book, *America's Saints*, Robert Gottlieb and Peter Wiley were possibly the first non-Mormons to declare the Mormon perspective of the Church's financial power:

These are money managers, but unlike any other kind of money managers. . . . The wealth and power, in the end, come down to the essentials: The church is in the business of expanding the church. . . . a temporal structure whose major goal is spiritual—the building of the Kingdom of God on earth in preparation for the millennial reign of Jesus Christ.⁸

There are both continuities and discontinuities in Mormon financial history since Joseph Smith Jr. organized a new church on 6 April 1830. The most significant difference involves the definition of tithing.



JOSEPH SMITH announced that each church officer "is worthy of his hire." In 1838 he defined tithing as giving *all* of one's "surplus property" at conversion and then a tenth of annual income thereafter.

TITHING

Over time, the definition of tithing has been eased while the adherence to the law has increased.

SINCE 1831, LDS Bishop Edward Partridge and his counselors had presided over all Mormons in Missouri, which had equal status with Church headquarters in Ohio.⁹ In December 1837, they defined tithing as two percent of one's net worth, after deducting debts. "Believing that voluntary tithing is better than Forced taxes," the Missouri bishopric wrote, tithing would be "two cents on the dollar or one fiftieth of what we are worth after deducting what we owe."¹⁰ Until 1908, Mormons were allowed to pay tithing in labor, personal property, livestock, and produce, in addition to cash.¹¹

In July 1838, Joseph Smith dictated a revelation that required a more stringent financial sacrifice from Latter-day Saints. It defined the law of tithing as an initial donation of *all* "surplus property" and a tenth of annual income thereafter (D&C 119:1, 4). The Quorum of the Twelve Apostles made the first liberalization of the 1838 tithing revelation in November 1841: the initial donation was reduced to only "one-tenth of all a man [possesses, and] 1/10 of increas[e]" afterwards.¹²

In August 1844, the Quorum of the Twelve issued an epistle requiring all Mormons to immediately pay "a tenth of all their property and money . . . and then let them continue to pay in a tenth of their income from that time forth." There was no exemption for Mormons who had already paid one-tenth of their property upon conversion.¹³ In January 1845, a Quorum of the Twelve epistle reemphasized "the duty of all saints to tithe themselves one-tenth of all they possess when they enter into the new and everlasting covenant: and then one-tenth of their interest, or income, yearly afterwards."¹⁴ Two weeks later, the Quorum of the Twelve voted to exempt themselves, the two general bishops (Newel K. Whitney and George Miller), and the Nauvoo Temple Committee from any obligation to pay tithing. This was due to their services to the Church.¹⁵

Apostle John E. Page's enforcement of the full-tithing requirement for the rank-and-file led to his disaffection from his own quorum. Exempted from tithing himself, Apostle Page felt guilty collecting tithing from others such as one Mormon who gave four dollars, which was "the tenth of all" the man and his impoverished family possessed. Upon abandoning the Quorum of the Twelve in 1846, Page complained that he believed "that many paid tithing & in consequence of [this, were

in] want of money enough to procure misc. necessities of life."¹⁶

Five years later, Brigham Young provided a penalty for those Mormons who didn't comply with the published definitions of tithing. In September 1851, a special conference at Salt Lake City voted to accept excommunication as punishment for non-payment of tithing and non-observance of the Word of Wisdom's prohibition of tobacco and spirituous drink. Neither requirement was enforced consistently or often.¹⁷ Nevertheless, in 1854 the *Deseret News* printed a notice by the bishop of the Salt Lake City Nineteenth Ward that Enoch M. King was disfellowshipped "for repeatedly refusing to conform to the rules of said Church, in the law of Tithing." In October 1858, a bishop's meeting asked Presiding Bishop Edward Hunter: "Are all to be cut off who do not pay their Tithing? Answer, deal according to circumstances, and the wisdom God gives."¹⁸

On this matter, Apostle Erastus Snow was more zealous than most. In 1868, he gave orders to southern Utah bishops to excommunicate everyone "who will not keep the word of wisdom, Pay their Tithing & donate of their substance to help bring the Poor Saints from the old country." A local Mormon estimated that enforcement of Snow's instruction "would cause 3/4 of this community to be cut off from this church."¹⁹

For the Church as a whole, Brigham Young publicly estimated that less than 10 percent of Latter-day Saints had paid their 10 percent tithing obligations from 1847 to 1870.²⁰ In other words, adult Mormons were contributing, on average, less than 1 percent of their net worth at conversion, less than 1 percent of their net worth upon arrival in Utah, and less than 1 percent of their annual income. However, pioneer definitions of tithing delinquency varied radically. In Cache Valley, during the same period, local bishops concluded that ninety percent of people who could pay tithing were full-tithe payers. The difference in perspective was due to the fact that these Cache Valley bishops "excused" a large portion of the population from tithing due to poverty. The Church president's report made no such distinctions.²¹

After President Young's announcement of tithing delinquency, LDS general authorities gave sermons to remind Church members that the law of tithing was "one tenth of all we possess at the start, and then ever after one tenth. . . ." ²² Apostle Erastus Snow even reinvoked the 1838 revelation's original requirement to donate all surplus property at first.²³ These sermons were futile efforts to reverse a nineteenth-cen-



BRIGHAM YOUNG, from 1841 to 1877, defined tithing as 10 percent of all one's belongings at conversion, then 10 percent on arrival in Utah, plus 10 percent of annual income. He criticized local bishops who used "All the Tithing they could for their own families."

tury trend of financial non-compliance. Otherwise faithful Mormons withered before an overwhelming tithing obligation. Brigham Young told the October 1875 general conference that neither he nor anyone else "had ever paid their tithing as it was revealed and understood by him in the Doctrine and Covenants."²⁴

John Taylor tried to increase Church donations by liberalizing the law of tithing for the first time since 1841. On the fiftieth anniversary of the Church's organization, he declared a biblical Jubilee Year in which he forgave half of the delinquent tithing and half of the debts owed to the Perpetual Emigrating Fund.²⁵ After the Jubilee year of 1880 failed to bring in the unforgiven half of delinquent tithing, Taylor offered a carrot-and-stick tithing approach in 1881. On 8 January 1881, John Taylor said he did not care whether Mormons paid the "one-tenth of the property of the new comers" to Utah, as required by Brigham Young. However, the Presiding Bishopric's tithing clerk recorded that, on motion of the Church president, the assembled priesthood holders voted unanimously to sustain the requirement of "one tenth of the property on entering the Church, and one tenth of the increase afterward."²⁶ At this stake conference in January and again at general conference in April 1881, President Taylor instructed stake presidents that Church members now "must be tithe payers" in order to have recommends for temple ordinances.²⁷

The early tithing requirements of Mormonism give added significance to the numbers of Utah emigrants before 1881 and the numbers of LDS converts prior to 1899. At a personal level, any Mormon who paid a full tithing by nineteenth-century definitions (like the man who gave four dollars in 1845) was deserving of awe and veneration. Then, in May 1899, Church President Lorenzo Snow publicly announced a revelation that limited the law of tithing to one-tenth of annual income with no massive payment upon conversion. President Snow is best known for his emphasis on observance of this new definition of tithing.²⁸ This was the last LDS liberalization of the 1838 revelation on tithing. From Snow's time until the present, Mormons have been allowed to decide whether to pay tithing on their gross income or net income.²⁹

Lorenzo Snow's announcement was undoubtedly the cause for a significant increase in the percentage of Mormons who paid at least some tithing. The year of Lorenzo Snow's announcement, however, the number of tithe payers in the stakes jumped from consistently far less than 20 percent

during the previous decade to 25.6 percent (see table 1).³⁰

In early 1900, President Snow asked the presiding bishop to prepare a list "of non-tithe payers and about 10,000 names were in the record."³¹ Snow told the apostles that non-payment of tithing "was worse than the non-observance of the Word of Wisdom" prohibitions against tobacco and alcohol.³² The time had long since passed when general authorities were exempt from the obligation to pay tithing, and one apostle was shocked to learn that Apostle John W. Taylor's "name is on the Non-Tithing List!"³³

In April 1910, the Church president announced it was necessary to comply with this greatly reduced law of tithing in order to have temple recommends.³⁴ This 1910 announcement was a reincarnation of the poorly enforced First Presidency announcement in 1881. Twentieth-century bishops and stake presidents have since given greater attention to the requirement of tithing for temple recommends.

Higher expectations of tithing compliance for twentieth-century Mormons were possible because of the easier definition of tithing compared with nineteenth-century Mormons (see table 2). Of course, the number of tithe payers from 1900 to 1925 were significantly higher than the percentage of stake members who paid a full tithing. During that pre-Depression first quarter of the twentieth century, the highest percentage of full tithe payers was in 1910. In that year, 16.5 percent of the Church's total stake membership of men, women, and children paid a full ten-percent tithing.³⁵

However, the 54,346 full tithe payers in 1910 were a much higher (though unquantifiable) percentage of the wage earners among Latter-day Saints in the stakes that year. For example, in the very next year (which is now quantifiable), 59.3 percent were full tithe payers of the total persons eligible to pay tithing. Likewise, the highest percentage (28.9 percent) who paid any tithing in that quarter-century amounted to 74,625 tithe payers in 1901. That had to be an impressive record for the Mormon wage earners in the stakes that year, for the lowest rate of tithe paying during that quarter-century was 20.0 percent of total stake population in 1915. In that latter year, 73.0 percent of eligible wage earners paid at least some tithing.³⁶ The praise of LDS leaders for the financial devotion of Church members has never been exaggerated.

Tithing donations, from the widow's mite to the rich man's abundance, have always been the essential source of Church revenues. When *Esquire* magazine's August 1962 cover story

claimed the Church revenues were a million dollars a day,³⁷ tithing revenues were actually only about 100 million dollars that year instead of 365 million.³⁸ This 350+ percentage of error was due to careless research and a wild guess by Salt Lake City's non-Mormon mayor, J. Bracken Lee: "I do know that the net income exceeds a million dollars a day."³⁹ With far more attention to available details, the 1991 *Arizona Republic* estimate of 4.3 billion dollars annual tithing revenue is probably closer to the mark.⁴⁰ How close is debatable, since recent tithing figures are unavailable for research.

However, annual tithing revenues for the decade prior to the 1962 *Esquire* estimate are helpful for estimating recent LDS church income. In 1962, tithing revenues were about \$56.62 per capita for total LDS membership that year, nearly double the per capita tithing revenues of \$28.65 in 1952. In real dollars (a term in economic history), the 1962 tithing equalled \$253.00 per capita in 1990 dollars.⁴¹ Therefore, assuming similar tithing observance in 1990 (without including the observable annual growth rate), this would translate to 1.96 billion dollars in tithing revenue during 1990. In such a case, LDS Public Affairs quite rightly dismissed the *Arizona Republic's* estimate of \$4.3 billion of annual tithing income as "grossly overstated."⁴² However, the earlier tithing figures also justify our regarding 1.96 billion dollars as a grossly understated estimate for 1990's tithing revenues.

A nearly 100 percent growth rate in the actual dollars of per capita tithing from 1952 to 1962 cannot simply be ignored when estimating the LDS church's present income. That decade included the explosive growth of LDS conversions outside the United States and Canada. There is no reason to discount similar growth in tithing rates during the three decades since 1962. With the 1952-62 period as a basis of comparison, the LDS church's tithing revenues for 1990 would be far in excess of the 4.3 billion dollars estimated by the *Arizona Republic*. From this perspective, that estimate seems conservative.

However, it is important to recognize that tithing from Mormons outside the United States has rarely ever been transferred to Church headquarters in the United

States. Except for the early years of the British Mission (established in 1837) and the Canadian settlements of Mormons (begun in 1887), Mormon tithing funds have remained in the countries of their origin. The first reason for this is that foreign outposts of Mormonism have been financial drains on the Church's general funds, which typically supplement local tithing collected outside the United States. In the nineteenth century, it was more practical to use foreign tithing for the immediate needs of the missions and branches in each country where it was collected. Physical transfer of overseas funds required months of travel to and from headquarters.

The second reason for keeping tithing in the country of its origin was that the Church lost money in exchange fees for every transaction involving U.S. dollars and foreign currency. The third reason is that (particularly in the twentieth century) laws of some countries either complicated or prohibited transfers of tithing to the United States. The bottom line is that the net flow of tithing funds has been from Salt Lake City to other countries where Mormons have converted and eventually built chapels and temples.

Both the definition of tithing and the extent of its payment have evolved since 1831. The LDS church could not have become the international organization it is today without the development of regular tithing paying.

PAID MINISTRY
Formerly, bishops received salaries and patriarchs charged fees.

TABLE 1
Percent of LDS Stake Members Who Paid Some Tithing, 1890-1899

Year	Tithe Payers	Year	Tithe Payers
1890	17.2	1895	15.3
1891	15.1	1896	15.1
1892	15.8	1897	15.6
1893	14.9	1898	18.4
1894	15.7	1899	25.6

TABLE 2
Percent of LDS Stake Members Who Paid Some Tithing, 1900-1925

Year	Tithe Payers	Year	Tithe Payers	Year	Tithe Payers
1900	27.0	1909	25.0	1918	21.3
1901	28.9	1910	21.6	1919	22.3
1902	28.2	1911	21.0	1920	21.9
1903	28.5	1912	20.6	1921	20.7
1904	27.6	1913	21.0	1922	28.4
1905	26.4	1914	20.1	1923	27.3
1906	26.1	1915	20.0	1924	25.1
1907	26.8	1916	20.1	1925	25.3
1908	26.0	1917	21.8		

EVEN less recognized than the change in tithing definitions is the existence of a paid Mormon ministry in the LDS church. Even before the Church had a tithing requirement, it had a paid ministry. In November 1831, a revelation declared: "He who is appointed to administer spiritual things, the same is worthy of his hire . . ." (D&C 70: 12). This was the doctrinal basis for giving financial support to Joseph Smith and later to a hierarchy of general authorities.

In May 1835, an official Church council voted that the Quorum of the Twelve Apostles and the First Council of Seventy "have particularly to depend upon their ministry for their support, and that of their fami-



LORENZO SNOW in 1899 limited the tithing requirement to 10 percent of annual income, with no massive payment upon conversion. He stopped the fees full-time missionaries paid for being set apart by a general authority.

lies; and they have a right, by virtue of their offices, to call upon the churches to assist them."⁴³ In Bishop Edward Partridge's first definition of tithing in December 1837, part of the tithing was for "remunerating the officers of the church for the time which they were necessarily employed in doing the business of the same." Six months later, the stake high council voted "to instruct the Bishop to pay the First Presidency, J. Smith, & Sidney Rigdon, whatever sum they agree with them for." However, there was "such an uproar" over this decision, that the First Presidency dropped its request for a fixed annual salary.⁴⁴

For several decades, only the Church patriarch had a set compensation, while other general authorities depended on haphazard donations from the rank-and-file, or ad hoc appropriations from general Church funds. In 1835, the presiding patriarch was authorized a salary of ten dollars a week, plus expenses.⁴⁵

Both the presiding patriarch and local stake patriarchs charged fees. In the 1840s, the fee was one dollar per patriarchal blessing at Nauvoo; by the end of the nineteenth century it had increased to two dollars per blessing.⁴⁶ Joseph Smith Sr. gave patriarchal blessings without payment of a fee, but would not record them.⁴⁷ "Uncle" John Smith commented that he "lived very Poor ever Since we Left Kirtland Ohio" in January 1838 until January 1844. Then his nephew Joseph Smith ordained him a patriarch "through which office I Obtained a Comfortable Living."⁴⁸

Financial incentive is another explanation for the fact that nineteenth-century Mormons received more than one patriarchal blessing, often at the invitation of the patriarch. In October 1877, then senior apostle John Taylor criticized the monetary motivation of some stake patriarchs. He said they were using their patriarchal office as "a mere means of obtaining a livelihood, and to obtain more business they had been traveling from door to door and underbidding each other in the price of blessings."⁴⁹

In addition, patriarchs received fees for giving unrecorded blessings of healing to the sick. In fact, Apostle Francis M. Lyman commended Patriarch Elias Blackburn for "doing a great deal of good among the sick, without receiving very much pay for his services."⁵⁰

Patriarchal blessing fees ended in 1902, although patriarchs were allowed to accept unsolicited donations.⁵¹ Not until 1943 did Church authorities prohibit patriarchs from accepting gratuities for giving blessings.⁵²

In the nineteenth-century West, local officers of the LDS church obtained their support from the tithing they collected. As early as 1859, Brigham Young wondered "whether a Stake would not be better governed when none of the officers were paid for their services."⁵³ During Brigham Young's presidency, ward bishops drew at will from the primarily non-cash tithing Mormons donated. President Young complained at the October 1860 general conference "against a principle in many of the Bishops to use up all the Tithing they could for their own families."⁵⁴

Even full-time missionaries benefited from tithing funds in the nineteenth century. The senior president of the First Council of Seventy commented in 1879 that the families of married missionaries should be supported from tithing funds.⁵⁵ However, at best that practice barely kept struggling wives and children out of abject poverty while their husbands and fathers served two-year missions.

In 1884, Church President John Taylor limited bishops to 8 percent of the tithing they collected (now primarily cash), while stake presidents got 2 percent of the tithing collected by all the bishops of the stake. In 1888, Wilford Woodruff established set salaries for stake presidents, and provided that a stake committee would apportion 10 percent of collected tithing between the bishops and the stake tithing clerk. At the April 1896 general conference, the First Presidency announced the end of salaries for local officers, in response to the decision of the temple meeting "to not pay Salaries to any one but the Twelve."⁵⁶

Nevertheless, ending stake president salaries in 1896 was temporary. For a while, stake presidents and their counselors were allowed to draw "from the tithing fund . . . no more than the limit which had been previously specified, and not to entertain the idea that a stipulated compensation attached like a salary to certain offices in the Church." By April 1897, the First Presidency spoke about "the subject of compensation to presiding men," in a meeting with stake presidents and other local officers. The First Presidency urged "the brethren to give their services so far as possible to the church without remuneration." In 1898, "the regular 10% of tithing [was] allowed Bishops and clerks for handling the same," but the First Presidency balked at allowing even more to cover expenses for supplies.⁵⁷

By 1904, set salaries were back again for stake presidents, who were allowed \$300 per year.⁵⁸ As late as 1910, local officers continued to receive 10 percent of locally collected tithing



JOSEPH F. SMITH ended fees for patriarchal blessings in 1902, and began enforcing the tithing requirement for temple recommends in 1910. In 1915, he began giving a detailed financial report at each April conference.

“for handling tithes.”⁵⁹ Recently, a Mormon told me that his father received a cash allowance as bishop in the 1920s, which was a later period of such remuneration than my own research has verified.⁶⁰

In addition, since the 1880s, stake presidents and bishops of long tenure had received retirement allowances in monthly or annual payments.⁶¹ In 1901, even the parsimonious Church president Lorenzo Snow said that a financially struggling stake president “ought to receive his remuneration after he was released as well as before.” Retirement allowances for stake presidents continued into the early 1900s.⁶²

As previously mentioned, financial compensation for LDS church officers began with the general authorities in the 1830s but did not become systematic until 1877. At the October 1877 general conference, the Church formally announced a policy of “reasonable recompense for their services” to the Quorum of the Twelve Apostles and to the First Presidency, when organized. In John Taylor’s view, this was actually a way of stopping the previous abuses in the personal use of tithing funds. “Some of my brethren, as I have learned since the death of President Brigham Young, did have feelings concerning his course,” Apostle George Q. Cannon wrote. “It is felt that the funds of the Church have been used with a freedom not warranted by the authority which he held.”⁶³ Of general authorities then still living in December 1877 Joseph F. Smith wrote: “One man, for instance, who has drawn \$16,000 per year from the tithing office for his support, has been cut down to 2,000 per year. Thus some of the leaks are plugged up and we hope to be able by and by to build the temple.”⁶⁴

However, John Taylor’s “reasonable recompense” of 1877 did not cover the needs of the apostles. At an apostles meeting on 3 May 1880, “The question of over running salaries was brought up. Several of the brethren had overdrawn their allowance. . . .” They voted to forgive the overdrafts and to increase their annual allowance. In addition, the apostles decided to give an allowance to the presiding patriarch in addition to his per-blessing fee.⁶⁵

In September 1887, apostles were given fixed allotments, which one apostle opposed with the comment: “it was repugnant to the people to have the 12 [apostles] draw a salary.”⁶⁶ In April 1888, the First Council of Seventy also began receiving financial allowances, about which one council member replied: “I would prefer to receive no salary.” A “permanent” allowance to members of the First Council of Seventy was not established for another decade.⁶⁷ For a century, those monthly

allowances were stratified according to the presiding quorum, and according to seniority within each quorum.⁶⁸ During the presidency of David O. McKay (1951–1970), allowances were made uniform for all general authorities, regardless of quorum or seniority.⁶⁹

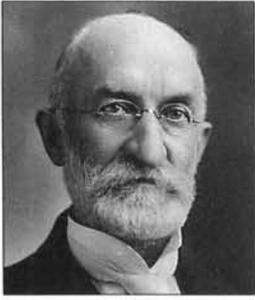
Then there were miscellaneous fees that general authorities collected. Brigham Young charged men “ten dollars for each divorce” or cancellation of sealing; that policy continued until the end of the century.⁷⁰ And until 1899, general authorities charged a fee for setting apart all departing missionaries.⁷¹

Periodically, the LDS hierarchy has made a significant increase in monthly allowances to general authorities. In 1950, for example, there was a 30 percent increase.⁷² Nevertheless, in view of the financial empire administered by the general authorities, their compensation from Church funds has always been paltry in comparison to the salaries and perks of corporate America. In 1949, First Presidency Counselor J. Reuben Clark wrote that “the General Authorities of the Church get precious little from the tithing of the Church. They are not paid as much as a first-class, stenographic secretary of some of the men who run industry.”⁷³ That disparity was probably the reason for the next year’s increase in allowances.

For example, as a newly appointed assistant to the Twelve in 1941, Marion G. Romney found that his Church “allowance amounted to less than half of what he was earning from his law practice when he was called as a General Authority.”⁷⁴ Appointed an apostle that same year, Harold B. Lee found that his financial allowance was less than the salary of some staff members at LDS headquarters.⁷⁵

First Presidency Counselor Gordon B. Hinckley said, in 1985, that “the living allowances given the General Authorities, which are very modest in comparison with executive compensation in industry and the professions, come from this business income and not from the tithing of the people.”⁷⁶ However, tithing was the source of the these “living allowances” from the 1830s until the LDS church’s corporate success in recent years.

The LDS ministry is still a volunteer, lay ministry. In the twentieth century, LDS church offices have become unpaid to a degree they never were in the nineteenth century. Of 154,000 ecclesiastical leaders by 1995, fewer than 500 were authorized a living allowance from Church funds.⁷⁷ Many of these LDS officials decline to use their authorized allowances.



HEBER J. GRANT struggled to keep Church enterprises solvent during the Depression and ended stipends and retirement benefits to local leaders. He allowed J. Reuben Clark to invest 73 percent of annual tithing revenues in church bank accounts in the 1940s.

PERSONAL LOANS FROM TITHING FUNDS
The Church as lender of last resort.

ON occasion, however, Church presidents have personally benefited from Church finances by simply cancelling their indebtedness to Church funds. On 23 April 1834, a revelation ended the Kirtland United Order and distributed its real estate assets among Joseph Smith, Oliver Cowdery, Sidney Rigdon, Frederick G. Williams, Martin Harris, Newel K. Whitney, and John Johnson. The revelation said, "it is my will that you shall pay all your debts" (D&C 104:78). However, Joseph Smith privately required Whitney to balance "in full without any value recd." the \$1,151.31 Whitney had loaned the Prophet, as well as \$2,484.22 of the other men's debts to Whitney. Newel K. Whitney had to personally absorb this loss "because Joseph said it must be done."⁷⁸

The next two Church presidents did likewise. In August 1877, three weeks before he died, Brigham Young obtained a cancellation of his debts in Ogden, Utah, extending back to 1849.⁷⁹ In 1879, John Taylor, as president of Zion's Savings Bank and Trust, had the vice-president of the bank destroy two notes for \$50,000 of Taylor's personal indebtedness to the bank.⁸⁰ Despite the previously stated objections of his own counselor, John Taylor also persuaded the Quorum of the Twelve, in 1880, to allow him a \$10,000 claim for sugar machinery, a claim Brigham Young had refused since 1853.⁸¹

By contrast, Wilford Woodruff, Lorenzo Snow, and Joseph F. Smith did not use their office as Church president to cancel their personal indebtedness, yet they allowed tithing funds to serve as a loan pool for prominent Mormons. In a sharply worded report in 1911, Church auditors W. W. Riter, August W. Carlson, John C. Cutler, and Heber Scowcroft noted, "If certain members of the Church are entitled to borrow money for private ends, is this not a right of all members, for the same purpose? If this policy is admitted, would it not result in confusion, jealousy, loss and consequent wrong?" The committee observed that "the debtors frequently look upon their obligations as being due to a rich and indulgent relative, to be paid (if at all) at their own convenience." Among the debtors was Apostle Heber J. Grant for a "cash loan of \$34,000." In 1913, the committee renewed the subject of Church loans to individuals, and commented that "it is not within the purview of the Trustee-in-Trust to make advances of this kind. . . . And any loans made on plain notes are legally uncollectable."⁸²

Then, on 27 December 1919, a recently sustained Church

President Heber J. Grant obtained the approval of his counselors to accept \$30,000 worth of his stock (at par) in the Utah-Implement Vehicle Company to cancel loans he received as an apostle from the Trustee-in-Trust.⁸³ However, accepting stock to cancel personal loans caused enormous losses to the Church during Grant's administration. In 1930, First Counselor Anthony W. Ivins computed that the Church lost \$900,000 in personal loans to Presiding Bishop Charles W. Nibley. Upon his appointment as second counselor in the First Presidency in 1925, Nibley had used stocks and bonds to repay his indebtedness to the Church.⁸⁴

PUBLIC DISCLOSURE OF LDS FINANCES
Detailed annual reports were the exception not the rule.

AS early as January 1832, Missouri's regional bishop, Edward Partridge, gave a public accounting of Church finances to a Church conference. The meeting voted that each general conference receive "a regular account of moneys and properties received and expended for the use and benefit of this church." This continued until the Mormons were expelled from Missouri in 1838, but apparently not during the remaining six years of Joseph Smith's life.⁸⁵

Brigham Young gave financial reports periodically, rather than annually. For example, at the October 1860 general conference he observed: "By the cash manifest just read by brother John T. Caine, you perceive there has been expended, during the years 1857, 1858, 1859, and to October 4, 1860, \$70,204 in excess of what has been received in money and Tithing." Then Brigham Young added with typical candor, "It has been rather difficult to raise the large amount of cash we have expended over the amount received on money-Tithing. . . ."⁸⁶ Deficit spending was common in nineteenth-century Mormonism.

Following Brigham Young's death, John Taylor proposed in 1878 to make the financial report an annual event. "He expected to present before the people at least once a year, an account of what was done with their means."⁸⁷ However, as the U.S. federal government increased its anti-polygamy campaign against the LDS church, President Taylor stopped the annual financial report in April 1884 because "it is none of the business of outsiders to know about our financial matters."⁸⁸

In 1899, the First Presidency and the Quorum of the Twelve discussed resuming the public report of Church income and expenditures. "President Young and President Taylor had both



DAVID O. MCKAY allowed massive spending deficits and ended the annual financial report after 1959. He made the financial "allowances" uniform for all general authorities, regardless of quorum or seniority.

made it a practice to keep the people pretty well informed as to the general condition of the Church," senior apostle Franklin D. Richards observed. He thought such a public accounting should be "presented before the General Conference, thereby correcting false reports and bringing the people to share in the responsibility of the Church's business."⁸⁹

Regular reports of general Church finances did not begin until the 1900s. For example, the April 1907 general conference learned the following information from the General Church Auditing Committee's report to the First Presidency: "We have carefully examined the accounts of the Trustee-in-Trust, Presiding Bishopric, the *Deseret News*, the Latter-day Saints' hospital and other business concerns in which the Church is interested, for the year 1906. We find that the accounting in the various departments is properly done; every dollar received has been correctly entered and disbursements under your direction have been economically and wisely made for the exclusive benefit of the various interests of the Church. And we heartily endorse your judicious and conservative administration." The currently non-informative financial report reveals no less about Church income and expenditures than was true of the bland reports of April general conference in the early 1900s.⁹⁰

Detailed public reporting of Church income and expenditures was of briefer duration than is sometimes assumed today. Until April 1915, LDS church presidents made only occasional references to the dollar amounts of Church income or revenues. In that year, however, the Church released its first report to "show how the tithing of the Church for the year 1914 has been disbursed."⁹¹ For the next forty-four years, those annual reports continued to show total dollars expended in selected categories.

CHURCH BUSINESSES

Church business endeavors usually have drained Church coffers.

ALMOST from the beginning, the business of the LDS church has been business. Established in March 1832, the same month Joseph Smith organized the First Presidency, the Church's "United Firm" included merchandising, real estate, and publishing.⁹² In 1841, Joseph Smith printed a revelation to establish a Church hotel (D&C 124:59). In 1870, President Brigham Young publicly announced a revelation for Mormons to invest in a railroad.⁹³ In 1881, President John Taylor privately dictated a revelation to organize an iron

company, and in 1883 another revelation to invest tithing funds in a gold mine.⁹⁴ In the 1890s, the hierarchy gave certain men the religious "calling" or obligation to invest thousands of dollars each in a sugar company.⁹⁵

During the first century of corporate Mormonism, active LDS general authorities were partners, officers, or directors in nearly 900 businesses. This included 2 advertising companies, 15 agricultural equipment companies, 9 agricultural enterprises, 10 automobile companies, 48 institutions of banking and finance, 14 in the book trade, 4 cement companies, 14 coal companies, 3 concrete companies, 13 construction companies, 3 dairies, 30 educational institutions, 14 entertainment enterprises, 2 fertilizer companies, 35 flour mills, 9 food production enterprises, 4 freighting companies, 2 funeral homes, 5 hospitals, 9 hotels, 19 insurance companies, 34 investment/securities companies, 10 iron and steel enterprises, 24 irrigation companies, 1 laundry, 4 law firms, 34 lumber companies, 16 manufacturing enterprises, 3 medical enterprises, 90 merchandising institutions, 55 mining companies, 60 newspapers or magazines, 3 paper products companies, 8 petroleum companies, 1 potash company, 3 radio companies, 55 railroads, 47 ranching enterprises, 55 real estate companies, 1 refrigeration company, 7 salt companies, 2 soap enterprises, 2 stables, 8 stone companies, 3 storage companies, 17 sugar companies, 1 sulphur company, 8 tanneries, 3 telegraph companies, 3 telephone companies, 24 textile enterprises, 26 utility companies, 7 water transport enterprises, and 30 miscellaneous ones. Most, but not all, of these were Church-owned, Church-controlled, or Church-invested businesses.⁹⁶ My tally is an under-reporting of the business activity for the first century of the LDS church, just as the recent *Arizona Republic* series is a conservative statement of corporate Mormonism today.

Non-Mormons have almost always overlooked the reality that the LDS church has rarely had financial profit as the motive for starting even the most ambitious business. In fact, from 1933 to 1961, First Presidency Counselor J. Reuben Clark continually cautioned against Church enterprises making too much money, which would be profiteering at the expense of those whom Mormon enterprises seek to benefit, the average Latter-day Saints.⁹⁷ Generally, Church-owned or -controlled businesses have been a drain on its resources, often helping drive the LDS church to the edge of bankruptcy. This happened first in 1837 during a national depression.

Various apostles (subsequently excommunicated) are tradi-



N. ELDON TANNER rescued the Church from a cash-flow crisis in 1963. Within two decades he established LDS headquarters as a financial powerhouse, with significant annual income from its investments and businesses.

tionally blamed for the financial speculation in Kirtland that preceded the collapse of the Kirtland Safety Society,⁹⁸ but Apostle Heber C. Kimball laid the responsibility directly on Joseph Smith. When the Quorum of the Twelve returned to Kirtland from its first mission in September 1835, the Prophet told the apostles, "Now, brethren, it is a good time to get property; now is the time for you to get rich." Kimball explained the consequences: "Well, it was one of the most trying times the Church ever saw. Most of the Twelve went into speculation, and half of them turned away [from the Church]."⁹⁹ It is no coincidence that these times of severe Mormon financial crisis usually occurred during depressions in the national business community—in 1837, in 1842–44, in 1873, in 1893, in the 1920s (in agriculture, mining, and manufacturing), and in the 1930s.¹⁰⁰

While it may have worsened the LDS church's financial panics, the weakened national economy did not create any of them. That was true in the 1830s and also in the 1890s. Official Church histories describe the \$2 million Church debt in the 1890s as a result of the federal confiscation of Church properties from 1887 to 1890.¹⁰¹ Instead, the debts resulted from massive losses in the Church's interlocked mining, sugar, real estate, banking, and investment firms.¹⁰²

For example, despite a national economic depression, the First Presidency in 1894 used \$217,000 in tithing funds to establish the Sterling Mining and Milling Company. Within four years, the Church lost its entire investment in this speculative mining venture.¹⁰³ In June 1899, recently sustained Church President Lorenzo Snow told the apostles that "the Lord was displeased with us for borrowing or going into debt to the extent of nearly two millions of dollars for business enterprises."¹⁰⁴

In 1927, First Counselor Anthony W. Ivins calculated that the Church had lost \$526,900 in transactions involving the Church's Utah State National Bank. Five years later, Second Counselor J. Reuben Clark noted that those losses had increased to \$1,374,900.¹⁰⁵ In 1930, President Ivins cataloged the LDS church's loss of "at least six million dollars" in stock and bond transactions during the previous decade.¹⁰⁶ (A million dollars in the 1920s was much more valuable than it is today.)

DEFICIT SPENDING & MODERN FINANCING

Near insolvency propelled successful financial management.

THE combination of bad financial investments, declines in Church businesses, and the Great Depression once again pushed the LDS church into deficit spending.

First Counselor J. Reuben Clark announced to general conferences that the Church had spending deficits amounting to \$100,000 in 1937 and to nearly \$900,000 in 1938. In President Clark's view, voluntary disclosure of regrettable deficits was a way to encourage greater austerity on the part of the leaders at headquarters and elsewhere. During the 1940s Clark allowed the church to spend only 27% of its annual tithing revenues.¹⁰⁷

Twenty years later, the First Presidency's deficit spending stopped the practice of releasing detailed financial reports at April general conferences, a regular practice since 1915. During a few months in mid-1956, the Church lost a million dollars of tithing funds invested in municipal government bonds. Yet later that year, the First Presidency committed two-thirds of Church income to continued investment in municipal bonds.¹⁰⁸ The next annual financial report gave fewer details about expenditures of Church funds, and the Church published its last financial report in April 1959.¹⁰⁹

By the end of 1959, the Church had spent \$8 million more than that year's income. This deficit was extraordinary in view of the fact that the Church had had surplus income of \$7 million after 1958's expenditures.¹¹⁰ To conceal the massive increase of building expenditures in the last half of 1959, which created that deficit, the Church stopped releasing even abbreviated financial reports. At the close of 1961, Apostle Harold B. Lee expressed "my stubborn resistance to the principle of 'deficit spending,' supposedly justified in the hope of increasing the tithing of the Church to cover the deficit,"¹¹¹ to no avail.

At the end of 1962, the Church was deficit-spending \$32 million annually. New York financiers had to advise against the First Presidency's proposal "to finance such spending by selling Church securities for the next fifty years."¹¹² The new year looked no better. By the end of February, there was already a \$5 million shortfall, and 1963 threatened to equal or exceed the spending deficit of 1962.¹¹³

Then, in 1963, N. Eldon Tanner entered the First Presidency, just as the Church was struggling to avoid the worst financial crisis of its history. By then, Tanner's biographer notes, the building program "had so drained Church reserves that at one point financial officers wondered if they would be able to meet the payroll" for Church employees.¹¹⁴

Known as the Church's modern financial wizard,¹¹⁵ President Tanner's legacy is an extraordinary success story, which deserves separate discussion not possible here. In brief,

he responded to Mormonism's financial crisis of 1963 by declaring "a moratorium" on the LDS building program and by halting investments "until a buffer reserve could be built up." Five years of deficit spending had wiped out the Church's reserve fund, yet under President Tanner's careful stewardship, "step by step the Church was introduced to corporate financing."¹¹⁶ The task of rebuilding Church finances was so daunting that not until 1966 did Church administrators conclude that "the finances of the Church are now in a little better shape."¹¹⁷ Once Church finances were comfortably in the black again, there was no incentive to resume the detailed annual reports to general conference.

One example of that success story is the *Deseret News* purchase of a large block of *Los Angeles Times* stock in 1965. Four years later, the stock's value had increased from less than \$1 million to nearly \$30 million.¹¹⁸ The silence that has concealed massive Church deficits for years, later concealed the massive financial successes that resulted from President Tanner's impact on LDS church finances.¹¹⁹

Outside observers often wonder why the LDS church members don't criticize the end to public accounting of Church expenditures since 1959. The answer lies in the fact that since local and regional leadership of the LDS church rotates an average of every five years or less, literally millions of LDS men and women today have had experience as stewards over Church funds. These Mormons have personal knowledge of the careful accountability for these funds as overseen by superiors in the line of authority and by Church auditors.¹²⁰ More important, these lay leaders in priesthood or auxiliary organizations have regarded their own financial stewardship—large or small—as a sacred obligation. Equally important, rank-and-file Mormons feel no need for public accountability for general Church funds in view of the motto of the contemporary Church: "When our leaders speak, the thinking has been done."¹²¹

CONCLUSIONS

Nineteenth-century security goals still exist but have been transformed by the needs of a modern, international Church.

THE diverse and increasingly far-flung business world of the LDS church has one real motivation. Viewing itself as surrounded by a hostile world, the Church has used business as part of a multifaceted effort to provide security by controlling the environment in which Mormons live. Historian Marvin S. Hill has called this the Mormon flight from pluralism, a "Quest for Refuge."¹²²

In the nineteenth century, this Mormon quest for security had five features. First, a coordinated and centrally financed emigration to Church headquarters, which expanded to the entire Great Basin of the American West. Second, a Church military force to provide physical security for Mormons and their communities. Third, control of elected political offices within this domain through bloc voting and central direction by the Church hierarchy. Fourth, duplication of all the social and cultural structures of the outside world so that Mormon

culture was outwardly similar to mainstream society, while at the same time allowing the internal dynamics of Mormon culture to be alien to the larger society it mimicked.¹²³ Fifth, the creation and maintenance of Mormon economic and business structures to avoid, as much as possible, Mormon dependence on the economy of an alien world.

Of necessity, much of this has changed. Mormonism no longer has a central gathering place, but has redefined itself as a headquarters culture with national and international satellites of growing importance. LDS church leaders have surrendered theocratic militarism to national sovereignties. Salt Lake City is no longer polarized between competing Mormon and non-Mormon social structures, but both camps have acquiesced to joint participation in a cultural life and social order that are infused with LDS church influence. In the political realm, LDS general authorities no longer fill the Utah State Legislature in person. Instead, the hierarchy orchestrates a political agenda through loyal Mormon proxies, as well as fellow-travelers of various religious persuasions who share specific political goals with the LDS hierarchy. Mormon lock-step partisanship and interfaith partnership also operate in every large satellite population of Mormonism throughout the United States. It will undoubtedly continue wherever international Mormons gain a population sufficient to wield political power within democratically governed regimes.

The LDS hierarchy now uses its corporate influence more selectively and more influentially than ever before. It is difficult to examine the *Arizona Republic's* two-page chart of the "Mormon Financial Empire" without a sense of awe. Here there is no possibility of exaggeration because each of the organizations listed are legally registered. Mormon corporations in at least twenty states currently conduct everything from insurance to retail sales to broadcast media to real estate.¹²⁴ Yet, in spite of its thoroughness, this 1991 analysis did not even touch on the LDS church's non-U.S. corporations, which are scattered on five continents and throughout the Pacific islands.¹²⁵

To the eye of the unbeliever, the Mormon quest for security smacks of hegemony in the nineteenth century. On the eve of the twenty-first century, many outsiders in the United States and other countries regard the LDS church as engaged in colonialism and religious imperialism. However, to the converted Mormon view, LDS finances represent one of the blessings the Lord has given his people, church, and kingdom. The perspectives are irreconcilable. ☐

NOTES

1. The standard work on nineteenth-century Mormon economics is Leonard J. Arrington, *Great Basin Kingdom: An Economic History of the Latter-day Saints, 1830–1900* (Cambridge, Mass.: Harvard University Press, 1958, reprinted in paperback by University of Nebraska Press since 1966). There is no equivalent for the twentieth century. However, as a balance to Arrington's institutional focus, more demographically and econometrically focused studies have appeared in Marvin S. Hill, C. Keith Rooker, and Larry T. Wimmer, "The Kirtland Economy Revisited: A Market Critique of Sectarian Economics," *Brigham Young University Studies* 17 (summer 1977); Lee Soltow and Dean L. May, "The Distribution of Mormon Wealth and Income in 1857," *Explorations in Economic History* 16 (Apr. 1979): 151–62; James R. Kearl, Clayne T. Pope, and Larry T. Wimmer, "Household Wealth in a Settlement Economy: Utah, 1850–1870," *Journal of Economic History* 40 (Sept. 1980): 477–96.

2. Cornelius Krahn, *Dutch Anabaptism: Origin, Spread, Life, and Thought (1450–1600)*

(The Hague: Martinus Nijhoff, 1968); Kennelm Burrige, *New Heaven, New Earth: A Study of Millenarian Activities* (New York: Schocken Books, 1969); Norman Cohn, *The Pursuit of the Millennium: Revolutionary Millenarians and Mystical Anarchists of the Middle Ages*, rev. ed. (New York: Oxford University Press, 1970); B. S. Capp, *The Fifth Monarchy Men: A Study in Seventeenth-Century English Millenarianism* (London: Faber, 1972); Claus-Peter Clasen, *Anabaptism: A Social History, 1525–1618* (Ithaca: Cornell University Press, 1972); Lowell H. Zuck, ed., *Christianity and Revolution: Radical Christian Testimonies, 1520–1650* (Philadelphia: Temple University Press, 1975); James M. Stayer, *Anabaptists and the Sword*, 2nd ed. (Lawrence, KS: Coronado Press, 1976); Stephen A. Marini, *Radical Sects of Revolutionary New England* (Cambridge, Mass.: Harvard University Press, 1982); Lawrence Foster, *Sexuality and Religion: The Shakers, the Mormons, and the Oneida Community* (Urbana: University of Illinois Press, 1984); D. Michael Quinn, "Socio-Religious Radicalism of the Mormon Church: A Parallel to the Anabaptists," in Davis Bitton and Maureen Ursenbach Beecher, eds., *New Views on Mormon History: A Collection of Essays in Honor of Leonard J. Arrington* (Salt Lake City: University of Utah Press, 1987); Abraham Friesen, *Thomas Muentzer, a Destroyer of the Goddess: The Making of a Sixteenth-Century Religious Revolutionary* (Berkeley: University of California Press, 1990); Michael G. Baylor, trans. and ed., *The Radical Reformation* (Cambridge, England: Cambridge University Press, 1991).

3. I previously responded to this objection in "Mormonism: Without Parallel, or Part of a Context?" in *SUNSTONE* 12 (Jan. 1988): 40; also Mark P. Leone, *Roots of Modern Mormonism* (Cambridge, Mass.: Harvard University Press, 1979), 226.

4. For example, in the *Salt Lake Tribune*, 19 Aug. 1991, A-9, Paul Crafcoft described this presentation on Church finances as a product of my "mean motivation . . . trying to reignite some anti-Mormon fires for the sake of blowing a little smoke up our nostrils." That was purple prose and apologist apoplexy masquerading as disinterested inquiry by a former newspaper journalist. Unfortunately, such a perspective about independent Mormon history is encouraged by high LDS church leaders, such as in Ezra Taft Benson, *The Gospel Teacher and His Message* (Salt Lake City: Church Education System, 1976); Ezra Taft Benson, "God's Hand in Our Nation's History," in *1976 Devotional Speeches of the Year, BYU Bicentennial Devotional and Fireside Addresses* (Provo, UT: Brigham Young University Press, 1977), 295–316; Joe J. Christensen, "The Value of Church History and Historians: Some Personal Impressions," *Proceedings of the Church Education System Church History Symposium* (Provo, UT: Brigham Young University Press, 1977), 12–17; Boyd K. Packer, "The Mantle Is Far, Far Greater Than the Intellect," *Brigham Young University Studies* 21 (summer 1981): 259–78; Gordon B. Hinckley, "Stop Looking for Storms and Enjoy the Sunlight," *LDS Church News*, 3 July 1983, 10–11; Gordon B. Hinckley, "Be Not Deceived," *Ensign* 13 (Nov. 1983): 46; Gordon B. Hinckley, "Questions and Answers," *Ensign* 15 (Nov. 1985): 52; Russell M. Nelson, "Truth—and More," *Ensign* 16 (Jan. 1986): 69–73.

5. Important recent studies of the conflicts caused by these Mormon views in the nineteenth century are Stephen C. LeSueur, *The 1838 Mormon War in Missouri* (Columbia: University of Missouri Press, 1987); Marvin S. Hill, *Quest for Refuge: The Mormon Flight from American Pluralism* (Salt Lake City: Signature Books, 1989); Kenneth H. Winn, *Exiles in a Land of Liberty: Mormons in America, 1830–1846* (Chapel Hill: University of North Carolina Press, 1989); John E. Hallwas and Roger D. Launius, eds., *Cultures in Conflict: A Documentary History of the Mormon War in Illinois* (Logan: Utah State University Press, 1995).

6. *The Doctrine and Covenants of The Church of Jesus Christ of Latter-day Saints*, published at Salt Lake City in various editions, sec. 29:34, hereafter cited as D&C with numbers of section and verse(s); Leonard J. Arrington, "Economic History of the Church," in Daniel H. Ludlow, ed., *Encyclopedia of Mormonism: The History, Scripture, Doctrine, and Procedure of the Church of Jesus Christ of Latter-day Saints*, 5 vols. (New York: Macmillan Publishing Company, 1992), 2:435.

7. *Mormon Inc.: Finances & Faith* (Phoenix: The Arizona Republic, 1991).

8. Robert Gottlieb and Peter Wiley, *America's Saints: The Rise of Mormon Power* (New York: G. P. Putnam's Sons, 1984), 97, 128.

9. D. Michael Quinn, *The Mormon Hierarchy: Origins of Power* (Salt Lake City: Signature Books/Smith Research Associates, 1994), 13–14, 59–61, 70–72.

10. Donald Q. Cannon and Lyndon W. Cook, eds., *Far West Record: Minutes of The Church of Jesus Christ of Latter-day Saints, 1830–40* (Salt Lake City: Deseret Book Company, 1983), 131; compare to Howard D. Swainston, "Tithing," in *Encyclopedia of Mormonism* 4:1481.

11. Arrington, *Great Basin Kingdom*, 134–36, 409.

12. Meeting of seven members of the Quorum of the Twelve Apostles with English immigrant Joseph Fielding at Nauvoo, Illinois, 31 Nov. 1841, minutes, archives, Historical Department, The Church of Jesus Christ of Latter-day Saints, Salt Lake City, Utah, hereafter cited as LDS archives; Arrington, *Great Basin Kingdom*, 18, and Swainston, "Tithing," in *Encyclopedia of Mormonism* 4:1482 overlook this as a liberalization of the requirement in the 1838 revelation.

13. Joseph Smith et al., *History of the Church of Jesus Christ of Latter-day Saints, Period I: History of Joseph Smith, the Prophet, and . . . Period II: From the Manuscript History of Brigham Young and Other Original Documents*, ed. B. H. Roberts, 7 vols. (Salt Lake City: The Church of Jesus Christ of Latter-day Saints, 1902–32; 2d ed. rev. [Salt Lake City: Deseret Book Company, 1978]), 7: 251 (hereafter *History of the Church*). Arrington, *Great Basin Kingdom*, 18, 428n58 overlooks the double-jeopardy dimension of the epistle's tithing requirement.

14. *History of the Church* 7:358.

15. Heber C. Kimball diary, 29 Jan. 1845, in Stanley B. Kimball, ed., *On the Potter's Wheel: The Diaries of Heber C. Kimball* (Salt Lake City: Signature Books/Smith Research Associates, 1987), 94; Nauvoo Trustee-in-Trust Tithing and Donation Record, 220–222 (29 Jan. 1845), LDS archives. For the term general bishop and its meaning in early LDS history, see *Journal of Discourses*, 26 vols. (Liverpool and London: Latter-day Saints' Book Depot, 1854–1886), 22:34 (O. Pratt/1880); D. Michael Quinn, "Evolution of the Presiding

Quorums of the LDS Church," *Journal of Mormon History* 1 (1974): 34; Dale Beecher, "The Office of Bishop," *Dialogue: A Journal of Mormon Thought* 15 (winter 1982): 103.

16. John E. Page statement at meeting of Strangite high council, Voree, Wisconsin, 6 April 1846, Document 6, James J. Strang Manuscripts, Western Americana, Beinecke Rare Book and Manuscript Library, Yale University, New Haven, Connecticut. For a history of Strang and his schismatic alternative to Brigham Young, see Roger Van Noord, *King of Beaver Island: The Life and Assassination of James Jesse Strang* (Urbana: University of Illinois Press, 1988).

17. Hosea Stout diary, 9 Sept. 1851, in Juanita Brooks, ed., *On the Mormon Frontier: The Diary of Hosea Stout, 1844–1861*, 2 vols. (Salt Lake City: University of Utah Press, 1964), 2:403; Robert J. McCue, "Did the Word of Wisdom Become a Commandment in 1851?" *Dialogue: A Journal of Mormon Thought* 14 (fall 1981): 66–77. For enforcement of the Word of Wisdom, see Lester E. Bush Jr., "The Word of Wisdom in Early Nineteenth-Century Perspective," and Thomas G. Alexander, "The Word of Wisdom: From Principle to Requirement," *Dialogue: A Journal of Mormon Thought* 14 (fall 1981): 46–65, 78–88.

18. "Notice," *Deseret News* [weekly], 26 Oct. 1854, [3]; Bishops' meeting minutes, 28 Oct. 1858, LDS archives. Arrington, *Great Basin Kingdom*, 456n21 argues that excommunication for delinquent tithing was an unfulfilled threat.

19. John D. Lee diary, 25 Jan. 1868, in Robert Glass Cleland and Juanita Brooks, eds., *A Mormon Chronicle: The Diaries of John D. Lee, 1848–1876*, 2 vols. (San Marino, CA: The Huntington Library, 1955), 2:96.

20. *Journal of Discourses* 13:279 (B. Young/1870).

21. Leonard J. Arrington, "The Mormon Tithing House: A Frontier Business Institution," *Business History Review* 28 (Mar. 1954): 29, and Arrington, *Great Basin Kingdom*, 137. Larry M. Logue, *A Sermon in the Desert: Belief and Behavior in Early St. George, Utah* (Urbana: University of Illinois Press, 1988) was a demographic analysis that gave brief discussion of tithing (18, 120).

22. For example, see *Journal of Discourses* 15:308 (O. Hyde/1873), 15:359 (O. Pratt/1873), 16:157 (O. Pratt/1873).

23. *Journal of Discourses* 19:337 (E. Snow/1878).

24. Brigham Young sermon, 8 Oct. 1875, in "Semi-Annual Conference," *Deseret Evening News*, 9 Oct. 1875, [2].

25. Arrington, *Great Basin Kingdom*, 355.

26. Journal History of The Church of Jesus Christ of Latter-day Saints (1830–1972), 246 microfilm reels, Special Collections, J. Willard Marriott Library, University of Utah, Salt Lake City, Utah (hereafter cited as Marriott Library), 8 Jan. 1881, 5, quoted John Taylor's statement about the lump-sum tithing requirement of Utah "new comers," but did not mention the similar requirement for new converts; George Goddard diary, 8 Jan. 1881, LDS archives, emphasized the lump-sum tithing upon conversion, but did not mention the tithing requirement for new immigrants to Utah; *Journal of Discourses* 22:5–16 (J. Taylor/1881) was the Church president's sermon on 9 January 1881 as an addition to his "remarks yesterday afternoon, in answer to certain questions which have been put to me in relation to the principle of Tithing." This second sermon did not refer to the obligations of tithing upon baptism or emigration to Zion.

27. *Journal History*, 8 Jan. 1881, 5; quote from Heber J. Grant diary, 2 Apr. 1881, LDS archives; *Journal of Discourses* 22:207–08 (Woodruff/1881); Swainston, "Tithing," *Encyclopedia of Mormonism* 4:1482.

28. Richard O. Cowan, *The Church in the Twentieth Century* (Salt Lake City: Bookcraft, 1985), 16–17; Richard Edgley and Wilford G. Edling, "Finances of the Church," and Maureen Ursenbach Beecher and Paul Thomas Smith, "Lorenzo Snow," in *Encyclopedia of Mormonism* 2:508, 3:1370.

29. Swainston, "Tithing," *Encyclopedia of Mormonism* 4:1481.

30. Presiding Bishopric 1909 cumulative report, 58, LDS archives. Before 1894, the report did not itemize the percentage of tithepayers in the stakes. The Presiding Bishop's office did not receive tithing from missions. Those percentages were calculated by comparing itemized numbers of tithepayers from 1890 through 1893 with stake membership for those years as contained in *Deseret News 1995–1996 Church Almanac* (Salt Lake City: Deseret News, 1994), 419.

31. *Journal History*, 29 Mar. 1900, 2.

32. Anthon H. Lund diary, 2 May 1901, microfilm, LDS archives, available to all researchers by stipulation of its donor. The Lund diary will be published in edited form by Signature Books, Salt Lake City, Utah.

33. *Ibid.*, 27 June 1901.

34. William H. Smart diary, 5 Apr. 1910, Manuscripts Division, Marriott Library, Smart was a stake president in Utah.

35. Presiding Bishopric Office 1909 cumulative report, 58; 1910 report, 32; 1915 cumulative report; 1916 report; 1924 cumulative report; 1925 report.

36. Presiding Bishopric Office cumulative report for 1915. The rest were "exempt" by reason of being non-wage earning children or adults, impoverished, or full-time missionaries. By this time, the PBO reports implied (but did not specifically state) that the itemized figures applied to tithepayers for the stakes only. Each report compared those numbers with the total Church membership of stakes and missions. Percentages in my article consistently reflect the population of the Church's stakes and wards, rather than its missions and branches.

37. Neil Morgan, "Utah: How Much Money Hath the Mormon Church?: A million dollars a day . . . what with tithing, real estate and commerce," *Esquire*, Aug. 1962, 86–91.

38. *Condensed Financial Report to the Corporation of the President* (Salt Lake City: LDS Church Financial Department, 12 Apr. 1961) and *Condensed Financial Report to the Corporation of the President* (Salt Lake City: LDS Church Financial Department, 20 Dec. 1962), copies in LDS archives.

39. Morgan, "Utah: How Much Money Hath the Mormon Church?," 90.

40. "Income of Mormon Church Is Put at \$4.7 Billion a Year," *New York Times*, 2 July 1991, A-14. The headline amount included income from sources other than tithing.

41. *Condensed Financial Report to the Corporation of the President* [12 Apr. 1961]; *Condensed Financial Report to the Corporation of the President* [20 Dec. 1962]. The 1990 dollar amounts were calculated according to the Consumer Price Index for December 1990, as derived from *Statistical Abstract; Economic Trends: August 1991* (St. Louis: Federal Reserve Bank of St. Louis, Aug. 1991).

42. Don LeFevre's statement in "Income of Mormon Church Is Put at \$4.7 Billion a Year," *New York Times*, 2 July 1991, A-14.

43. *History of the Church* 2:221.

44. Cannon and Cook, *Far West Record*, 131, 187, 188n.6.

45. *History of the Church* 2:273. For examples of frequent ad hoc financial appropriations to the First Presidency, see *History of the Church* 4:46, 137-38, 412-13.

46. Irene May Bates, "Transformation of Charisma in the Mormon Church: A History of the Office of Presiding Patriarch, 1833-1979," Ph.D. diss., University of California at Los Angeles, 1991, 302-04; Patriarch John Smith statement in Rudger Clawson diary, 10 July 1902, in Stan Larson, ed., *A Ministry of Meetings: The Apostolic Diaries of Rudger Clawson* (Salt Lake City: Signature Books/Smith Research Associates, 1993), 463.

47. Zadoc Knapp Judd Reminiscences, photocopy of typescript, 13, Henry E. Huntington Library, San Marino, California.

48. John Smith's 1846-1854 diary and autobiography, 55, LDS archives, with copy in George A. Smith Family papers, Marriott Library.

49. John Taylor to George Q. Cannon, 7 Nov. 1877, in Samuel W. Taylor and Raymond W. Taylor, eds., *The John Taylor Papers: Records of the Last Utah Pioneer*, 2 vols. (Redwood City, CA: Taylor Trust, 1984-85), 2:16; also quoted in Irene M. Bates and E. Gary Smith, *Lost Legacy: The Mormon Office of Presiding Patriarch* (Urbana: University of Illinois Press, 1996), 136.

50. *Journal History*, 25 Jan. 1899, 2. Elias H. Blackburn's diary referred to performing blessings of healing but made no reference to remuneration. However, he noted on 10 June 1895, as if it were an exception, his healing administration to a woman with cancer: "I done my part In Administering to her all for no consideration." Emphasis in original at Utah State Historical Society, Salt Lake City, Utah, with copy at Henry E. Huntington Library, San Marino, California.

51. Rudger Clawson diary, 10 July 1902, in Larson, *Ministry of Meetings*, 462-63; Bates and Smith, *Lost Legacy*, 160.

52. First Presidency circular letter, "Suggestions for Stake Patriarchs," 25 May 1943, cited in Bates, "Transformation of Charisma in the Mormon Church: A History of the Office of Presiding Patriarch, 1833-1979," 306.

53. Church Historian's Office Journal, 13 Jan. 1859, LDS archives.

54. Brigham Young Office Journal, 8 Oct. 1860, LDS archives, with copies in fd 2, box 26, Donald R. Moorman papers, archives, Stewart Library, Weber State University, Ogden, Utah, and in fd 1, box 93, H. Michael Marquardt papers, Marriott Library. That quote was deleted from "REMARKS BY PRESIDENT BRIGHAM YOUNG, Bowery, October 8, 1860," *Deseret News* [weekly], 28 Nov. 1860, 305, and from *Journal of Discourses* 8:201 (B. Young/1860).

55. First Council of Seventy minutes, 28 June 1879, LDS archives.

56. *Journal History*, 7 Apr. 1896, 4; Marriner W. Merrill diary, 2 Apr. 1896, LDS archives, for quote; also *Journal History*, 2 Apr. 1896, 2-9, for minutes of the meeting at which salaries for church officers were discussed.

57. *Journal History*, 30 Dec. 1896, 2; 7 Apr. 1897, 2; 27 Oct. 1898, 3.

58. J. Golden Kimball diary, 19 Feb. 1904, Marriott Library.

59. Presiding Bishopric Office 1910 annual report, 32.

60. George R. Blake to the author, 7 Aug. 1991. His father Samuel Henry Blake was bishop of Vineyard Ward, Sharon Stake, Utah from 1920 to 1929.

61. L. John Nuttall's First Presidency office journal, 22 Jan., and 25 Jan. 1887, 30 Dec. 1889, LDS archives.

62. Anthon H. Lund diary, 16 May 1901, 2 July 1903.

63. George Q. Cannon diary, 17 Jan. 1878, in Joseph J. Cannon, "George Q. Cannon," *Instructor* 80 (June 1945): 259.

64. Joseph F. Smith to Henry W. Naisbitt, 2 Dec. 1877, Quinn's narrative reconstruction of the abbreviated notes in fd 21, box 5, Scott G. Kenney papers, Marriott Library.

65. Joseph F. Smith diary, 3 May 1880, LDS archives, with copy in Kenney papers, Marriott Library; Franklin D. Richards diary, 3 May 1880, LDS archives.

66. Heber J. Grant letterbook diary, 8 Sept. 1887, LDS archives.

67. Abraham H. Cannon diary, 6 Apr. 1888, Marriott Library, with copies at Utah State Historical Society, and in Department of Manuscripts and Special Collections, Harold B. Lee Library, Brigham Young University, Provo, Utah, hereafter cited as Lee Library; J. Golden Kimball diary, 5 May 1898.

68. See details of the stratified salaries for general authorities in D. Michael Quinn, "Mormon Hierarchy, 1832-1932: An American Elite," Ph.D. diss., Yale University, 1976, 129-30; also in Quinn, *Mormon Hierarchy: Extensions of Power* (forthcoming).

69. My interviews on 29-30 August 1992 with Alan Blodgett, who was the LDS church's assistant comptroller (1965-69), comptroller and managing director of the Financial Department (1969-80), and managing director of the Investment Department (1980-85).

70. *Journal of Discourses* 8:202 (B. Young/1860); Wilford Woodruff record of divorces (1889-1898), LDS archives.

71. Anthon H. Lund diary, 19 Oct. 1899.

72. James R. Clark, ed., *Messages of the First Presidency of The Church of Jesus Christ of Latter-day Saints, 1833-1964: Introduction, Notes and Index*, 6 vols. (Salt Lake City: Bookcraft, 1965-71), 6:284.

73. J. Reuben Clark to Otto Norman Olsen, 21 Sept. 1949, Clark papers, Lee Library.

74. F. Burton Howard, *Marion G. Romney: His Life and Faith* (Salt Lake City: Bookcraft, 1988), 165.

75. Francis M. Gibbons, *Harold B. Lee: Man of Vision, Prophet of God* (Salt Lake City: Deseret Book, 1993), 148.

76. Gordon B. Hinckley, "Questions and Answers," *Ensign* 15 (Dec. 1985): 50.

77. See "Organizational Chart, 1995," in Quinn, *Mormon Hierarchy: Extensions of Power*.

78. Newel K. Whitney, "Memo. of Balances Vs. Individuals Balanced 23d day of Apl. 1834 without Value Recd. because Joseph said it must be done," Document 113, Newel K. Whitney Family papers, Lee Library.

79. Franklin D. Richards diary, 4 Aug. 1877.

80. Joseph F. Smith diary, 17 July 1879.

81. Scott G. Kenney, ed., *Wilford Woodruff's Journal: 1833-1898 Typescript*, 9 vols. (Murray, UT: Signature Books, 1983-85), 7:604 (10 Nov. 1880); Joseph F. Smith diary, 10 Nov. 1880.

82. W. W. Riter, August W. Carlson, John C. Cutler, and Heber Scowcroft to the First Presidency, 3 Apr. 1911, 14-16; W. W. Riter, John C. Cutler, Joseph S. Wells, H. H. Rolapp, Heber Scowcroft to the First Presidency, 3 Apr. 1912, 30, both in LDS archives.

83. Minutes of meeting, 27 Dec. 1919, LDS archives.

84. Anthony W. Ivins diary, 4 Sept. 1930, Utah State Historical Society.

85. Cannon and Cook, *Far West Record*, 233, Appendix A, also 233.

86. *Journal of Discourses* 8:201 (B. Young/1860).

87. LDS Church Historian's Office Journal, 24 Jan. 1878.

88. John Taylor statement in "Fifty-Fourth Annual Conference," *Deseret Evening News*, 7 Apr. 1884, [2].

89. *Journal History*, 5 Jan. 1899, 3.

90. *April 1907 Conference Report . . .* (Salt Lake City: Church of Jesus Christ of Latter-day Saints, 1907), 39-40; compare with "The Church Audit Committee Report," *Ensign* 25 (May 1995): 21.

91. *April 1915 Conference Report . . .* (Salt Lake City: Church of Jesus Christ of Latter-day Saints, 1915), 8.

92. Arrington, *Great Basin Kingdom*, 12.

93. Kenney, *Wilford Woodruff's Journal* 6 (7 Oct. 1870): 574; Fred C. Collier, ed., *Unpublished Revelations of the Prophets and Presidents of the Church of Jesus Christ of Latter-day Saints*, 2nd ed. (Salt Lake City: Collier's Publishing Co., 1981), 113.

94. John Taylor revelation, 28 Apr. 1883 in Collier, *Unpublished Revelations*, esp. 142; Heber J. Grant letterbook journal, 5 Oct. 1887; Abraham H. Cannon diary, 5 Aug. 1889; *Journal History*, 27 Apr. 1899, 4; Charles O. Card diary, 10 Feb. 1890, in Donald G. Godfrey and Brigham Y. Card, eds., *The Diaries of Charles Ora Card: The Canadian Years, 1886-1903* (Salt Lake City: University of Utah, 1993), 109-10.

95. Arrington, *Great Basin Kingdom*, 388-89.

96. Figures as of 1991 from author's work in progress on the Mormon hierarchy. Final published figures will probably be higher in several categories.

97. Minutes of meeting of First Presidency and Quorum of the Twelve, 8 Apr. 1943, LDS archives; J. Reuben Clark office diary, 26 May 1943, 3 Feb. 1961; J. Reuben Clark to John A. Widtsoe, 1 May 1946; J. Reuben Clark memorandum of conversation with William F. Edwards, financial secretary to the First Presidency, 22 May 1957, all at Lee Library; D. Michael Quinn, *J. Reuben Clark: The Church Years* (Provo, UT: Brigham Young University Press, 1983), 275.

98. George Q. Cannon, *The Life of Joseph Smith, The Prophet* (Salt Lake City: Juvenile Instructor Office, 1888), 211.

99. *Journal of Discourses* 10:77-78 (H. Kimball/1862).

100. Arrington, *Great Basin Kingdom*, 323-34; D. Paul Sampson and Larry T. Wimmer, "The Kirtland Safety Society: The Stock Ledger Book and the Bank Failure," and Scott H. Partridge, "The Failure of the Kirtland Safety Society," and Davis Bitton, "The Waning of Mormon Kirtland," *Brigham Young University Studies* 12 (summer 1972): 427-36, 437-54, 455-64; Marvin S. Hill, C. Keith Rooker, and Larry T. Wimmer, "The Kirtland Economy Revisited: A Market Critique of Sectarian Economics," *Brigham Young University Studies* 17 (summer 1977); Leonard J. Arrington, "Utah and the Depression of the 1890s," *Utah*



Historical Quarterly 29 (Jan. 1961): 3–18; Leonard J. Arrington, *From Wilderness to Empire: The Role of Utah in Western Economic History* (Salt Lake City: Institute of American Studies, University of Utah, 1961), 17; Elroy Nelson, *Utah's Economic Patterns* (Salt Lake City: University of Utah Press, 1956), 201–02; Dean L. May, "Towards a Dependent Commonwealth," Thomas G. Alexander, "From War to Depression," and John F. Bluth and Wayne K. Hinton, "The Great Depression," in Richard D. Poll, ed., *Utah's History* (Provo, UT: Brigham Young University Press, 1978), 228, 237–38, 463–69, 472, 481–96; Wayne K. Hinton, "The Economics of Ambivalence: Utah's Depression Experience," *Utah Historical Quarterly* 54 (summer 1986): 270–71; Brian Q. Cannon, "Struggle against Great Odds: Challenges in Utah's Marginal Agricultural Areas, 1925–39," *Utah Historical Quarterly* 54 (fall 1986): 308–27.

101. Cowan, *The Church in the Twentieth Century*, 15; Edgley and Edling, "Finances of the Church," in *Encyclopedia of Mormonism* 2:508.

102. Ronald W. Walker, "Crisis in Zion: Heber J. Grant and the Panic of 1893," *Arizona and the West* 21 (autumn 1979): 257–78, reprinted with less documentation in *SUNSTONE* 5 (Jan.-Feb. 1980): 26–34.

103. Arrington, *Great Basin Kingdom*, 402; *Journal History*, 2 Dec. 1898, 2. The Church investment of \$216,800 appears in Rudger Clawson diary, 7 Mar. 1899, Marriott Library, which is omitted from Larson, *Ministry of Meetings*, 30.

104. *Journal History*, 8 June 1899, 6.

105. Anthony W. Ivins, "Memoranda Relative to Utah State National Bank," 25 Nov. 1927, fd 5, box 13, Ivins papers, Utah State Historical Society; J. Reuben Clark, "What Has the Utah State National Bank Cost the Church?," 31 Dec. 1932, Lee Library.

106. Anthony W. Ivins diary, 4 Sept. 1930.

107. J. Reuben Clark remarks to presidencies and superintendents of all Church auxiliaries, 1 Apr. 1940, Lee Library; also his less detailed reference in *April 1940 Conference Report . . .* (Salt Lake City: The Church of Jesus Christ of Latter-day Saints, 1940), 14. In Clark's office diary for 23 January 1939, he confided to Brigham Young University's president that the Church had spent "between \$800,000 and \$900,000 more than our revenues . . ."; also Quinn, *J. Reuben Clark*, 272. Ronald W. Walker and Richard W. Sadler are clearly wrong in their assertion that the "Church never again resorted to deficit spending [after the 1890s], not even during the Great Depression." See their "History of the Church: 1898–1945, Transitions: Early-Twentieth-Century Period," in *Encyclopedia of Mormonism* 2:630.

108. J. Reuben Clark memorandum, 21 Sept. 1956.

109. *April 1959 Conference Report . . .* (Salt Lake City: The Church of Jesus Christ of Latter-day Saints, 1959), 91–92.

110. Ernest L. Wilkinson diary, 4 Dec. 1959, Marriott Library; *Condensed Financial Report to the Corporation of the President* [12 Apr. 1961] for summary from 1950 to 1960. The above diary entry said that the Budget Committee announced "the Church last year had spent \$8,000,000 in excess of its income," which leaves the impression that he referred to 1958. However, the Financial Department reports show that deficit in 1959, which means Wilkinson's diary reference to "last year" referred to the year that was just ending—December 1959.

111. L. Brent Goates, *Harold B. Lee: Prophet & Seer* (Salt Lake City: Bookcraft, 1985), 381.

112. *Condensed Financial Report to the Corporation of the President* [20 Dec. 1962]; Goates, *Harold B. Lee*, 382.

113. Gottlieb and Wiley, *America's Saints*, 101–02, 135; Ernest L. Wilkinson diary, 6 Mar. 1963.

114. G. Homer Durham et al., *N. Eldon Tanner: His Life and Service* (Salt Lake City: Deseret Book Company, 1982), 208.

115. Durham, *N. Eldon Tanner*, 257, "He was noted for being the guiding genius behind Church investments and finances . . ."

116. Durham, *N. Eldon Tanner*, 208–09.

117. Ernest L. Wilkinson diary, 29 Mar. 1966.

118. Ernest L. Wilkinson diary, 6 Jan. and 3 Feb. 1965, 16 Apr. 1969.

119. Alan Blodgett interviews on 29–30 Aug. 1992.

120. Those "financial controls" are summarized by Edgley and Edling, "Finances of the Church," in *Encyclopedia of Mormonism* 2:509.

121. "Ward Teachers' Message for June, 1945," *Improvement Era* 48 (June 1945): 354. In his negative review of Anson D. Shupe's polemic, *The Darker Side of Virtue: Corruption, Scandal, and the Mormon Empire*, Mormon sociologist Armand L. Mauss criticized Shupe's use of this 1945 ward teaching message "without mentioning that the president of the Church immediately repudiated it." See Mauss, "The Darker Side of Scholarship," *SUNSTONE* 15 (Nov. 1991): 54. Mauss was referring to the letter George Albert Smith wrote to Unitarian minister J. Raymond Cope 7 Dec. 1945, in part, "the passage quoted does not express the true position of the Church," as published in "A 1945 Perspective," *Dialogue: A Journal of Mormon Thought* 19 (spring 1986): 38. However, President Smith's conciliatory view was in a private letter to a Protestant minister, while the general Church membership received no such information from the *Improvement Era* or any of the general conference addresses George Albert Smith gave from 1945 to his death in 1951. Therefore, contrary to Mauss, it is legitimate for Shupe and anyone else to regard this 1945 statement ("when our leaders speak, the thinking has been done") as officially published and unrettracted by LDS church headquarters. The 1945 statement has been expressed in a variety of ways by general authorities during the last two decades, including the version by President N. Eldon Tanner, widely regarded as a liberal: "When the prophet speaks the debate is over." See Tanner, "The Debate Is Over," *Ensign* 9 (Aug. 1979): 2. This was an extended endorsement of an earlier statement ("When the prophet speaks, sisters, the debate is over") originally made by Elaine Cannon, Young Women's general president, in "If We Want to Go Up, We Have to Get On," *Ensign* 8 (Nov. 1978): 108.

122. Marvin S. Hill, *Quest for Refuge* (Salt Lake City: Signature Books, 1989).

123. For extensive discussion of these characteristics, see chapters "Theocratic Beginnings," and "The Kingdom of God in Nauvoo, Illinois," in Quinn, *Mormon Hierarchy: Origins of Power*, 79–103, 105–41; also chapters on "Post-1844 Theocracy and Public Office," "Partisan Politics," "A National Force, 1970s–1990s," and "Church Finance and Businesses" in Quinn, *Mormon Hierarchy: Extensions of Power*.

124. Reprinted in "Church at Fortune 500 Level," *Salt Lake Tribune*, 30 June 1991, A-4, A-5; see also *Encyclopedia of Mormonism* for articles on Business, Broadcasting, Bonneville International Corporation, Deseret Book Company, Deseret Industries, *Deseret News*, Distribution Centers, Farms Management Corporation, Hospitals, KSL, and LDS Foundation.

125. For example, Sheri L. Dew, *Ezra Taft Benson: A Biography* (Salt Lake City: Deseret Book Co., 1987), 416, noted that Temple View Farms controls "the Church's properties in Hamilton, New Zealand."



INTERRUPTIONS

I almost interrupted
when the white magpie
with black accents
returned and leaned
on the restaurant window
for minutes near my hands.

I'd been told that when
a bird, insect, animal,
breaks its pattern—you know:
the day has cracked like china,
the world sprung a leak,
someone died to you. Beware.

More white than black, hawk size,
it only drew my eyes, yet hard
enough—almost—to halt the flow
of postponed words, rising plans.
I didn't know, even finding white cars
and dark police: unattended death.

He left on an undrawn breath
while his cat erupted and the magpie
flew off like nothing. I only knew
it was time to meet my son, who vanished
to a vigil by the body. Here we offered
shattered words beside that stillness.

We meant love and goodbye, already flown.

—LINDA SILLITOE