

≈ Chapter 32 ≈

A PLAN TO GET OUT OF DEBT

“It is the delight of my soul to be honest.”¹

As the Latter-day Saints worked to complete the House of the Lord in Kirtland, Church leaders were anxious to simultaneously avoid debt and finance the growing Church of Jesus Christ. Shortly after Joseph Smith first arrived in Kirtland, leaders of the young Church met and agreed on what would become the “Law of the Church,” a list of the commandments that directed the behavior of Church members. This law included an unpublished directive warning them about contracting debts with the world. (See chap. 10.) Subsequent revelation acknowledged this concern but clarified:

It is said in my laws, or forbidden, to get in debt to thine enemies;

But . . . as ye are agents, ye are on the Lord’s errand; and whatever ye do according to the will of the Lord is the Lord’s business.

And he hath set you to provide for his saints in these last days, that they may obtain an inheritance in the land of Zion. (D&C 64:27–30)

Thus, although the preferred condition was to avoid debt altogether, according to revelation, debt was permissible when it became necessary to carry out the will of the Lord, presumably both as a Church and as families. Although speculation and luxury purchases such as carriages and fine clothing were not specifically forbidden, Kirtland members apparently considered going into debt for them as prohibited.

Debt for the Church as an institution grew incrementally as leaders sought to publish materials, foster economic growth, and, especially, build their sacred structure. When Ira Ames took over the books of the Building Committee, he found them in “complete confusions [sic]”; and the actual cost of the House of the Lord in terms of materials, labor, and the sacrifice of other opportunities was never known for certain.² Despite uncertainties about total cost, the building clearly incurred expenses much more significant than those initially antic-

ipated. Cost estimates range between \$30,000 and \$100,000 with the actual cost probably reaching a little over \$40,000.³

In addition to the costs in dollars, members also paid a high cost in terms of effort and sacrifice. Many had parted with “even the necessities of life” to build the edifice⁴ When John Taylor commented on the subject in 1855, he noted:

It cost the martyr Prophet Joseph and his brother Hyrum, and their revered and honored father and hundreds of dead and living Saints, many many days of toil, labor and anxiety, who labored on its walls in the midst of poverty reproach and almost the lack of everything—the widow, the orphan, the halt and lame, all contributing their mite to build a Temple to the God of Israel, that there might be a place for him to communicate with the children of men. Stalwart men labor’d on that Temple with nothing but mush and milk to live upon and in many instances, barely bread & water untill their knees trembled with weakness.⁵

Joseph Smith worked hard physically as a foreman in the stone quarry and as a laborer on the walls in addition to providing direction to as many as fifty workmen who frequently looked to him for instructions on the layout and character of the building. Not surprisingly, when Joseph Smith dedicated the sacred edifice, he acknowledged, “We have done this work through great tribulation; and out of our poverty we have given of our substance to build a house to thy name” (D&C 109:5). Since members donated at least part, if not most, of the time they spent on construction, their heroic contributions significantly lowered the cost for the building and added substantial equity to a structure worth much more than its actual cost in dollars.

In addition to donating much of the labor, members donated clothing for workers and land to help fund the construction. Some members also loaned significant amounts of money to help fund the construction. These donations and loans were a great comfort to Joseph Smith who clearly worried about mounting debt as construction continued. Joseph wrote in his private journal in his own hand on September 23, 1835, when the building was still known as the House of the Lord or the Stone Chapel: “Brother Noah, Packard. Came to my house and let the Chappel Committee have one thousand dollers, by loan, for the building the house of the Lord; Oh may God bless him with an hundred fold! even of the <things of> Earth, for this ritious act. My heart is full of desire to day, to <be> blessed of the God, of Abraham; with prosperity, untill I will be able to pay all my depts; for it is <the> delight of my soul to <be> honest. Oh Lord that thou knows[t] right well! help me and I will give to the poor.”⁶

Early in the construction process, a newspaper reported that \$10,000 had been spent on the building. Members had already donated \$7,182,⁷ generally in small gifts from many people, to meet most of these cots. As the project progressed, some donors contributed substantial amounts. Vienna Jaques gave \$1,400 and Artemus Millet \$1,000.⁸ According to John and Eliza Tanner’s descendants, the Tanners had made an enormous contribution toward construction—an estimated \$13,000 in gifts and an additional \$30,000 in loans.⁹ During the dedication of the temple, many “strangers” also came to the meeting and joined

the members in freely donating three large tin pans full of gold and silver at the beginning of the service for a total of \$960 in donations.¹⁰

A project that relied so heavily on donations was vulnerable to setbacks. Mary Ann Angell Young disappointedly reported to her husband, Brigham: “There was a man that joined the Church not long since Sined [signed an agreement to pay] one thousand Dollars for the House he proved a wolf in sheeps cloathing he had no money to give.”¹¹ When the edifice was finished, John Corrill estimated that the Church “found itself something like fifteen or twenty thousand dollars in debt, or near as I can recollect.”¹² Although this total may have included debts for property, additional construction projects, publication expenses, and other activities, later legal records suggest that the Building Committee still owed \$13,290.50 to outsiders when the House of God was finished and well may have owed other sums in unpaid loans to members.¹³

On Sunday, March 27, 1836, Joseph Smith dedicated their impressive temple for use. Although built by a handful of poor settlers, it was the jewel of northeastern Ohio. Thirty-seven-year-old Roger Orton and his thirty-two-year-old wife, Clarissa (“Clary”), gave up trying to summarize their impressions of the temple and wrote simply to Clary’s father, “I cannot Begin to Discribe the Buty of this Fine Bilding.”¹⁴ Painted in bright colors, it was visible for miles atop its bluff. Two massive olive-green doors led into the interior. A polychrome tower sported a well-crafted weathervane on top of the building. Earth-red-painted shingles protected the roof; and most stunning of all were the stucco walls, tinged a light cobalt blue, sparkling with shards of glass and porcelain, and set off with dark painted lines to create the impression of cut and polished blue-gray granite. Imported panes of glass glistened in the windows. Inside the building were “ancient curiosities, writings, paintings, and sculpture,” adding to the ornate building.¹⁵ In addition to Egyptian mummies and documents, portraits of prominent men and women adorned the walls. Since Brigham Young paid B. Sangiovanna, a “Sculptor” fee, the building may also have contained statuary, although no descriptions of any have survived.¹⁶ Carpets purportedly from England (but more likely from Scotland, where America’s best carpets were made) covered the floors; and red velvet topped the series of pulpits on the main floor. The Latter-day Saints stretched themselves immensely to finish such an elaborate structure.

Although the Saints exerted great efforts to provide exquisite building and ornamental materials, the most cherished story—that they smashed their best china to mix with the wall stucco—is not true. Ceramic shards were available by the basketful scattered in refuse heaps around Kirtland—as in every American town.¹⁷ Elmeda Stringham Harmon recounted how, at age eight, she “with other little children, gathered bits of glass and broken dishes which were broken up quite fine and mixed with the mortar used in plastering the temple.”¹⁸ Artemus Millet took what he called “old crockery and glass” and ground it into the stucco to get the blue tinge.¹⁹ Thirteen-year-old Briant Stringham and his eleven-year-old brother Jeremiah (Jerry) joined other boys in gathering wood to stoke the fires that helped dry the plaster during the winter cold.²⁰ It is not clear how the story first developed that Kirtland’s Saints broke their best china for the temple walls. Some minor repairs to the plaster were carried out in 1887, and the original plaster was entirely removed in the 1950s



Temple, Store, and Bank.

The store that Lyman Johnson and John Boynton built in Kirtland stands behind the Kirtland Temple. It is visible between the edge of the Kirtland Bank/Deposit Office and the Kirtland Temple. Community dances were held in the store, the largest privately owned building in the township. Photography by W. A. Faze, ca. 1870. Courtesy LDS Church History Library.



Kirtland Temple, 1883–1884.

The Kirtland Temple experienced a revival of interest with the RLDS General Conference held there during the second week of April 1883. During February and March 1884 the Reverend Clark Braden, a Disciple of Christ minister, and RLDS Presiding Bishop Edmund L. Kelley held a series of sixteen debates in Kirtland. This photograph dates to those exciting years. Courtesy LDS Church History Library.



Temple Office.

Oral tradition identifies this office off the main foyer of the Kirtland Temple as the office where N. K. Whitney, as bishop, met with those in need and pursued his daily duties. Photo by Fellowcraft's Studio, Albany, New York, 1920. Courtesy LDS Church History Library.



Kirtland Temple Interior.

Russ Bean stands between his missionary companions at the Melchizedek Priesthood pulpits in the Kirtland Temple, where priesthood keys were restored April 3, 1836. Photograph by the Willard Bean Family, 1917. Courtesy LDS Church History Library.

and replaced with new material. The earliest stories that I have found that the Saints intentionally broke their best china to put in the plaster began to appear in the 1930s.

The building could not accommodate in a single dedicatory service everyone who had helped with the construction, and so the dedication continued over five days, beginning Sunday, March 27, and ending Thursday, March 31. Three days after the last dedication Joseph Smith and Oliver Cowdery experienced one of the many remarkable epiphanies that were part of the Kirtland experience. Hundreds of members were worshipping in the House of the Lord. As part of the service, the large canvas “veils” that separated the pulpits from the congregation and divided the room into segments were dropped. Joseph and Oliver prayed before the main pulpits, during which, they reported, Moses, Elias, Elijah, and the Savior appeared to them and delivered important priesthood keys. Joseph related the experience to his clerk who recorded the vision in his journal²¹ but the remarkable experience was not published in Joseph Smith’s lifetime or shared widely with the membership.²² The experience was described in Joseph Smith’s journal as having taken place “in the Lords House” and was the last entry made.²³ However, Joseph Smith apparently understood that this experience had fulfilled the promise made by the Savior that he would come to his temple (D&C 36:8); and soon after the experience, the House of the Lord in Kirtland became widely recognized as a temple of God.

The day before Joseph Smith and Oliver Cowdery’s epiphany and two days after the building was dedicated, the leadership of Frederick G. Williams & Co., the firm that printed the Doctrine and Covenants, a hymnal, and other works significant to the restoration, met on April 2, 1836, in the printing office located in the upper room of the schoolhouse facing Whitney Street, just behind the temple. The members of this firm—Frederick G. Williams, William W. Phelps, Oliver Cowdery, John Whitmer, and Joseph Smith—needed “to devise ways & means to discharge the debts” incurred both from their publishing projects and those related to building the temple.²⁴ They released William W. Phelps and John Whitmer from the company without replacing them, thus separating the Missouri members of the firm from the Kirtland members. The remaining four members divided the responsibilities. Frederick G. Williams and Sidney Rigdon were to bring in “outstanding claims of the firm and such other means as they may deem most proper to discharge the company debts.”²⁵ Joseph Smith and Oliver Cowdery were to serve as “a board or committee whose duty it shall be to raise all the money they can in righteousness for the mutual benefit of the said company or firm.”²⁶

Thus while Williams and Rigdon were principally responsible for collecting outstanding debts from unpaid newspaper subscriptions or books purchased on credit, Joseph Smith and Oliver Cowdery bore the greater responsibility of finding new sources to meet outstanding debts. They would initially do this by asking members for additional donations. “As soon as the above plan was settled, he [Joseph] and O. Cowdery set out together, and their success was such in one half day, as to give them pleasing anticipations.”²⁷ This response is all the more extraordinary given the generous offerings just donated at the temple dedication. Two days after the meeting, Joseph and Oliver joined the Temple Building Committee (still consisting of Reynolds Cahoon, Hyrum Smith, and Jared Carter) in urging “the brethren of

the Church of the Latter-Day Saints” to give heed to Lyman Wight who had an “accurate knowledge [of] Zion and her present situation”—meaning that he could report on current conditions in Missouri and give sound advice “relative to temporal matters.”²⁸

After this initial responsiveness, however, other potential donors proved less generous. As a result, Oliver Cowdery, brought a series of cases against seven individuals during May and June and Joseph Smith brought one more on June 16 to the Kirtland High Council, charging some with unchristianlike conduct and rebuking the stingy for not helping their own families, the poor, and the Church in general. The June 16, 1836, case focused on one well-off individual who was “charged by Joseph Smith Junr. with a want of benevolence to the poor and charity to the Church.” Joseph brought in a number of individuals to give testimony about assisting the poor in the community.²⁹ Joseph Smith as “the accuser called Brother Whitney to say whether the Church was not poor, he [Whitney] answered yes.” Bishop N. K. Whitney testified that not bearing one’s portion of the burden of helping the poor was a complaint “pretty general in the Church.”³⁰ Jared Carter “being one of a committee to build the Lord’s House” noted “loud calls have been given for the rich to assist the poor” and Leonard Rich testified that “the poor have generally been the most forward to assist the needy.” Other individuals at the meeting agreed that many refused to contribute with the result that fund-raisers “could more easily get two dollars from a poor man than one from the rich.” Frederick G. Williams lamented during that meeting: “The Church [is] poor, Zion [is] to be built and we have not means to do it unless the rich assist, & because the rich have not assisted, the heads of the Church have to suffer and are now suffering under severe embarrassments and are much in debt.”³¹

After testimony had been given, Sidney Rigdon rose and summarized “the law of God upon the subject of property, showing clearly that it is the duty of the saints to offer their all to the will of God for the building up of the Kingdom & for the sustenance of the poor, of property, life & all that he possesses, & he that is not willing to make this sacrifice cannot be considered a saint of the Most High God & [is] unworthy of the fellowship of the Saints.”³² After this meeting, Joseph Smith and Oliver Cowdery shifted their efforts from seeking donations to devising ways to use their combined resources to earn more money to meet the community’s needs.

The dominant market town in the region was Painesville, fourteen miles from Kirtland. In 1836 the entire county had \$91,175 in merchant capital and \$50,000 of it was in Painesville.³³ The two major newspapers were printed in Painesville. It had the only stagecoach, the only hat shop, the only bank, and the only iron foundry. It had many of the largest stores in the county able to bring in items unavailable elsewhere. A telling measure of its affluence is that Painesville residents were taxed for \$600 worth of pleasure carriages while not another township in the county was taxed for a single one.³⁴

Kirtland’s Latter-day Saint community had drawn converts who had a variety of industrial skills; and as their community sought to foster this human capital, they competed for business with local nonmembers like Grandison Newell or the Loud and Lyman mills. Their impact was also felt in nearby Painesville. One effort that began at about the same time as the June 16 discussion on poverty in the Church was an expanded effort to open

more stores in Kirtland and the surrounding community in order to sell more goods to the growing local market. Hyrum Smith, Jared Carter, and Reynolds Cahoon had opened a store the previous year as part of the Temple Building Committee's efforts to fund construction of the Kirtland Temple, and presumably it had done well enough that Joseph Smith sought to duplicate its success. "This same season" (meaning the early summer of 1836), Ira Ames, the clerk in the Building Committee store, recalled, "in consequence of the honorable conduct of the 'Building Committee' in paying up the Merchants of Buffalo, Hyrum and Oliver received a recommend from the Merchants in Buffalo to the Merchants of New York, and went to New York and bought forty thousand dollars worth of goods and got them to Kirtland before winter [1836–37] set in."³⁵ Although Ames may have appraised the goods purchased by their retail, rather than their wholesale, value, these purchases still probably more than doubled the Church's existing debt. These goods were divided between two stores—one in Kirtland and the other in Chester.

It is extremely difficult to sort out business interests or other economic activities carried out as private enterprises from endeavors that the Church organized, managed, or owned. N. K. Whitney & Co. paid taxes for the Peter French farm while it was part of the United Firm; but when that institution was dissolved, Whitney stopped paying its taxes while city lots sold from French farm property still went to fund Church interests. (See chap. 33.) The sawmill built on Whitney property was known as the "Mormon sawmill" and viewed as a Church enterprise by members.³⁶ Bishop Whitney, however, retained ownership of the land on which the sawmill was built. Joseph Smith later noted when speaking of his Kirtland properties: "The farm was given me by the Church . . . and according to righteous principles it belonged to me or the Church."³⁷ Complicating matters further, it is not clear what Joseph Smith or other Kirtland members meant when they talked of "Church" ownership. Clearly in Joseph's case he considered his farm property to which he held deed as "Church" property.

On February 17, 1834, a standing high council was organized in Kirtland that represented the Church in Kirtland and the surrounding regions of Ohio. On February 14, 1835, the Three Witnesses were assigned the task of selecting "twelve men from the Church as apostles to go to all nations, kindred[s], tongue[s] and people."³⁸ Ten of the twelve selected were ordained to their position the same day. Parley P. Pratt was ordained the following week on February 21, 1835, and his brother, Orson, was ordained a short time afterward. However, when Lyman Johnson and John Boynton, two of the Twelve, opened a store in Kirtland the following year (chap. 33), it was viewed as a private enterprise. But when Parley P. Pratt and John Goodson began a mercantile partnership with \$500 worth of goods, apparently as an effort to help fund publication of a second edition of the Book of Mormon, it was considered a Church effort.³⁹ This lack of clarity in documentary sources about ownership may in fact represent Kirtland members's views that Church and private efforts overlapped considerably.

For example, although the Kirtland store is listed in a later property deed as the "Joseph Smith Variety Store" and Joseph Smith managed the operation, it was apparently considered a Church-owned enterprise as was the Chester operation, managed by Sidney

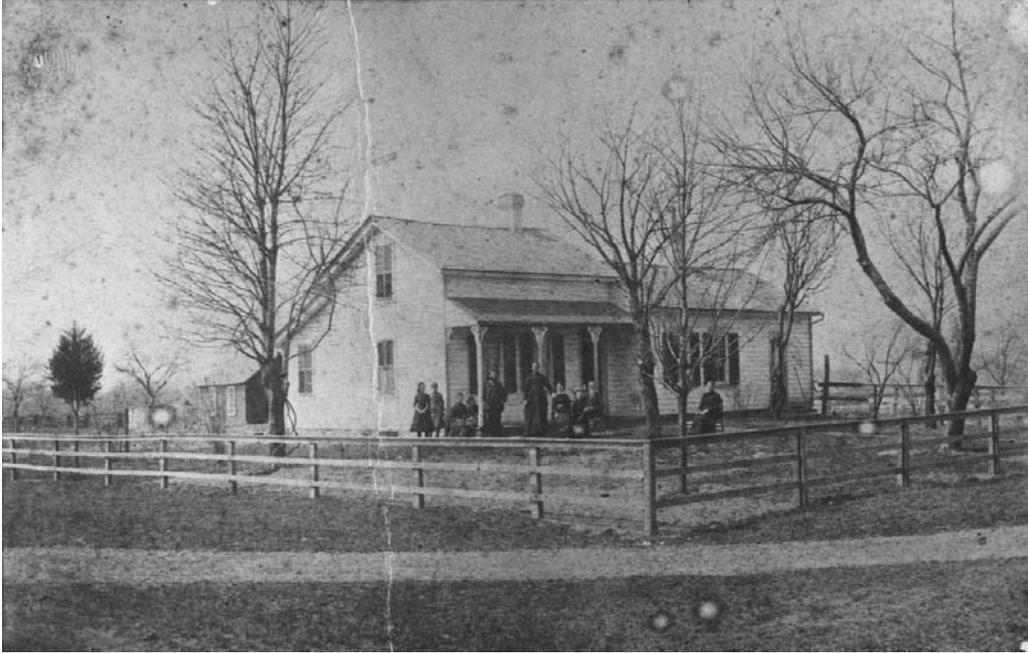


Joseph Smith's Kirtland Home.

In this home, Joseph Smith had a large meeting room (visible as the rear addition to the home) where he organized the Quorum of the Twelve and where his children attended school. The remodeled schoolhouse on the left was brought on the property to replace a barn, demolished before this photograph was taken, of which Joseph dreamed the night before his death. The McFarland family, positioned in front of the home, owned the property for several generations. Photograph ca. 1880. Courtesy Community of Christ Archives.

Rigdon and others.⁴⁰ During the summer of 1836, Joseph Smith had Truman Angell build or remodel a store on the lot across from his (Joseph's) home for a mercantile to sell goods to Kirtland's residents.⁴¹

Rigdon, Smith, Cowdery, & Co., led by Sidney Rigdon, Hyrum Smith, and Oliver Cowdery, opened a second store on the town square in Chester, serving Latter-day Saints in that village and the southern end of Kirtland Township.⁴² One observer noted, "Last week I passed through Kirtland, and I was astonished to see that a city had sprung up since I was there last March. . . . Most of the farms between the centre of Kirtland and the centre of Chester they [the Mormons] own. They also own a large store in Chester, and do business under the firm of Rigdon, Smith & Co.; they trade on a large scale, and make market for everything that can be raised about here. . . . [T]heir village will undoubtedly be incorporated as a city next winter."⁴³ A nonmember visiting Kirtland encountered Joseph Smith "up the street, marking goods, forty wagon-loads of merchandise having been received from the East the previous day."⁴⁴



Home of William and Rosannah Marks, Kirtland.

Ownership of several Church properties were transferred to Marks as Kirtland's economy collapsed. Named Bishop N. K. Whitney's agent in September 1837, he sold large tracts of land to help settle the Church's outstanding debts in the community. Photo, n.d., courtesy LDS Church History Library.

Significant business growth already accompanied rapid population growth in Kirtland. When Orson Hyde used the *Messenger and Advocate* to describe Kirtland's industries in July 1836, obviously to encourage in-migration, he listed numerous enterprises: "We have one public inn or tavern, three stores of dry goods kept by our brethren, and two by other people, making five in all, and quite a number of mechanics of different occupations, all of which find constant employ."⁴⁵ At the main intersection, N. K. Whitney, who had been in the dry goods business for more than a decade, continued to run his white store, while Pratt and Goodson's store operated at least long enough that they could begin printing the second edition of the Book of Mormon that fall. Reynolds Cahoon, Jared Carter, & Co. ran the Temple Building Committee "shop at the old stand" a few dozen feet east of the N. K. Whitney store where Jenkins Salisbury had previously operated a blacksmithy. The two "other" stores were operated by non-Latter-day Saints, J. W. and W. W. Oakley, whose store had \$1,500 worth of merchandise, and Harpin Riggs who also had \$1,500 worth of merchandise. In addition to dry good stores, the "Kirtland Emporium of Fashion" opened next to Oliver Cowdery's office near the temple and I. G. Bishop sold stovepipes out of his home. Leonard Rich and Roger Orton kept a meat market while others sold leather, chairs, iron plows, and produce—virtually everything a Kirtland settler needed.⁴⁶ Town butchers apparently did well as "their fences were strewn with sheep skins drying in the sun."⁴⁷

Even with the substantial debt under which the Latter-day Saints labored, prospects looked good during the summer of 1836. As a community, they owned large tracts of surveyed and subdivided land, significant equity in the most impressive building in the region, and substantial stores of commodities worth much more in booming Ohio than their initial cost at the terminus of the Erie Canal in Buffalo. Their well-timed expansion came during a sharp rise in economic growth in Ohio accompanied by the recent completion of major elements of the state's canal system.

Hyde continued: "A steam saw-mill 35 by 60, designed for two saws is being erected in this place. It is calculated that the engine will have sufficient power to warrant the attachment of other machinery to it, as the circumstances and necessities of the inhabitants shall require."⁴⁸ Hyde did not clarify that a Church-owned sawmill was already in operation. Before the remodeling of the sawmill, the original operation contained a work space on an upper floor for window glazing and wood turning, which is likely where much of the finish work done for the Kirtland Temple took place.⁴⁹ Such finishing reduced the weight from the wood, making the materials easier to transport, and taking advantage of water-powered lathes at the mill for more efficient production.⁵⁰ The planned refitting for steam power would make this sawmill even more efficient.⁵¹ The economic opportunities were enticing.

However, as the Church-owned stores opened for business, a fissure developed in the Saints' apparently unified economic effort. In addition to the Church store that Joseph Smith managed, Lyman Johnson and John Boynton opened the most significant merchandising effort in town. Heber C. Kimball wrote skeptically: "Lyman E. Johnson and John F. Boynton, went to New York and purchased the amount of 20,000 worth of goods, and entered into the mercantile business, borrowing considerable money from Polly Voce and other Saints in Boston and the regions round about, and which they have never repaid."⁵² This sum was enough to have paid off most of the remaining Church debts owed to non-members if it had been used for that purpose. Disapprobation was not universal, for Orson Pratt sold a line of iron stoves using space in the Boynton, Johnson & Co. store.

Expectations mounted of economic expansion and rising prosperity; but during the summer of 1836, salaries began to drop and the availability of money noticeably declined. When Jonathan Dunham, for example, first came to Kirtland in 1831, he continued to charge his New York wage of \$1.00 a day to frame a house. By 1834 he was earning \$1.25 a day in an expanding housing market. However, even though more individuals than ever bought farms and built homes in Kirtland in 1836, Dunham had dropped back to charging only \$1.00 a day, typically paid in potatoes or other produce. The decline intensified until, by October of 1836, he made only 75 cents a day.⁵³ Workers who were less skilled than Dunham were forced to accept a ham or other goods as payment. Many sought work in neighboring towns where there was money to lend for construction and where workers could be paid more readily. In Kirtland "money was [so] scarce. That, almost to a man, they [Kirtland residents] wanted to borrow," commented Oliver Olney.⁵⁴

Along with declining salaries, households had less money than was typical for similar communities since many of the men participated in Mormonism's massive proselyting efforts. "The Saints were very poor," recalled Brigham's brother Joseph many years later to

a correspondent. “Many of the Elders had been absent on Missions. Had spent their time [preaching] and their families in their absence had consumed their substance and money was very scarce.”⁵⁵

As a result, members increasingly bought on credit. Brigham Young, for example, owed money on a pair of “panterloons” or trousers at a local shop.⁵⁶ Joseph Smith’s parents had operated a store in Vermont, and he had helped his siblings run the family business of selling gingerbread and drinks on muster days in Palmyra. These experiences presumably gave him some expertise in selling goods. Caleb Peck, an Ohio neighbor, considered the Latter-day Saints “a disreputable lot, the very *scum* of creation,”⁵⁷ but his assessment of Joseph’s financial abilities was more complimentary.

[I] remember Joe Smith well . . . was a very fine looking man viewing him with full face—but not as good looking from a profile view. He was a hard worker, wrote considerable [through his scribes] + enjoyed the fullest confidence of the sect. He was a very entertaining man—[unreadable] interest an audience in a remarkable degree—and was quite popular with those who had dealings with him. He was close in money matters—could drive a sharp bargain—always having the advantage on his side. He was nevertheless a friend to the poor + needy + many a weary foot sore traveller has been the recipient of his bounty—He was very temperate in his habits rarely indisposed—and usually in an excellent humor.⁵⁸

Given Joseph’s desire to help the needy and his habitual generosity, he may have supplied the poor from his store’s shelves from time to time or occasionally extended credit without much hope of repayment. But comparison with other mercantiles of the period suggests that his store did not depart markedly from customs of the time. Store owners rarely worked behind the counters of their stores all the time; and with the many demands on Joseph’s time, he almost certainly had a clerk who handled daily transactions, although no such clerk is identified in surviving records.⁵⁹

One way to assist the poor was to help build the community’s economic infrastructure. Many gathering members sold their property elsewhere at discount prices and arrived in Kirtland unable to buy land at the high going rate; this factor compounded their poverty because they no longer had means to earn a living except by working for daily wages. Furthermore, the poor generally joined the Church more frequently than the rich, which meant a steadily rising level of poverty among Kirtland’s Saints. Soon the combined priesthood quorums of the Church, in a meeting presided over by Joseph Smith, accused congregations in other locations of “sending their poor from among them to this place, without the necessary means of subsistence.”⁶⁰ By the fall of 1836, the Saints shared a general expectation that the prophesied gathering was not just a spiritual gathering of Israel but a literal one that would include “every nation, kindred, tongue and people under the whole heaven”—a clear boon to land investors properly prepared for the influx of members.⁶¹ Helping this growing number of the faithful poor arriving in Kirtland acquire property at a reasonable rate would not only attack the roots of their poverty but assist the Church as well by bringing in additional income through the land sales.

This growth in Latter-day Saint business activity, accompanied by the increased population of converts expanding their community, coincided with a “spirit of speculation” as enterprises of all sorts sprang up along the canals, all around Cleveland, and throughout the Western Reserve—particularly along the shores of Lake Erie in communities similar to Kirtland.⁶² This enthusiasm for expanding markets was part of a national trend, but it especially flourished in western states where settlers continued to arrive by the wagonload from the eastern seaboard, attracting investors who outbid each other to get additional property on credit.⁶³ This speculation spurred a lending boom.

The U.S. Constitution reserves to Congress alone the power to create money which, in the 1830s, the Treasury Department issued as gold and silver coins (specie). In addition to this legal tender, businesses of all kinds commonly lent money in the form of banknotes that they printed individually and which were used much like promissory notes. Recently scholars have compared these banknotes to credit cards (and even to internet purchases) because they fostered virtual economic transactions without the use of actual money.⁶⁴ These banknotes were backed by very small amounts of specie and large amounts of less liquid forms of capital such as land, grain, cotton, canals, industries, books, or even sandstone. This collateral, in theory, could be sold for specie; and if an individual wanted specie in exchange for his banknotes, he could trade the printed paper in for gold and silver at any institution that would accept it but especially at the institution that had issued the note. Financial experts at that time considered the ability to exchange banknotes for specie as “one of the greatest practical improvements which can be made in the political and domestic economy of any State. . . . Such convertibility was [considered] a complete check against over issue.”⁶⁵

Banks in particular made a business of issuing notes as a means of providing short-term loans, although they were not the only lending institutions. As economic speculation and general economic optimism spread widely in the Western Reserve and throughout the United States, “paper and speculation . . . were heartily approved by many westerners”; banks, canal companies, gristmills, and other companies printed notes, in the process fueling rising land investments.⁶⁶

In 1837 Michigan allowed banks to operate without charters and introduced “free banking”—meaning that banks would operate as market forces directed rather than as government oversight boards dictated. This procedure led to the transformation of American banking over the next two decades. In 1836, however, states regulated all banks through charters issued by state legislatures that authorized their business activities. Many lending institutions simply operated without charters; however, the existence of a charter had a psychologically reassuring effect. Those unfamiliar with the character of the lenders or with the institution’s financial backing were more likely to take the notes and circulate them across the country if it had a charter.

State government also partially regulated how much money chartered institutions could lend; and major newspapers published the trade value of their banknotes along with warnings about forged notes that had appeared in circulation. Thus, chartered institutions were safer defenses against fraud and a better protection for borrowers and users of their

notes than their non-chartered competitors. In addition, in early 1837, the federal government had a surplus of money and announced that it was returning millions of dollars to the states to invest in local economic growth by distributing money to citizens as loans through chartered banks.

During the late 1820s and into the 1830s, Ohio implemented laws to limit the operation of unchartered banks, but citizens continued to circulate banknotes obtained from the state's many unchartered businesses then in operation. This legislation was still relatively untested in the court system as of 1836, resulting in considerable uncertainty about these laws' ultimate interpretation and implementation. Typically, banks operated for some time as unchartered entities, thus developing a proven track record which the state legislature appraised in deciding to issue a charter.

Unchartered businesses that issued banknotes could make a good income by charging interest on the loans the banknotes represented. They could also make money through fostering growth for their other activities, such as selling the property that backed their notes at higher prices than would be possible if potential customers could not borrow money to buy the land. In a growing economy, issuing banknotes fueled industrial growth. Thus, even businesses chartered for other activities frequently engaged in lending activity. In northeastern Ohio, as growth continued unabated, "some companies were chartered by the legislature for manufacturing and mercantile purposes and proceeded to flood the country with their notes and others issued them in quantity without any charter."⁶⁷

According to Harvey Rice, a nineteenth-century historian of Ohio who lived and wrote during the Mormons' residency in Kirtland, most of these institutions "were born of speculation" and arose principally to promote development by "speculations in Western lands" platted and sold in imagined cities

which had no existence except as traced on paper or elaborate maps. The streets were generally laid out at right angles, and of liberal width. Corner lots were regarded as exceedingly desirable, and were estimated, bought, and sold at fabulous prices. . . . The craze grew in intensity, and many banks exhausted their entire capital in loans to influential land-speculators. Stringency in the money-market followed, yet speculation ran wild. Corner lots in imaginary cities continued to advance. A single fifty-dollar bill, which had been marked, was known to have been the identical first payment made in the purchase of some dozens of unimproved city lots by different individuals in Ohio City within the course of a single month. In fact, the one fifty dollar bill became about as well known to the citizens as the town pump or church-steeple.⁶⁸

Kirtland, and all the communities surrounding it, used banknotes printed and issued by the Bank of Geauga in Painesville. Thus, if someone in the community wanted to borrow money, he had to go to Painesville. This bank monopolized all lending activity in the region and, hence, indirectly all growth and investment.

During 1836–37, Kirtland's Latter-day Saints took an uncharacteristically pessimistic view of the booming economy as virtually the whole nation joined in property speculation. Warren Parrish accused Joseph Smith of predicting that the nation's financial institutions

“should be laid in ruins.”⁶⁹ Kirtland residents, hearing this prediction, would naturally think of the Bank of Geauga, since it was distributing the money used both locally in Kirtland and regionally.

Fifty-three miles south of Kirtland in January 1837, citizens started the Cuyahoga Falls Real Estate Association (without seeking a charter) and began issuing banknotes—specifically to free themselves from dependence on Bank of Geauga notes.⁷⁰ Cuyahoga Falls citizens had experienced growth similar to Kirtland’s although less dramatic. The village had grown from 375 to 1,250 people in the previous three and a half years; and community leaders complained that the lack of capital was restricting economic growth: “In each of the last two years, there have been erected about one hundred houses. The last season there would have been nearly double that number built” if there had been sufficient currency to foster business. They saw the Bank of Geauga as lending money to Painesville speculators and ignoring legitimate investment opportunities in Cuyahoga Falls.⁷¹ William H. Perrin, a local historian, in 1881 summarized the history of the Cuyahoga Falls Real Estate Association: it was their “great embarrassment for want of a currency, which led to the adoption of a plan for issuing notes in the similitude of bank notes, upon the basis of real estate for security. But it was soon abandoned as a failure, causing loss to some.”⁷² The loss was not crippling, since the directors went on to lead productive and prominent lives.

Serving on the Bank of Geauga’s board of directors were Grandison Newell, who owned business interests in Kirtland and regionally, Reuben Hitchcock, then a judge in Painesville and later prosecutor of the Kirtland Safety Society’s banking officials, and Peter Hitchcock, who sat on the state Supreme Court in Columbus. All three had strong financial incentives to maintain their monopoly and promote speculative enthusiasm in the region, particularly in 1837 when they were involved in their own major speculative investment program.

Joseph Smith noted retrospectively, “At this time the spirit of speculation in lands and property of all kinds, which was so prevalent throughout the whole nation, was taking deep root in the Church.”⁷³ It took deep root in part because the speculative spirit was widespread among the membership but also because it captured the interest of several Church leaders, although it is not always possible to identify which leaders and which members promoted excitement about land investments. Joseph Smith later complained that others were quick to include him among those caught up in excitement and therefore blamed him for resulting troubles as though he were “the sole cause of those very evils I was most strenuously striving against.”⁷⁴ Joseph’s concern that others credited him as the “sole cause” suggests that, in hindsight, he recognized his own inadvertent contribution to the problem even as he attempted to “strenuously” counter the “spirit of speculation.” He never clarified in what ways he may have fostered speculation or how he sought to counter it, but he clearly expected the financial institution that grew out of the struggles to control speculation, to create economic prosperity for all, especially the poor, and to channel member’s investments toward accomplishing good.

Joseph Smith’s love for his associates and desire for them to live near him may have contributed inadvertently to what some members perceived as pressure to acquire property

in the area near the temple that would become Kirtland City. Brigham Young recalled “a circumstance [that] transpired in Kirtland in 36” which may have happened about this time:

I recollect we was riding down the country. Joseph had a fine black horse and finally I got a fine black horse and there was Brother Williams and other brethren and Brother Frederick G. Williams, Joseph’s second counselor, was with us. Brother Williams lived out on what is called the Flat. Those that have been in Kirtland know what I am talking about. Brother Joseph lived on one of the bluffs close to the temple. Joseph, talking, says he: “Brother Frederick, I wish you would come on the hill and live with the folks.” He [Williams] said, “I can’t do it.” . . . and soon Joseph said [again], “Brother Williams, I wish you would come and live on the hill with the folks.” “I can’t do it.” He said this three or four times. Finally, he [Joseph] turned on him and said: “Poor man, I am sorry for you. Poor man, it is lamentable.” And began to pity Brother Williams—that he could not go on the hill and build a house where the folks lived. Frederick [then] turned around and said, yes, I can. I could not build a house on the hill but now you can. Why? Because it got into his mind that he could. But while it was not there not in his mind, he could not build it. I [Brigham] built a house there. Hadn’t the first 50 cents to begin with.⁷⁵

Cyrus Smalling, who sat as a member of the Kirtland High Council, described: “All the heads of the church, got lifted up in pride, and they imagined that God was about to make them rich, and that they were to suck the milk of the Gentiles . . . and then they would make the whole church rich.”⁷⁶ He specifically cited Luke Johnson and John F. Boynton as examples of this attitude but implied that the perception was widespread. Boynton and several members of the Johnson family were among those who believed that “the time had arrived for the Lord to enrich them with the treasures of the earth.”⁷⁷ Their expectations were justified to a certain extent. The Latter-day Saints were in a good position to take advantage of the growing interest in land since, in the spirit of gathering, a number of those coming to Ohio’s Western Reserve were newly converted Latter-day Saints, and their expected arrival could help fund the increasing financial demands on a growing Church. It made good economic sense for Kirtland’s members to invest in land to sell to incoming members rather than allow others to profit from the immigration.

Expectations of a steadily growing population in Kirtland fostered plans for an expanded city. More than seventy of Kirtland’s citizens formally signed an expansion of the original 1833 plat of the city in the summer of 1836, increasing the size of the proposed Kirtland City from one square mile to two. These plans were formalized in early 1837 when the revised plat was entered into county records. However, plans for this eastern border of Zion were apparently much larger than the formal plat recorded by the county. According to Wilford Woodruff, conversations about the city included a larger region. “Steam boats will come puffing into the city,” he recorded in his journal. “Our Goods will be conveyed upon railroads from Kirtland to many places & probably to Zion.”⁷⁸

The expectation of a railroad may have developed during the dedication of the Kirtland Temple when Jedediah M. Grant “prophesied there would be a railroad built from

Kirtland to Jackson County, Mo. within ten years.”⁷⁹ Although it seemed incredible at the time and Grant’s words were recalled by a second party, more miles of track were, in fact, laid in 1836 and 1837 in Ohio than all the miles of canals then within the state. Within ten years, goods could indeed be sent by railroad from Fairport Harbor and Cleveland all the way to Missouri. The hope for steamboats may have come from competition with Painesville, which, in September 1837, taxed \$3,900 in “steam boat stock.”⁸⁰ These hopes took pictorial form in 1837 on Kirtland Safety Society banknotes; the three-dollar note depicted a steamship and train, while one-dollar notes showed a train passing through a farming landscape.

In anticipation of this expanded city, Lyman Johnson and John Boynton used part of the \$20,000 they borrowed from Polly Voce (also Vose/Vosi) and other Boston members to fund their store. They also purchased large tracts of land on credit, dividing the land into smaller lots to sell new immigrants.⁸¹ This local rise in speculative ventures became obvious to everyone within the community. Ebenezer Robinson left on a mission June 2, 1836, and returned during the first week of July to find that, after his five-week absence, “a great change had taken place in the Church, especially with many of its leading official members. A spirit of speculation was poured out. . . . Some farms [in Kirtland Township] adjacent to Kirtland [Flats] were purchased by some of the heads of the Church, mostly on credit, and laid out into city lots, until a large city was laid out on paper, and the price of the lots put up to an unreasonable amount, ranging from \$100 to \$200 each, according to location.”⁸²

In addition to a desire to protect members from outside speculators, there was also a desire by some to protect them from becoming part of the trend. “We were grieved to see the spirit of speculation that was prevailing in the Church” in 1836, wrote Heber C. Kimball. “Trade and traffic seemed to engross the time and attention of the Saints.”⁸³ In this setting, they sought to create some kind of institution “with a view to controlling the prevailing sentiment and directing it in legitimate channels.”⁸⁴ This effort would also help meet the needs of poor families which were “crowding in upon us, and are compelled to purchase [land] at any rate; and consequently are thrown into the hands of speculators, and extortioners.”⁸⁵ On December 22, 1836, “the authorities of the Church” met under the direction of Joseph Smith and announced, “Our houses are all full, and our lands mostly occupied, except those houses that do not belong to the Church, which cannot be obtained without great sacrifice.”⁸⁶ By “great sacrifice,” these men likely meant the high prices then current for land throughout the entire region.

As they considered these issues and also searched for means to pay their own debts, a Brother Burgess convinced Joseph Smith, Hyrum Smith, Sidney Rigdon, and Oliver Cowdery to leave Kirtland on July 25 in search of money that Burgess claimed had been abandoned in a house in Salem, Massachusetts. While in Salem, Joseph received a revelation on August 6, 1836: “Concern not yourselves about your debts, for I will give you power to pay them” (D&C 111:5). Although the revelation did not offer any details, during the trip to Salem, perhaps after receiving this revelation, Joseph and those with him first seriously considered establishing a bank to raise money.⁸⁷

In addition, Oliver noted that the Farmer's Hotel where they stayed in Buffalo was filled with "the return of land speculators" who had bought land out west and were heading back home, waiting to make a handsome profit. He noted "how easily the wealth and pride of men can be made to vanish" as he visited the charred remains of New York City's recently burned stock exchange but added: "There is money yet in Wall street, and 'Draper, Underwood,' and others, ready to help incorporated bodies to plates and dyes, to make more."⁸⁸ Draper and Underwood were actually two different firms that represented the idea of printed money to Americans. Oliver gave no indication that he would soon commission Underwood's company to produce plates to print their own Kirtland banknotes, but he seemed interested in observing the investment activity.

Church leaders had already purchased some property from Peter French in 1833 that would serve as the center for their planned city. But the continuing gathering made it clear that they would need additional property. It is not clear exactly when they decided to establish a bank and acquire land; but Joseph Smith and his companions returned from Massachusetts on September 12 or 13 with a clear sense of direction.⁸⁹

Since the men returning from Salem did not describe their intentions, their plans must be deduced from subsequent activities. They apparently planned to follow the standard pattern of using less liquid capital as support for banknotes issued by an institution. In their case, Church leaders had large tracts of property and would purchase much more. This land would serve as security for the banknotes. Nineteen-year-old George A. Smith, who was a member of the Seventies Quorums and attended school in Kirtland during the fall of 1836, described their approach: "The brethren under the direction of the Prophet had established a bank in Kirtland, the paper to be redeemed by specie, and secured by real estate."⁹⁰

Joseph Smith played a key role in these deliberations. "The prophet had conceived a plan of instituting a Bank, with a view of relieving their financial embarrassments," explained Joseph Young.⁹¹ In addition the institution would help meet precisely the concerns leaders had about spiritual influences and the needs of the poor. Wilhelm Ritter Von Wymetal, who published a hostile treatment of Mormonism in 1886, had a general sense that the institution was expected to also serve a spiritual purpose: "The bank was founded in 1836. Its origin dates from Joseph's idea to secure to all the Saints 'inheritances,' which they should possess in this life and in the other."⁹² The Saints' relief from debt was not to come directly through transferring loans to the bank; rather, the bank would foster investing in real property that would allow the Church to earn its way out of debt by shifting from trying to bring in income through seeking donations or merchandising to earning money through land investment which would also help meet the needs of the poor. The property was not to be given away to the poor, however. "Instead of receiving their 'inheritances,' the Saints had to buy them," Von Wymetal explained.⁹³ The Bank of Geauga was not funding enough growth in Kirtland, so, like other regional communities, the Saints living in Kirtland "at last decided that a city could not prosper without a currency of its own," as Oliver Olney put it.⁹⁴

Therefore, on September 14, a day or two after Joseph Smith, Sidney Rigdon, Hyrum Smith, and Oliver Cowdery returned from Salem, the firm of Smith, Rigdon & Cowdery, that had operated the Chester store for part of the year, bought thirty-nine acres of farmland from a Latter-day Saint, Hiram Dayton.⁹⁵ Dayton had been driven from Parkman, Ohio, by persecution after joining the Church and had lost \$4,500 as a result.⁹⁶ William Draper, a twenty-nine-year-old farmer, also bought 13.25 acres from Dayton on September 13 and sold it to Joseph Smith on September 14.⁹⁷ These initial purchases were apparently made with cash. However, store goods were quickly used to purchase additional property.

The stores operated by Church leaders in the region competed against each other and did not draw in as much outside business from the rest of the county as the Painesville stores. In addition, scarce resources in Kirtland may have made it difficult for those who received store credit to pay. As credit became tighter and some individuals could no longer get credit in Joseph's Church-owned store, they impugned the Prophet and left the Church. Brigham Young, preaching in Salt Lake City in 1852, drew a dramatic scenario of Joseph's reaction for his audience: "'Well,' says Joseph, 'these goods will make the people apostatize; so over they go; they are of less value than the people.' . . . In this way it is easy for us to trade away a first-rate store of goods, and be in debt for them."⁹⁸ Young sometimes used hyperbole to make his point, and this seems to have been such a case as he chastised members in Utah for doing the same thing. Giving credit was typical for stores. Brigham himself, in 1836, had purchased a pair of "panterloons" on credit in Kirtland. His use of "trade away" to describe what happened to the store goods did not mean that Joseph gave away all \$20,000 worth of goods to the poor as much as it reflected the Church's withdrawal from merchandising.

However, he made it clear that there was some expectation that Joseph, running a Church store, would make goods more accessible than typical stores: "Joseph goes to New York and buys 20,000 dollars' worth of goods, comes into Kirtland and commences to trade. In comes one of the brethren, 'Brother Joseph, let me have a frock pattern for my wife.' What if Joseph says, 'No, I cannot without the money.' The consequence would be, 'He is no Prophet,' says James. . . . After a while, in comes Bill and sister Susan. Says Bill, 'Brother Joseph, I want a shawl, I have not got the money, but I wish you to trust me a week or a fortnight.' Well, brother Joseph thinks the others have gone and apostatized, and he don't know but these goods will make the whole Church do the same, so he lets Bill have a shawl."⁹⁹ Cyrus Smalling, who lived in Kirtland at the time, agreed that goods were sold on credit: "They had sold to their poor brethren, who were strutting about the streets in the finest broadcloth, and imagining themselves rich, but could pay nothing."¹⁰⁰ Neither Young nor Smalling suggested that all or even most of the goods were given out on credit or that eventually these debts were not paid. However, the effort to sell small goods in a store was likely not as profitable as selling large tracts of land in a rising real estate market, since most of the goods were eventually traded for land.

Joseph traded \$10,000 in store goods as a down payment to buy David Holbrook's twenty-five-acre farm at \$400 an acre.¹⁰¹ He also gave more than \$7,000 in merchandise to

Jacob Bump, apparently in October 1836,¹⁰² as a down payment for more than a thousand acres of Bump's Kirtland property.¹⁰³

This transfer of goods for land suggests that the debts incurred to buy the goods eventually came to represent debt for land and cannot be construed as evidence that the Church store in Kirtland was unprofitable. However, with the transfer of goods Joseph Smith's Kirtland store closed, its inventory exhausted. The Chester store survived for at least another year, since the tax collector levied a fee in 1837 for \$2,500 in goods. The Chester store may have done reasonably well since it competed only against Austin Turner's smaller shop.¹⁰⁴

After they traded their goods for land, Hyrum Smith, Brigham Young, and others continued to buy land for the Church on credit.¹⁰⁵ (See chap. 33.) It was these land purchases in addition to the credit received from New York lenders for the store goods purchased for Joseph's store (now traded away) instead of debt for temple construction or publishing activities that brought them "in debt for their farms and for goods bought in New York," according to New York newspaperman Frederic Mather.¹⁰⁶ Since some of these purchases were not recorded in the land deed records, it is not clear how many were made.

However, known purchases suggest that they bought large tracts for substantial sums. Thirty-two year old William Miller, a convert of two years who had just arrived in Kirtland, and three of the four Smith brothers—William, Don Carlos, and Joseph—went back to Peter French, who had sold Joseph Coe property for the Church in 1833, and bought an additional large tract of farmland on credit for \$11,777.50.¹⁰⁷ During the first ten days in October, leaders purchased over \$36,595.70 in property on credit, the period of most intensive purchases.¹⁰⁸ At that point, the identifiable debt for store goods and land associated with Joseph Smith, who was presumably acting for the Church, amounted to more than \$50,000. Sometimes the deeds specified arrangements of specified payments at regular intervals. However, when sellers required cash instead of accepting purchases on time, these loans would have come through the Bank of Geauga, putting profits on the loans in the hands of Painesville financiers and placing pressure on Kirtland officials to move forward with their own institution.

❧ NOTES ❧

¹Dean C. Jessee, ed., *The Papers of Joseph Smith: Vol. 2, Journal, 1832–1842*, 41.

²Ira Ames, *Autobiography and Journal*, n.p.

³Truman Coe, "Mormonism," 4, estimated the cost of construction almost a year before the temple was finished at \$40,000 while, at the same time those building it were estimating a \$20–30,000 cost. After the temple was complete, other contemporary observers continued to estimate its cost as \$40,000. John Corroll, *A Brief History of the Church of Christ of Latter-day Saints (Commonly called Mormons)*, 21; Christopher Crary, *Pioneer and Personal*

Reminiscences, 33; James H. Eells, Letter to Brother Levitt, April 1, 1836, published as “By No Means Men of Weak Minds,” in William Mulder and A. Russell Mortensen, eds., *Among the Mormons*, 86–88; *History of Geauga and Lake Counties*, 246. It is not clear if these contemporary estimates were influenced by Coe’s premature estimate or if each individual derived his figures independently; however, Caleb M. Peck, “About the Mormons,” estimated the cost of the temple at about \$45,000, suggesting the general understanding was that this figure was roughly correct. When a group of former Latter-day Saints and their neighbors sought to rent the Kirtland Temple to operate “an Independent University,” their circular noted that the students would meet in the temple “which originally cost Fifty Thousand Dollars.” E. Hale, Letter to Mr. J. Taylor, March 16, 1855. Almost twenty years after the temple was finished, George A. Smith, March 18, 1855, *Journal of Discourses*, 2:213, estimated the cost at “not less than one hundred thousand dollars.” He does not explain how he derived this figure and may be including the expenses of the Kirtland Safety Society’s collapse and other associated costs. Fawn Brodie, *No Man Knows My History*, 189, estimated the cost at \$70,000, also with no explanation of how she derived this estimate. Elwin C. Robison, “The Cost of the Kirtland Temple,” 6, examined known costs for several similar buildings erected during the same period and concluded, “An estimate of approximately \$30,000 for temple construction would be reasonable.” This estimate does not include the building’s fine decorative elements, such as more expensive paints, imported glass and carpets, sculpture, and paintings. Including these elements would put Robison’s estimate closer to those given by contemporary observers.

⁴Coe, “Mormonism,” 4.

⁵John Taylor, Letter to Christopher Dixon, April 27, 1855.

⁶Jessee, *The Papers of Joseph Smith*, 2:39–41.

⁷“The House of God,” *Messenger and Advocate* 1, no. 10 (July 1835): 147–48.

⁸Elwin C. Robison, *The First Mormon Temple: Design, Construction, and Historic Context of the Kirtland Temple*, 99. Since Artemus Millet and Lorenzo Young completed the exterior plastering for an estimated \$1,000, Millett may have counted his labor as part of his donation. Lorenzo Young, “Lorenzo Dow Young’s Narrative,” 43, recalled: “We soon had the materials and fixtures on hand to make the mortar. In a short time the finish was being put upon the walls. I made a suitable tool and, before the mortar was dry, I marked off the walls into blocks in imitation of regular stone work. When the finish was on I commenced penciling. It was then the last of November, and the weather grew colder.”

⁹Robison, *The First Mormon Temple*, 99. Little documentation of these donations survives to confirm family recollection, and it is likely they represent contributions over an extended period since they would have covered virtually the entire cost of the temple themselves. John and Eliza Tanner clearly contributed to construction since they purchased just under 99.5 acres in Kirtland for \$400 and sold it thirty-four days later to the Temple Building Committee for \$1,200. The committee in turn sold the property three months later for \$1,500. Geauga County Recorder, Deed Records, John Tanner to Smith, Cahoon, & Carter, 22:236. If the Tanners had not received money for their land, then the gift of \$1,100 in property may have been part of what the family remembered. This was the case with other land transfers such as Eliza R. Snow’s property that appears in the deeds as a purchase from Isaac Hill for \$200 even though she later recalled that the Temple Building Committee gave her the land as a gift (despite her protestations) in exchange for a large cash donation made toward construction. Eliza R. Snow (Smith), *Biography and Family Record of Lorenzo Snow*, 4.

¹⁰Dean C. Jessee, ed., *Personal Writings of Joseph Smith*, 205 note 219.

¹¹Mary Ann A. Young, Letter to Brigham Young, Kirtland, August 31, 1835.

¹²Corrill, *A Brief History of the Church*, 46.

¹³Gordon A. Madsen, “The Impact of Litigation against Joseph Smith and Others on the Kirtland Economy,” 12. Other historians have estimated that around \$13,000 in debt remained when the temple was finished but without providing precise figures. Richard Lyman Bushman, *Joseph Smith: Rough Stone Rolling*, 329; Brodie, *No Man Knows My History*, 189. These figures are known because they represent later lawsuits for unpaid bills but do not include loans—such as members who arranged payment in another fashion or who elected to make a gift of their loan.

¹⁴Roger Orton and Clarissa Bicknell Orton, “Letter to Father Calvin Bicknell,” February 1837, in Laurence B. Johnson, ed., *The Pines Letters*, 21.

¹⁵James H. Kennedy, *Early Days of Mormonism: Palmyra, Kirtland, and Nauvoo*, 159; see also Promissory note to Mead, Stafford & Co. of New York that mentions the sculpture, paintings, and other curiosities.

¹⁶Brigham Young Account Book, July 27, 1837.

¹⁷Richard W. Young, “In the Wake of the Church,” 105–8, recorded visiting Kirtland in 1883 en route to a mission; he found broken pottery shards marking the site of the abandoned home site of his grandfather, Brigham Young. During the 2001 Kirtland archeological investigations by LDS Church History Museum staff, we recovered numerous boxes of broken ceramics from a single period garbage site.

¹⁸Elmeda Stringham Harmon quote in Maybelle Anderson, *Appleton Milo Harmon Goes West*, 168–69.

¹⁹Artemus Millet, quoted in Robison, *The First Mormon Temple*, 155.

²⁰Nathaniel George Stringham, ed., *Briant Stringham and His People*, 85.

²¹Jessee, *Personal Writings of Joseph Smith*, 217–18.

²²Although no sources outside Joseph Smith’s own journal mention this experience at the time, Mary Ann Winters, “An Autobiographical Sketch . . .,” later recalled: “During this time we were constant attendants at meetings in the temple, and I can especially remember the fast-meetings, and can recall at this day the great power and good spirit that were experienced on those occasions . . . And after the close of one of the meetings, mother took me to the stand and showed me the place on the pulpit where the Savior had stood when He appeared to the Prophet, and where afterwards Moses and Elias came and delivered the keys for the gathering of the Saints (Israel), and the redemption of the dead.” This anecdote suggests that there may have been some knowledge of a visitation by heavenly beings in the temple among Kirtland members at the time.

²³Jessee, *Personal Writings of Joseph Smith*, 217.

²⁴Kirtland High Council, Minutes, April 2, 1836.

²⁵Ibid.

²⁶Ibid.

²⁷Jessee, *The Personal Writings of Joseph Smith*, 2:217.

²⁸Kirtland High Council, Minutes, April 4, 1836.

²⁹Ibid., June 16, 1836.

³⁰Ibid., June 16, 1836.

³¹Ibid.

³²Ibid.

³³Geauga County Recorder, Tax Records, 1837, 275. Chardon had \$8,800 in merchant capital. Kirtland fit comfortably with most of the neighboring communities with \$1,875 in merchant capital. Chester had \$1,800, Russell and Newbury each had \$1,500, and Auburn had \$1,650. Four communities had no merchant capital, and several had less than \$1,000.

³⁴Ibid.

³⁵Ames, *Autobiography and Journal*, 15. N. K. Whitney and Hyrum Smith served as purchasing agents for the Temple Building Committee, traveling to Buffalo on October 7, 1835. Since Whitney had a long-term business relationship with Buffalo merchants, he likely arranged for the initial purchases using his good name and credit. It was common practice during the period to use the good reputation of an associate or supporter to acquire the first loan and build one's own reputation. A "new firm" under typical lending standards, would have borrowed money at a significantly higher interest rate than an established firm. Gary Gorton, "Reputation Formation in Early Bank Note Markets," 346–97. They likely acquired many of the temple's interior furnishings on this trip. Oliver Cowdery and Hyrum Smith made another buying trip to Buffalo in June 1836, followed by a third trip to New York City in October 1836, during which they probably acquired the plates for printing the Kirtland Safety Society notes, which were apparently available in November. (See discussion below.) Ames, *Autobiography and Journal*, 15, remembered that Hyrum and Whitney purchased forty thousand dollars worth of goods; Brigham Young, October 9, 1852, *Journal of Discourses*, 1:215, recalled twenty thousand dollars worth of goods purchased for Joseph Smith's store, a figure confirmed by Promissory note to Mead, Stafford & Co. of New York.

³⁶Orson Hyde, "To the Saints Abroad," 349.

³⁷*History of the Church*, 6:608–11.

³⁸Kirtland High Council, Minutes, February 14, 1835; Parley P. Pratt, *Autobiography of Parley P. Pratt*, 118–22.

³⁹Geauga County, Tax Records, 1837, Parley Pratt and John Goodson.

⁴⁰Although there are no contemporary references that specifically identify these stores as Church owned, the context in which they were established and the individuals assigned to operate them suggest that they were viewed as Church entities. A collection of surviving documents for these stores were given the group name, "New York Bills Belonging to the United Firm" and are catalogued in the Helen Fleming Collection at the LDS Church History Library. "United Firm" had been the name under which the Church had conducted business in Kirtland before temple construction began in earnest. It is not clear if "New York Bills" was a contemporary title to the documents produced or was added later. It appears, however, that the title was provided by those who produced the documents. Confirming the assessment that these enterprises were considered Church stores rather than the stores of Joseph Smith, Hyrum Smith, Sidney Rigdon, or Oliver Cowdery is a note written by Joseph F. Smith to John Taylor after visiting Kirtland in 1878. Joseph F. Smith listed the buildings his tour group visited including "the building used for the 'Church Store,'" a structure different from that "used by Whitney and Gilbert as a store," which he also visited. Joseph F. Smith, "Letter to President John Taylor, September 17, 1878."

⁴¹In a number of instances, property deeds do not seem to fit the historical record. This is particularly the case with Joseph Smith's property that he argued Kirtland residents were attempting to steal from him and of which he (or his heirs) indeed lost ownership after his death. The store property likewise evidences a different scenario in surviving deed records than is indicated in surviving historical accounts. Property deeds suggest that Alpheus Russell, an original member of Isaac Morley's Family organization, acquired the land from the Carrel family and sold it to Lowell Goodman on October 31, 1836. Goodman sold the land on the same day to Jacob Bump. Geauga County Recorder. Deed Records, Alpheus Russell to Lowell Goodman, and Lowell Goodman to Jacob Bump, both on October 31, 1836, and both recorded in 23:448. Jacob sold the land to his son Augustus on April 13, 1848. Geauga County, Deed Records, Jacob Bump to Augustus Bump, April 13, 1848, G:260. These deeds, however, do not explain the lawsuit against Joseph Smith for that property, which will be discussed in the forthcoming volume of the Joseph Smith Papers on legal documents. Like the property

on which Joseph Smith's Kirtland home stood, there is ample evidence, including historical references and tax records, that he legally owned the property and used it during the late 1830s. However, the property deeds do not acknowledge ownership.

⁴²Geauga County, Deed Records, Hiram Dayton to Smith & Rigdon & Cowdery, September 13, 1836, 22:305, #397A; Geauga County, Tax Records, 1837, 57–58.

⁴³“Mormonism in Ohio,” Letter, *Yankee Farmer and Portland News* 3, no. 5 (February 4, 1837). In this account the “village” referred to was not the larger Kirtland Township but the smaller area platted around the temple where building lots were surveyed and laid out so individuals could buy property on which to build homes. It was this smaller area, originally one square mile and expanded to two square miles, that residents expected to become Kirtland City.

⁴⁴William H. Leffingwell, “The Mormon Bible,” quoted in Kennedy, *Early Days of Mormonism*, 137. Leffingwell's late account, which dates from 1885, differs both from primary sources and also from the physical and material culture artifacts in a number of instances, but his mention of forty wagons of goods seems consistent with the amount of merchandise available for a \$20,000 loan.

⁴⁵Hyde, “To the Saints Abroad,” 349.

⁴⁶Geauga County, Tax Records, 1837, lists the names of Kirtland's business owners under the taxes paid for merchant capital. Although very few copies of the *Northern Times* published in Kirtland have survived, advertisements in its issue of October 2, 1835, 4, represent some of these industries.

⁴⁷Peck, “About the Mormons.”

⁴⁸Hyde, “To the Saints Abroad,” 349, mentions two mills in Kirtland with a steam-powered mill apparently under construction. However, later property records, first-hand accounts, and archeology confirm that the original water-powered mill built by Joel Johnson just off Stony Brook was modified into a steam-powered mill as Orson Hyde described. V. Garth Norman, “Kirtland Sawmill.” Likely, this mill did not work well during the 1830s. See Marcus Bicknell, Letter, January 1838, in Johnson, *The Pines Letters*, 26, in which he calls the steam sawmill a failure.

⁴⁹Norman, “Kirtland Sawmill.” See also V. Garth Norman, “Newel K. Whitney Home, Summer Kitchen.” These reports provided an initial summary of the investigation. Final reports have not yet been completed. Because I participated in these archeological investigations, I am largely relying on my own perceptions of the investigation with verbal input from the primary investigators (V. Garth Norman, T. Michael Smith, and Donald L. Enders) for these descriptions. Archeology at the sawmill site uncovered several chisels, two files, lots of window glass (including some stacked plate glass), several turned items (including a wood medallion that matches those found on the Kirtland Temple pulpits), and an iron stove. The stove indicates an enclosed working space, separate from the lumber-cutting area that would have needed to be open to allow for the entrance of logs and the exit of sawn lumber. Many of these items had fallen in the millrace and were pushed into the mud, an anaerobic environment that preserved them in exceptional condition. The chisel still maintained a sharp edge.

⁵⁰Shifting to steam power added to the Latter-day Saints' economic resources. The steam-powered mill operated for another fifty years. Its owner in the early 1840s, John Coe, sold the land, property, and some equipment; “1 Hub Lathe, 1 Broom Lathe, 1 Grindstone, 1 Boring machine + 10 bits, 3 buzz Saws frame + fixtures and all the bands in the shop.” Lake County (Ohio), Deed Records, John Coe to Aaron Smith and quit-claim deed to Nathan Corning, June 14, 1848, F:555.

⁵¹The Mormon sawmill apparently burned down before 1842 since archeology carried out by the staff of the LDS Church History Museum suggests that slag from a nearby iron foundry was dumped on the site at

that time. However, parts of the mill continued in use until the early 1870s when Latter-day Saint visitors to Kirtland and noticed “the skeleton of a superannuated engine and its contrivances half buried in a heap of ashes—the shed that covered it having recently burned to the ground” and identified it as the site of “the Mormon saw mill at the foot of Temple hill.” Horace Whitney (pseud. Iago), “A Visit to Kirtland,” November 16, 1877, 27. The Lyman and Loud grist mill and sawmill were also reworked after the Mormons left and serve for long, productive years. Stephen T. Storm, born in the county in 1817, joined with a Mr. Carroll in buying the mills from Lyman and “Lord” (sic, obviously Loud). Storm and Carroll refitted the flour mill with “modern” machinery. *History of Geauga and Lake Counties*, 62. This grist mill was “one of the best mills in northern Ohio”; and another grist mill built by Martin Mitchell, with its overshot water wheel twenty-two feet in diameter, also operated in Kirtland for a brief time farther south along the river. “Of Interest to All, Chair Factory,” *Painesville Telegraph*, February 19, 1909, 4. Carroll and Storm, like their predecessors, were later credited with building the mills on the site, but in fact, only repaired and maintained it, and rebuilt the dam along the river. “Kirtland,” *Northern Ohio Journal*, May 1, 1875, 3. Later the mills were owned by A. P. Squires who installed a steam boiler and engine in the grist mill to run its mechanisms. Hadden, *Scrapbook*, n.d., 12. The sawmill had evidently outlived its usefulness; and after the railroad came through the area, it was torn down about the same time the grist mill burned down. Although the Mormon sawmill played an important role in the construction of the Kirtland Temple and the building up of Kirtland, its role in Kirtland’s early days was soon forgotten. The archeological investigation of the Kirtland Flats carried out by staff of the LDS Church History Museum included careful study and preparation before searching for the foundations of the early ashery. Digging ten feet west of where they finally found the ashery foundations, the excavation team began uncovering a portion of what turned out to be a sawmill. This was the first indication of a sawmill on the Whitney property.

⁵²Heber C. Kimball, “Extracts from the Journal of Heber C. Kimball,” August 2, 1841, 494.

⁵³Jonathan Dunham, Account Book, entries for 1831–36.

⁵⁴Oliver H. Olney, *The Absurdities of Mormonism Portrayed*, 4.

⁵⁵Joseph Young, Letter to Lewis Harvey, November 16, 1880.

⁵⁶Brigham Young, Account Book, 1836–46, 2.

⁵⁷Peck, “About the Mormons”; emphasis his.

⁵⁸*Ibid.* Lucia A. Goldsmith, “Rigdon, the First Mormon Elder,” visiting Kirtland, described Joseph Smith as “a tall spare man.”

⁵⁹For example, although members of the Temple Building Committee had fewer responsibilities and more available time than Joseph Smith, they employed Ira Ames as the clerk in their store. Ames, *Autobiography and Journal*, 15.

⁶⁰*History of the Church*, 2:468.

⁶¹John Whitmer, writing under the pseudonym of “W.,” “Communications,” *Messenger and Advocate* 2, no. 12 (July 1836): 369, 374. During the major economic downturn called the Panic of 1837, immigration to Ohio and other western states virtually stopped. However, preaching in Kirtland reassured members that the gathering of the faithful would continue. Mary Fielding, Letter to Mercy Fielding, October 7, 1837, commented: “President Rigdon said in his last discourse *here*. they will gather and Earth and hell combined cannot hinder them for *gather they will*”; emphasis hers.

⁶²Noah Webster, *American Dictionary of the English Language*, s.v., speculation, defines it as the act of buying land or goods with the expectation that they would rise in price. This property was then sold for a profit “as distinguished from a regular trade” where profit was made through the difference between wholesale and retail prices.

⁶³Marvin S. Hill, C. Keith Rooker, and Larry T. Wimmer, *The Kirtland Economy Revisited: A Market Critique of Sectarian Economics*, 16–24, argue convincingly that Kirtland’s increase in land prices was due to an influx of immigrants. Land prices rose throughout the Western Reserve over the same period due to similar continuing immigration, but perhaps they were also fostered by speculation as local investors anticipated future immigration.

⁶⁴Howard Bodenhorn, visiting professor, Yale University, email to Mark Staker, October 28, 2006.

⁶⁵William M. Gouge, *A Short History of Paper Money and Banking in the United States*, ix. For banking practices at the time, see George Tucker’s 1839 *The Theory of Money and Banks Investigated*.

⁶⁶Robert V. Remini, *Andrew Jackson and the Bank War: A Study in the Growth of Presidential Power*, 20.

⁶⁷Samuel P. Orth, *A History of Cleveland Ohio*, 1:642.

⁶⁸Harvey Rice, *Pioneers of the Western Reserve*, 159–60. Rice’s claim that banks exhausted their entire capital in loans did not mean that banks loaned every cent they had but that they had loaned all of the portion of capital that they were legally allowed to make available. They were required to retain a portion of their capital in their vaults. Nathan Appleton, *Paper Currency, and the Banking System of Massachusetts: With Remarks on Present High Prices*, 3–5.

⁶⁹Warren Parrish, Letter to the Editor, February 5, 1838.

⁷⁰William Henry Perrin, *History of Summit County*, 473–74.

⁷¹Margaret Manor Butler, *A Pictorial History of the Western Reserve, 1796 to 1860*, 134; Perrin, *History of Summit County*, 473–74.

⁷²Perrin, *History of Summit County*, 473–74.

⁷³"History of the Church," *Millennial Star* 16, no. 1 (January 7, 1854): 11.

⁷⁴*Ibid.*

⁷⁵Brigham Young, Sermon, November 12, 1864, 11; reproduced in Appendix: Sermons.

⁷⁶Cyrus Smalling, Letter from Kirtland, March 10, 1841, 13.

⁷⁷Heber C. Kimball summarizing the views of John Boynton and the Johnsons as quoted in Jeni Broberg Holzapfel and Richard Neitzel Holzapfel, eds., *A Woman’s View: Helen Mar Whitney’s Reminiscences of Early Church History*, 88.

⁷⁸Scott G. Kenney, ed., *Wilford Woodruff’s Journal, 1833–1898*, April 6, 1:134.

⁷⁹The American Anti-Mormon Association, *Sword of Laban*, 2; see also Ebenezer Robinson, “Items of Personal History of the Editor, No. 3” *The Return* 1, no. 6 (June 1889): 90.

⁸⁰Geauga County, Recorder, Tax Record, 1837, 302.

⁸¹Dean C. Jessee, ed., “The Kirtland Diary of Wilford Woodruff,” 399; see also Holzapfel and Holzapfel, *A Woman’s View*, 88–89; Andrew Jenson, ed., “John F. Boynton,” 53.

⁸²Ebenezer Robinson, “Items of Personal History of the Editor,” *The Return* 1, no. 7 (July 1889): 104.

⁸³Heber C. Kimball, Journal, quoted in Holzapfel and Holzapfel, *A Woman’s View*, 88–89

⁸⁴*Ibid.*, 89.

⁸⁵“Minutes,” *Messenger and Advocate* 3, no. 4 (January 1837): 443.

⁸⁶*History of the Church*, 2:469.

⁸⁷Although there is no direct evidence that the trip to Salem, Massachusetts, included discussions about banking, a close reading of Oliver Cowdery’s letters suggests that banking was at least considered, although no firm plans developed. Three days before Joseph received the revelation in Salem, Oliver Cowdery wrote an August 3 letter describing their experiences traveling through New York. He emphasized the significance of

their plans to build Kirtland and reinforced the positive connections among a rail system and a well-ordered city with wide streets by noting how “wickedness and robbery” walked along the Erie Canal and among the “irregular, narrow and crooked” streets of Albany. At the same time he praised how the train “propels you at a good speed, say one mile in two and a half minutes” or a fast 24 miles an hour. Oliver Cowdery, “Dear Brother,” *Messenger and Advocate* 2, no. 12 (August 3, 1836): 373–75.

⁸⁸Ibid., 375.

⁸⁹Jessee, *The Personal Writings of Joseph Smith*, 389–90.

⁹⁰George A. Smith, November 15, 1864, *Journal of Discourses*, 10.

⁹¹Joseph Young, Letter to Lewis Harvey, Letter, November 16, 1880.

⁹²Wilhelm Ritter Von Wymetal, *Joseph Smith the Prophet, His Family and His Friends: A Study Based on Facts and Documents*, 35. Von Wymetal listed James McGuffie and a “Webb and wife” as the “vile apostates” he specifically sought out for information on the Kirtland bank for his exposé on Mormonism. Since McGuffie did not join the Church or move into Kirtland until a couple of years after the Latter-day Saints left Kirtland and there is no evidence that the unidentified Webb or his wife lived in Kirtland or had first-hand information about Joseph Smith’s thought process when he established the bank, they likely shared little with Von Wymetal but hearsay and speculation. However, the general outline of Von Wymetal’s narrative fits primary sources. His sources knew the general details of Kirtland’s bank collapse but significantly confused the chronology.

⁹³Ibid.

⁹⁴Olney, *The Absurdities of Mormonism Portrayed*, 4.

⁹⁵Geauga County, Deed Records, Hiram Dayton to Smith & Rigdon & Cowdery,” September 13, 1836, 22:305, #397A.

⁹⁶Dayton, who was baptized by Joseph Smith in 1832, noted: “My persecutions were so heavy that I could not live there long [in Parkman]. My friends and neighbors destroyed my property, and twice laid plans to take my life. When I left Parkman with my wife and nine children, I was forced to sell my farm for \$500. It was sold three years later for \$5,000. Hiram Dayton, “Sufferings and Loss of Property of Hiram Dayton and Family,” May 1878, typescript in my possession.

⁹⁷Geauga County, Deed Records: Hiram Dayton to William Draper Jr., September 13, 1836, 23:24, #398; and William Draper Jr. to Joseph Smith Jr., September 14, 1836, 22:428, #398A.

⁹⁸Brigham Young, October 9, 1852, *Journal of Discourses*, 1:215.

⁹⁹Ibid.

¹⁰⁰Smalling, Letter, March 10, 1841, 14.

¹⁰¹Alfred Holbrook, *Reminiscences of the Happy Life of a Teacher*, 223.

¹⁰²For the dating of the Bump transaction, see “New York Bills Belonging to United Firm.” This collection includes a document headed “Kirtland Oct. 1836 for J. Bump of H. Smith & Co.” It includes a list of bills for goods totaling \$17,738. This document appears to be a list of items purchased at 13 percent interest through various New York businesses by “H. Smith & Co.,” which may have been Hyrum Smith and N. K. Whitney acting as purchasing agents. Although the nature and purpose of the list of debts in the bill is not entirely clear, it suggests that Jacob Bump may have already owed the Church money for store goods and gave the land in payment afterward instead of giving the land and then receiving the goods. A second document, dated November 12, 1836, suggests that N. K. Whitney also owed H. Smith & Co. money for \$242.34 worth of goods sold in his store; and it may be that not all of the goods purchased in Buffalo by Hyrum Smith and N. K. Whitney went

to Church-owned enterprises; Whitney may have bought some of the goods for his own operation as well. Additional information may eventually shed light on these documents.

¹⁰³Geauga County, Deed Records, Jacob Bump to Joseph Smith Jr., December 5, 1836, 22:568; Geauga County, Tax Records, Jacob Bump Merchant Capital, Kirtland Chattel Tax, 1837. The land purchase was never completed due in part to lawsuits instituted primarily by the Geauga Bank owners. The land reverted to Bump, who kept his payment as well as his property. Ames, *Autobiography and Journal*, 16, remembered that Hyrum Smith and Oliver Cowdery “went to New York and bought forty thousand dollars worth of goods. . . . Those goods were all sold to Jacob Bump.” He implied that the goods were not all transferred for land. Rather, “these goods were all sold to Jacob Bump for \$2,500. One thousand in cash and fifteen hundred to be paid in store pay. This I received.” It is difficult to understand what Ames meant. The \$7,000 land deed and the Holbrook reminiscence suggest that almost half of the goods (at least) were traded for land. Was “store pay” debts that Bump owed for his purchases? Or income that he would get from selling products? It seems that Ames did not recall the entire deal correctly.

¹⁰⁴Geauga County, Recorder, Tax Records, 1837, 57–58.

¹⁰⁵In 1842 Alpheus Russell sued Joseph Smith and others for the entire purchase price of his property. Madsen, “The Impact of Litigation against Joseph Smith and Others on the Kirtland Economy.” Since the first payment on his property was due June 1, 1837, he may have received Kirtland Safety Society banknotes for his first payment shortly before Joseph Smith withdrew from the institution. This sequence suggests that notes may have still been accepted by sellers at that point or that the loan was allowed to go into default by June 1 when there was no longer any money to meet payments.

¹⁰⁶Frederic G. Mather, “The *Early Days of Mormonism*,” 207.

¹⁰⁷Geauga County, Deed Records, Peter French to William Miller, William Smith, Don Carlos Smith, and Joseph Smith Jr., October 5, 1836, 22:383, recorded October 26, 1836; Peter French to William Miller, William Smith, Don Carlos Smith, and Joseph Smith Jr., October 5, 1836, 23:94, recorded November 14, 1836. The price was originally set at \$9,777.50 with annual payments of \$1,000 scheduled to continue until 1851 with a final payment covering the remainder to be made after that date. This purchase was adjusted slightly the following month to \$11,777.50, perhaps because less money was paid up front than initially arranged.

¹⁰⁸Hill, Rooker, and Wimmer, *The Kirtland Economy Revisited*, 61–62.