

A Story Revisited

Merle Poirier, *Adventist Review*, September 24, 2003

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Introduction

In the spring of 2003, a research paper was submitted to William Johnsson written by Dennis Hokama.¹ The paper detailed Hokama's conclusions on "God Was Ready the Day the Banks Closed," a story previously published in the *Adventist Review*.² The story was actually printed in the *Adventist Review* four times. The first printing was September 13, 1979, with subsequent re-printings three more times because of its wide appeal to Seventh-day Adventist readers.³

Hokama's paper, "Providence or Poppycock?" written in December 1988, concluded that the story, although presented by the *Adventist Review* as a factual account, was, in reality, "poppycock" and totally unfounded. His paper, originally scheduled for publication in *Adventist Currents*, a now-defunct publication, was shared in an attempt to point an accusing finger at the *Review* for publishing a story that had not been thoroughly researched, therefore misleading readers. Although it never reached publication, it did eventually find its way to Johnsson's desk with similar intent.

Johnsson, along with other *Review* staff members, was surprised by the charge and the detail presented in the paper, and they elected to do their own research to establish whether the story could be substantiated or, if it, indeed, proved to be fabricated.

Always interested in a good mystery, as well as church history, I offered to research the story and now present my findings and conclusions. Before doing so, I would like to thank Bert Haloviak, director of the General Conference archives, Peter Chiomenti; assistant director of the General Conference archives; and Tim Poirier, my husband, an incredible resource of church history as well as possessing a thorough understanding of the how-tos of archival researching. Also included in this list should be Robert Osborn, who was actually an early player in the unfolding of events related to the story and contributed some first-hand accounts, and Steve Rose, undertreasurer of the General Conference, who shared some of his knowledge of treasury operations. Each of these individuals gave of their time, thoughts, and energy to help clarify the mystery presented by this piece of church history. There are also those individuals who offered any number of suggestions of people to contact or ideas to pursue. Those in the North American Division retirement office were particularly helpful even though I interrupted their work time and time again. These individuals made it possible for me to find some who were able to contribute details to what unfolded in years past.

While we will never know the complete sequence of events, I have uncovered a number of facts that I think lead to a fairly decisive conclusion as to the veracity of the account.

The Story

The story takes place in March 1933 when W. H. Williams, undertreasurer of the General Conference, is impressed to take a trip to New York City to do some unscheduled banking transactions.⁴ Prior to this trip, his actions have been somewhat unusual from his normal routine. Periodically, he has been directing his secretary to place units of \$1,000 in envelopes (10 one hundred dollar bills) that have been withdrawn monthly from the General Conference bank account into an office safe with no further explanation as to why the cash is being kept outside of the normal banking practices.

He leaves Thursday, March 2, on the midnight train from Union Station in Washington, D.C. and arrives in New York City early the next morning. When the banks open for business, Williams proceeds to two different banks that hold accounts for the General Conference of Seventh-day

Adventists (GC), and makes two separate transactions that involve sending funds for three months in advance to most of the overseas missions of the Seventh-day Adventist Church. Once he completes this business, he leaves New York City by train again headed back to Union Station and eventually to Takoma Park, Maryland.

Williams' scheduled return will place him in Takoma Park just as Adventists are busy completing their business transactions in preparation for the Sabbath.

Williams is uncomfortable with this since he left for New York City without informing anyone of his intentions and now that he has made two Spirit-led, but unapproved large bank transactions, he doesn't want to encounter anyone who might question his absence from the office that day. Praying that such is the case, he settles in for his train ride home and falls asleep.

At some point on the trip, he awakens because the train has stopped and questions a conductor about the holdup. Told that a train accident ahead has caused a delay on the tracks, he again relaxes and sleeps. Williams arrives after sundown with the streets of Takoma Park empty and walks to his home without meeting anyone.

The next morning, on Sabbath, Williams sleeps in a little longer than usual, but is awakened by the sound of a newspaper boy hawking papers on the street outside his home. The headline shouted by the newsboy captures his attention: Banks closed! His piqued curiosity, coupled with his actions the previous day, cause him to act out of character and purchase a paper from the newsboy even though it is the Sabbath. The headlines indeed reveal that all banks have closed nationwide, and Williams suddenly sees everything clearly. He spends the rest of that Sabbath rejoicing in the Lord's care and providence.

As the sun sets, the phone rings bringing an urgent call from J. L. Shaw, General Conference treasurer, demanding a meeting in his office of General Conference officers immediately. Shaw hangs up so abruptly that Williams has no time to tell him of his actions on Friday. He goes to the meeting and finds the officers distraught over the news of the day and wondering where the funds will come from to allow them to keep the missionaries in the field as well as to pay employee's salaries since no one knew when the banks would open again.

The meeting turns from a session of despair into a meeting of praise when Williams tells them about his response to a strong impression to go to New York and send the funds the previous day. He also points them toward the envelopes in the GC safe in \$1,000 increments which are just enough to meet the employee payroll. Instead of a widespread financial crisis, the church is able to withstand the closing of the banks, and God is once again seen as providing guidance for His church.

Discovering the Facts

In order to uncover what actually occurred, it is necessary to break the story down into various components. I first looked for information as to the origin of the story and its author. With the help of Bert Haloviak, director of GC archives, we explored possible documents, which might contain a reference to the day's events. What was then left was to delve into the actual details of the events to



see if it was possible to find some kind of documentation that it did, in fact, occur. What follows are the various findings to each of these inquiries.

Starting at the Beginning

While the events unfolded in 1933, the idea to place the story in print to reach a wider audience apparently didn't occur until sometime in the early 1970s. Robert Osborn, then associate treasurer for the General Conference, was asked to edit a story by Ethel Young, who chaired a committee for the North American Division Office of Education (NADOE, previously "department of education") compiling new elementary readers. The time of this request is unclear, although it would appear to have occurred in the early 1970s, but could have been as early as the 1960s.⁵ The story was scheduled for inclusion in the Seventh-day Adventist eighth grade reading textbook.⁶ Osborn dutifully edited the copy, and because he found the story of interest and had not heard it before, he made a copy for future reference before returning it to Young.

The copy given to Elder Osborn for editing was probably similar to the one labeled Appendix C, "God's Loving Care," by Emma Howell Cooper. It is not dated and there are no other notations to say whether this is the original text submitted to NADOE. NADOE's current files do have an author file for Cooper, but it only contains a copy of the story as seen in Appendix C. General Conference archives also has a file for Emma Cooper. It also holds a copy of the same story as seen in Appendix C.

According to a letter written by Cooper to J. C. Kogel, an associate treasurer of the General Conference, Young had asked Cooper to write the story for the reader.⁷ Once Osborn returned the story to Young, he lost track of it, but assumed it would appear as scheduled in the reader. But it did not, and the reasons for this decision were unclear and not easy to substantiate.

Cooper claimed in her letter to Kogel that it was because the "General Conference did not believe the story—they had not known of any such thing ever happening."⁸ Hokama presents evidence in his paper of a conversation with Horace Shaw, the son of J. L. Shaw, where he reports that it was not printed in the textbooks because "it endorsed a precedent for individuals to act independent of their superiors."⁹

Getting the Facts Straight

During my investigation, I discovered that Ethel Young, chair of the elementary reading program committee, is now living in Pennsylvania. Although she is 88 years of age, she is of a clear mind and easily recalled the events surrounding this story. I was privileged to speak with her by telephone and question her on a few of the details surrounding how the request for this story occurred and why it was not included in the readers.

According to Young, she first heard the story from Emma Howell, when Howell gave a worship talk for the General Conference one morning.¹⁰ She was somewhat unclear about the date; first placing it in the 1960s when Young came to work for the General Conference. When I reminded her that Howell was married in 1952 and had left the General Conference for the West Coast, she paused to rethink. She went through her own years of service and was positive she knew the story before leaving for service in the Far Eastern Division, which occurred in 1951-1953 for the first term and 1958-1960 for the second.¹¹ It was reasonable to assume Young heard the story prior to her first employment in the Far East because it places her in Howell's time frame of work at the General Conference, but Young worked at the Columbia Union office at the time. When I questioned her about that, she reflected that during her tenure as elementary supervisor for the Columbia Union, she would be working in the General Conference from time to time, and it must have been during a time such as this that would have caused her to attend GC worship.

The story stuck with Young, and when she came to work at the General Conference compiling elementary textbooks in 1960, she remembered the story. Sometime during that period, she asked Howell-Cooper to write it for inclusion in the seventh and eighth grade reading textbooks. Young worked on the elementary readers over a period of ten years.¹² Cooper suggests in her letter to Kogel, dated 1974 that she had been asked by Young to write the story, and at first, I supposed that she would have been asked prior to her leaving the General Conference in 1952. Young corrected me saying that it she asked Cooper to write the story in the 1960s or 1970s confirming Osborn's place in the timeline.

One of the accusations against Howell-Cooper by Hokama and Horace Shaw is that she would have written this story thirty-seven years after the fact and therefore couldn't have remembered the details accurately.¹³ ¹⁴ I asked Ethel about Cooper's ability to recall events and if it is possible that any of the story is exaggerated and she responded with a resounding "No!" "Emma was smarter on the day of her death than many people younger and walking around," said Young.

I also asked her why the story was not included in the readers as was planned. She remembered requesting the story and for a moment thought it had been included. When I told her the story had not been included and the suggested reasons why, including Howell Cooper's explanation, she discounted all of them. Young has never questioned the veracity of the story. She said it most likely had more to do with the change in the use of the readers. The original plan was to have reading textbooks for all eight elementary grades. But a change in curriculum for the seventh and eighth grades removing reading as a separate class caused the readers already planned to take a different direction. This particular series of readers (all grades) was the first attempt to make reading textbooks multi-cultural. When the decision to remove reading as a separate and distinct class was made, it was then decided to use the readers for seventh and eighth grades as supplemental textbooks for the social studies program. They were bound in a series of four volumes and used differently than the readers for grades 1 through 6. Young supposed that the reason the story was not included was because of this change. The story no longer fit the plan to introduce various cultures through the reading textbook series.

The Story Reappears

Elder Osborn was asked to give a worship talk to treasury staff sometime in 1974. Remembering the story, he pulled it from his files, thinking it would be of great interest to the treasury staff, and read it for worship. The story apparently struck a chord because those staff members, in turn, began to tell others and the story finally was told to Emma Howell Cooper who now lived in College Place, Washington. She recognized it as her long-lost story and wrote a letter to Kogel requesting a copy of it, for she had burned all materials relating to the story when downsizing her household in preparation for moving to a small apartment.¹⁵

Cooper wrote to Kogel in error because she had been told that he was the one who presented it at the treasury staff worship (she mistakenly refers to it as GC worship in her letter). Loretta Drake, Kogel's secretary, replied to Cooper in late November 1974 telling her that it was actually M. E. Kemmerer who had related the story and that he would respond to her upon his return to his office.¹⁶ This, in fact, also proved to be erroneous since it was Robert Osborn who had actually given the worship talk. The letter finally found its way to Osborn's desk and he responded to Cooper on December 23, 1974.¹⁷ In it, Osborn mentions the request to edit the story six or seven years earlier which would place the request around 1967-1968. It could be suggested that Howell-Cooper had been asked to write the story in the mid-1960s. Osborn received one additional letter from Cooper in January 1975.¹⁸

The Author

Emma Howell was born in Rutland, Iowa in 1895. She came to work at the General Conference as an office secretary where she stayed until 1936. In 1944, she returned to the General Conference and worked in the General Conference transportation department until 1949. Howell left the General Conference in 1952, married Urban Cooper the same year and relocated to the West Coast where she worked a variety of jobs before retiring in 1964. She died in Washington State in 1975 at the age of 79.¹⁹



Cooper had no children, but the November 9, 2000 issue of the *Adventist Review* printed a letter from H. H. Hill stating that Emma Howell Cooper was his wife's aunt.²⁰ A telephone call to Mr. Hill led to several conversations with relatives of Mrs. Cooper. The closest relative, a niece, Leona Green, is the daughter of Emma Cooper's brother, John. None of the relatives has any memorabilia, notes, or letters that might be used as evidence to Mrs. Cooper's knowledge of the events. All demonstrated great amazement that anyone would question the story and each remembered it as part of the family's oral tradition, being told many times by their aunt from childhood on to adulthood. None doubted the story or the truthfulness of it, putting their aunt's character as the best reference for its veracity.

Cooper was employed by the General Conference missionary volunteer department around 1933.^{21 22} In the original article, "God's Loving Care," Cooper writes that W. H. Williams, undertreasurer of the General Conference, gave a worship a *few months* after the events occurred on March 3, 1933, telling the events which occurred March 3-4, 1933. It should be noted that in the publishing of this story in the *Adventist Review*, the first time in 1979 and in all subsequent reprintings, that this was changed to read "a few days later in a regular morning chapel service . . ." In her article, she gives several opening paragraphs and then writes: "Here it is as told in his own words:." It is not clear why she stated it in this way. We have no way of knowing whether this was just a writer's style she chose in relaying the story or if, in fact, she actually took notes of the worship talk. Ethel Young verifies that she requested Emma Howell Cooper to write the story most likely in the mid-1960s, and we do know that Cooper had some material related to the story which she burned before moving sometime in 1973 or 1974.²³ We also know from her own words in her correspondence with Robert Osborn that she was a stenographer and capable of taking dictation in shorthand.²⁴ While there are no records for this period of time for General Conference worships, it is possible that worships were recorded in some way for later reference and the records were not saved.

There are no records of General Conference worships unless it is a) in a passing reference in a diary, correspondence, etc. or b) noted by the secretary. It was the practice in those early days of the General Conference for secretaries of General Conference officers to record on 3 x 5 cards what the officer might be doing on a particular day. Other cards contain references to the GC office family which makes passing references to worships. The cards include notations of travel, meetings, and the like, but there is no rule which dictated what a secretary might record. While there is a whole sheaf of cards for W.H. Williams, there is no reference of any worship talk given by him in any of the months following March 1933. Although "a few months" could be a reference to a date actually closer to a year later, nothing is noted. This does not mean that the talk was not given, but simply that his secretary saw no need to note it on the card.

The Players

Emma Howell Cooper: While Emma Howell Cooper is the author, she is also a minor player or rather witness to the unfolding events, although at the time they occur she is not aware of the significance. In the first letter to J. C. Kogel in November 1974, she relates that she was living in the home of Chester Rogers, who served as secretary to W. H. Williams, during the period of time this story was evolving.²⁵ She mentions that Rogers “did not ‘talk shop’ at home.” But at some point she tells “When he [Rogers] was desperate with fear that his fine boss was losing his mind because of Williams’ pre-preparation for this God-pressured duty, Chester came to me in confidence and asked me to pray with him that he would be led to do the right thing—should he report it all to the General Conference officers? He was *literally tied from* doing this, he had told me. When Mr. Williams related his experience in the GC chapel, some months later, I put it all together and remembered the story. I knew I had written no idle tale.”

Her comments are interesting for several reasons. First, she states that Rogers took her into confidence and told her enough so that when it was related in chapel, she recognizes the story. Secondly, she makes a reference that Rogers was “tied from” reporting Williams’ behavior to GC officers. The meaning of this is unclear, but it is implied that providence interferes in his apparent decision to report Williams’ unusual behavior (this would be in reference to Williams requesting Rogers to place envelopes containing \$1,000 increments in the office safe). And then, she states, “I knew I had written no idle tale.” Her placement of this sentence is also of note, since it implies that she wrote the story down prior to the Ethel Young’s request and after hearing it in worship. But if one continues to read the same letter, she immediately refers to the story being rejected by the reading committee and decides to forget all about it. That might imply that her discouragement occurs closer to 1972, which is when the readers were published. The question remains, If she was asked in the mid 1960s to write the story, was she writing it for the first time or re-writing it from an earlier time? This we will not know unless an earlier copy surfaces from some other place than the possessions of Cooper since she references burning the material in 1974.

Chester Leroy Rogers: Chester Rogers appears early in the Cooper story. He served as the secretary to W. H. Williams, undertreasurer of the General Conference, and in this story, is a person who wonders about Williams’ activities, but does not question him.

Rogers was an office worker in the General Conference beginning in 1917. He primarily served General Conference presidents A.G. Daniels, W.A. Spicer, C.H. Watson, and J.L. McElhany from 1919 through the 1940s with the exception of several years spent in China as a secretary to I. H. Evans. He was well-respected as a stenographer and office employee. A number of General Conference Committee minutes record votes taken regarding the need for his stenographic skills at General Conference sessions or Autumn Councils.²⁶ His obituary states that Rogers had been on the reporting staff of every General Conference session since 1918 with the exception of 1946. Chester Rogers died in 1947.²⁷ Clearly, he was well-loved and respected as demonstrated in a report from the 1950 General Conference Session report in the *Review and Herald*, July 13, 1950. On page 24, there is a report of E. D. Dick, General Conference secretary. In it, he notes: “Before entering upon the details of this report I feel we should pause to honor the memory of some who have been called to their rest since our last session. . . . From the ranks of our General Conference workers: L. H. Christian, general field secretary, long-time leader of our work in the European



and Northern European divisions, *and our beloved office worker of the General Conference, Chester Rogers*, were called to lay down their lives” [emphasis supplied].²⁸

During C.H. Watson’s term, Rogers also served as secretary to W. H. Williams. The exact years of his denominational service are not known since his service record was never archived. Most information about Rogers comes from his obituary and the background information given by Emma Cooper in her letter to Kogel. As mentioned earlier, Cooper comments on Rogers taking her into confidence concerning the unusual behavior of W. H. Williams.

One interesting note: Rogers clearly was a writer of sorts at one point in his life. I discovered in my research about 10 articles he wrote for the *Youth’s Instructor* between 1928 and 1930. It is not clear whether they were ever published, but they are the only items of any significance that were found within the General Conference archives. I thought it curious that if Rogers took the time to write these for the *Instructor*, he would not submit this story for publication.

W. H. Williams: He, of course, is the key player in this story. And it is from the description of his movements that I spent most of my research. He served as undertreasurer from 1930 to 1954.²⁹ I was unable to uncover much about him personally other than Cooper’s comments about him in her letter to Osborn (see Appendix H). There she describes him as “Mr. Williams” since he was not an ordained minister. She then goes into some detail describing his train travel as a businessman instead of clergy (meaning that he forfeited a half-price discount) demonstrating to her his high integrity and honesty. Later she quotes another individual describing Williams: “If God needed a man I can understand it could well be W. H. Williams—I knew him well, a true-blue Christian.”

There is one additional note in Cooper’s letter that is interesting. In her last paragraph to Osborn she requests that he send her more copies because she wants to share them with Williams’ second wife and his daughter as they “do not hear this story [sic].” Cooper goes on to say that “his [Williams’] wife drove miles out of her route a few years ago to hear me [Cooper] tell the story.” It seems curious that Williams’ wife and daughter had not heard the story from Williams himself.

Williams was married twice.³⁰ He had two daughters with his first wife, Anna. One, Gertrude, has died and the other, Marjorie Harrop, is still living in Texas. I contacted several people in Texas asking them to try to arrange to speak with her to see if she remembers the event, but each has failed to uncover any information. I’m unsure of her age, but she is living in a nursing home and is not completely clear. She did validate that her father was W.H. Williams, but not much more was available. Her daughter, William’s granddaughter, was not eager that anyone spend any time probing her memory and we have honored that request. The granddaughter also was not willing to speak with us concerning any details about the story, so I was unable to uncover any oral tradition within his immediate family.

Williams’ first wife died and he later married Annabelle Moore, the woman referred to by Emma Howell Cooper in her letter. Annabelle is an aunt to Milton Murray, the former director of Philanthropic Services Institute at the General Conference. He was able to connect me to her daughter, his cousin and Williams’ stepdaughter. She spoke highly of Williams character and personality describing him as a humble man. She recounted the same story as Emma Howell Cooper concerning his desire to be considered a businessman and not a minister. She also confirmed Cooper’s account that neither she nor her mother had heard the story until they heard it from Cooper.



This confirms Cooper's account and it also verified that it was his stepdaughter, not daughter who'd not heard the story. She was unaware of any conversation that she or her mother ever had with him about the events in the story.

The fact that he doesn't relay the story to his family can be construed in at least two different ways. It could mean that the story never occurred thus he had nothing to tell. But, it also fits with the description given by many of Williams as a humble man who didn't speak much of himself or draw attention.

Milton Murray, Annabelle's nephew, does remember a time as a young man when he stayed in the Williams' home while on a visit to the Takoma Park area. He recalls a conversation with Williams about the story. His memory statement is that Williams confirmed the event, saying, according to Murray, "Something had to be done."

Uncovering the Details

Once I had a thorough understanding of the story's origin and those involved in the story, it was time to study the events in greater detail and see if it was possible to find any particular piece of the story that might give the story credibility.

Banking is a key element in this story. Three banks that are referenced: one in Takoma Park and two others in New York City. There is also the emphasis on the closing of the banks also known as the "bank holiday." It is important to discover what information, if any, is available in this area.

The Banks. First, the location and name of the banks was investigated. The Takoma Park bank was relatively easy to locate. The General Conference held an account in the Takoma Park bank, and there are frequent references to it in this story. It was located across the street from the General Conference making it easily accessible. According to Historic Takoma, Inc. the bank was originally located at Carroll and Maple Avenues. It moved in 1927 to Carroll at Willow Avenues, its current location. It is simply referred to as the "Takoma Park Bank." In 1938 it was taken over by the Silver Spring Bank and the name was changed to the Suburban Bank. It is now a Nations Bank. There was also a Citizens Bank established in 1931 on Carroll Avenue. There are references in correspondence by other General Conference workers who describe looking out their office windows at the Takoma Park bank during the banking crisis of 1933.³¹ They particularly note the sign on the door that tells patrons that the bank is closed until further notice.

There are a number of references to Riggs National Bank, located in Washington, D.C. There are several pieces of correspondence to the General Conference from Riggs National on bank letterhead which corroborates a business relationship with this bank.

W. H. Williams is said to have withdrawn funds from the Takoma Park bank in \$1,000 increments and placed them in an office safe. It is reported that he did this several times although we do not know how long a period of time he did this. Ultimately, according to the story, it was calculated as just enough to meet the employee payroll during the bank crisis. There are no records of any withdrawals or deposits with any bank by the General Conference. The only financial records available are auditing statements of the General Conference Corporation that simply reflect accounts as of the end of a fiscal year. While this report is available for 1933, there are no financial statements of GC operations which would be necessary to demonstrate whether any type of unusual banking was done that year.

I thought it might be possible that Riggs National Bank archives its own accounts particularly if the institution is still in a relationship with the bank. By accessing the archival accounts at Riggs, it might allow us to understand just what type of banking the General Conference was doing in 1933. In checking with Steve Rose, current undertreasurer of the General Conference, the General

Conference does still bank with Riggs National. A call placed to the main office of Riggs National Bank found that they did do some archiving of accounts, but were not able to reveal any type of information over the phone or to a person who was not a signer on an account. Steve Rose willingly pursued a written contact with Riggs National to see if any accounting transaction records existed from this period which might reveal some banking details. Riggs Bank revealed that their archiving did not begin until after 1933 so no records for the General Conference exist for this period of time.

The New York banks are more troublesome, and I was never able to fully investigate them. There are no records from any New York banks in the General Conference archives. There was little banking correspondence from New York, although there are one or two letters from Chase National in New York. These letters were not enough to establish that there was an account there or that any transaction took place. As said earlier, auditing statements of the GC Corporation revealed accounts in banks in Takoma Park and in Washington, D.C., but not in New York. An audit of the General Conference Corporation shows accounts in three banks: Takoma Park Bank, Hamilton National Bank, and Riggs National Bank. All of these are located in either Takoma Park or Washington, D.C.³²

In a search of the General Conference minutes, I was able to locate three New York banks that the General Conference did business with regularly. Minutes as far back as 1920 show regular banking with the National City Bank. Minutes also reveal actions with the Bank of Manhattan and the Chase National Bank. The National City Bank and Bank of Manhattan are both referenced in actions which involve mission appropriations.

The Closing of the Banks. This is a crucial piece of the story, and one Hokama spends much time and detail on. It is interesting that there are actually two banking events and one can easily become sidetracked by the one more well-known.

There are two financial events most Americans either remember experiencing directly, or have learned through their history classes: the stock market crash of 1929 and the closing of the banks, or the bank holiday declared in 1933.

The stock market crash of 1929. The suddenness and severity of the 1929 stock market crash on Thursday, October 24, took most by surprise and earned it the name “Black Thursday.”³³ During the days that passed, many thought that prominent bankers might intervene and save the financial situation as had happened previously in 1907, but this did not happen. Five days later on October 29, later known as “Black Tuesday,” another wave of panic selling occurred which sealed the fate of the market.

Financial conditions continued to spiral downward, and by the end of 1932, there were doubts as whether the United States economic system would survive. More than one-quarter of the work force at that time was unemployed. People who once worked as prosperous bankers, shopkeepers, and professionals were reduced to selling apples on the street or some other demeaning form of support. Steel plants who employed 225,000 full-time workers nationwide in 1929 dropped to employing only a few thousand in 1932.

Throughout the country people lost their jobs, their financial savings, their houses, and land. Complicating all of this was a prolonged draught which forced thousands of farmers out of business. Entering a time commonly known as the Great Depression, much of the blame fell on Herbert Hoover, the president of the United States. Hoover’s lack of action and philosophy concerning government intervention in time of crisis (he was opposed) caused him to be labeled as ineffectual and out-of-touch. While he actually did make efforts during those years to work on the banking crisis that had evolved after the 1929 crash and to institute programs to turn financial conditions around,

there was little doubt that he would lose his re-election in 1932. In November 1932, the vast majority elected Franklin Delano Roosevelt, the governor of New York, as the new president.

Banking System Continues Decline. Up until 1937, the inauguration of the president occurred in March. Since Roosevelt was elected in November, but would not be inaugurated until March 4, Hoover served as a “lame duck” president for four months. The banking system continued to experience a series of difficulties, and as banks in rural areas began to fail, the panic spread to the cities. Nervous depositors began withdrawing their savings. As their panic escalated, they also began demanding gold or gold certificates instead because of their lack of faith in paper currency.

Pressure continued to be placed on Hoover to take action to close banks to end the on-going failure, but Hoover was reticent to act since his failure at re-election, rather leaving it to the incoming administration. State governors began taking it upon themselves to head off the widespread panic. In November 1932, the governor of Nevada declared a statewide bank holiday. Three months later, Louisiana took similar action by declaring a bank holiday to commemorate the 1917 severing of diplomatic relations with Germany. Other governors began to invent holidays for banks to “celebrate.” Michigan’s governor closed banks on Valentine’s Day. By the end of February 1933, the governors of Indiana, Maryland, Arkansas, and Ohio had all declared bank holidays.

Then just days before Roosevelt’s inauguration, a nationwide rush to withdraw bank deposits and the demand for gold put a strain on the New York banks, threatening to push the entire banking system to the edge of financial collapse. On March 1, 1933, George Harrison, head of the Federal Reserve Bank of New York, sent an urgent message to the Federal Reserve Board Governor and the Secretary of the Treasury: The New York Reserve Bank’s gold reserve had fallen below the legal limit. In addition, Harrison openly stated that he would “no longer take responsibility” for running the Bank “with deficient reserves.”

Initially, the Federal Board in Washington responded that they would recommend, albeit reluctantly, a 30-day suspension of the legal gold reserve requirements. Harrison told them that suspension would not keep the gold reserves from dipping even lower and pushed for a *national* bank holiday. This was unprecedented, but would require all banks in the United States to close their doors for a declared time period. The idea was that closing the doors would preserve funds and allow the panic to subside permitting operations to return to normal.

The Federal Board, not wanting to take such drastic action, suggested that Harrison, instead, put pressure on Herbert Lehman, who had succeeded Franklin Roosevelt as governor of New York, to close the banks of New York. Harrison rejected this suggestion because halting all banking operations in New York, the nation’s financial center, would make the banking system impossible to function in the rest of the United States. Other prominent New York bankers were also against such an action since it “would hurt their prestige” and urged the governor not to heed the recommendation.

By March 3, the number of bank closings and failures was increasing and it was clear that some action needed to be taken. The Federal Reserve Bank of New York adopted a resolution requesting the Federal Reserve Board of Washington to pressure Hoover to proclaim a nationwide bank holiday. Hoover, who was out of office the next day, saw no need to act, rather leaving it to the new administration.³⁴ New York, seeing no action coming from Washington, decided to reverse their decision about a statewide bank holiday, and late on the evening of March 3 declared all banks in the state of New York closed on March 4. Immediately all state governors followed the lead of New York, and by midnight March 3, banks in all 48 states were closed. It should be noted that the banks in Washington, D.C. remained open through March 4, deciding to close on March 5.

The Real Bank Holiday. While all banks were closed on March 4, the bank holiday that most are familiar with had yet to happen. Roosevelt was inaugurated on Saturday, March 4, as president of the United States. Immediately after his inauguration, the Senate approved Roosevelt's cabinet choices. Later that same day, the entire cabinet was sworn in during a single ceremony at the White House (remarkable in light of today's events). On Sunday, March 5, the cabinet along with the Treasury and Federal Reserve officials met together, and at 1:00 a.m. on Monday, March 6, President Roosevelt declared a bank holiday effective immediately with no defined time period.

After the declaration of the Emergency Bank Act, banks were divided into three categories: banks who were in no danger of failing, banks who were endangered institutions, but thought to be capable of recovering, and those who were insolvent and not allowed to reopen. By March 13, some banks were given permission to open. By March 15, banks controlling 90 percent of the country's banking resources had resumed operations.

Williams Actions in Detail

While the above history is lengthy, it is necessary to understand what was occurring during 1932-1933 and how it relates to the actions taken by W. H. Williams. Reviewing the story, some actions now appear to be more plausible. Let's look at his actions and see how they compare to the unfolding of banking events in the United States.

Thousand Dollar Withdrawals. Williams is reported to have withdrawn money from the bank in \$1,000 increments for some time prior to March 1933, and placing the funds in a safe. In light of the events surrounding 1932, this may have just been prudent business practice for him. He must have been aware of the possibility of an upcoming crisis and was impressed to take some action to protect cash flow for the General Conference. One thousand dollars in 1933 is quite a bit of money to have taken in reserve with no plan of action, let alone several units of \$1,000. ³⁵ We are unaware of any schedule he followed as to when to make these withdrawals, although it is quite possible that he did follow some plan. Clearly, according to Emma Howell Cooper, it bothered Chester Rogers. The story attributes this to the divine leading of Williams to withdraw what he did, in the amount he did, in the end providing the amount needed for employee payroll. Hokama implies that if this did happen, it was simply good business practice and possibly Williams demonstrating his own level of "panic" just as did all the others. I don't believe we can know which of these is correct; but if you accept the story's premise and the supporting evidence in other aspects of the unfolding events, it is entirely plausible that it is, in Hokama's words, "providence," not "poppycock."

Letters Written to Overseas Divisions. Cooper states in her story that Williams had written to the overseas divisions urging them to send in their budget requests way ahead of the usual schedule. She notes that this was another disturbing concern for Rogers, Williams' secretary. Unfortunately, treasury correspondence is missing in the GC archives from 1925 through 1935, so we are unable to see if any of these letters were actually sent. Perusing secretariat correspondence for any possible responses from divisions did not produce any discoveries. One might expect to find letters of appreciation to the General Conference for supplying for their financial needs in advance, but I was unable to find any. What was found were letter after letter complaining of the cut in mission appropriations. More detail as to these complaints is discussed later in the paper.

Banking in New York. Williams travels to New York on the midnight train on Thursday evening, March 2, after being impressed to go. Initially, he resists, but the continued pressure on his shoulder and voice tells him to Go! Chester Rogers takes him to Union Station without question and Williams leaves, arriving in New York the morning of March 3. Again, he is impressed to visit two banks and send mission money to each division. He ends up sending three times his normal amount. He goes to a second bank and does the same thing. He ends up cabling the division: Conserve funds. Letter following.

There is no record of bank transactions for New York banks, as previously stated. Interestingly, there is a letter from Riggs National Bank of Washington, D.C. dated March 2, 1933.³⁶ It is a response verifying that the bank followed instructions given to them on February 28 to send a total of \$175,000 of appropriations to eight different mission locations (China, Philippines, Panama, England, Argentina, South Africa, India, and Switzerland) with the smallest amount being \$15,000 and extending up to \$30,000. ³⁷ There is no other correspondence like this in the archives so it is unclear as to why this money was sent and whether it was expected.

It is interesting to speculate about this particular transaction. The eight different locations correspond directly with the headquarters of each of our mission fields so it is quite possible that this letter is an example of the correspondence between the bank and the GC concerning monthly mission appropriations.³⁸ The amount of \$175,000 also corresponds to just about 1/12th of the total amount of mission appropriations set for 1933. One wonders if this letter from Riggs isn't referring to the regular monthly amount sent overseas by the General Conference. If it is, it would mean that the mission appropriations were sent at the end of each month since this request came through on February 28. The money, cabled by March 2 also suggests this and we can assume this would then be the March appropriation. If Williams knew the money had been cabled the previous day, an impression to send more money the very next day would be alarming. To send three times the amount would be completely risky on his part.

The question that remains is why was this money sent from Riggs National Bank in Washington, D.C.? If the money was normally sent via a bank in Washington, DC, why go to New York? On the other hand, the GC had accounts in at least six banks at this time. An amount of this size would have reduced accounts significantly; to send three times the amount might suggest one would need to go to a different bank since the Riggs account had been depleted. Mrs. Cooper tells us that Williams went to New York regularly for banking purposes. While I was able to uncover one expense report of his listing a request for reimbursement for travel to New York, it doesn't say why he went there or if he did this regularly.

Reports from General Conference Officers. The first appearance of anything in regard to the banking crisis of 1933 is seen in the April 20, 1933 *Review*. C. H. Watson, president of the General Conference, wrote a letter in early March to conference and institutional leaders in North America. The letter is reprinted in the *Review* along with responses from the leadership to the letter. Watson says:

“We at the General Conference headquarters have been wonderfully helped in the present situation. *We are sure that it was the Spirit of God that led us, at the first indication of banking difficulties, to take steps, even before the national emergency became acute, to have sufficient cash funds so placed that our work has thus far suffered no hold up, even with all the banks closed*” [emphasis supplied]. ³⁹

Later, in the June 22, 1933 issue of the *Review*, there is an article by I. H. Evans, a General Conference associate treasurer, mentioning banking transactions that covered world missions.

“The General Conference is authorized to hold three months’ appropriations in reserve for the mission field to provide for emergencies in times of needs. *Anticipating financial trouble during the bank holiday in February and March, the treasurer drew sufficient of these funds to meet all appropriations for more than two months in the world field, so that our workers need not suffer*” [emphasis supplied]. 40



Again, in 1936, we see a reference to the banking crisis in a statement by J. L. Shaw, GC treasurer.

“Another provision of the General Conference which has helped much during the period of depression has been the reserve fund accumulated during more favorable years to meet the need of such emergency. According to this provision, a sum equal to *three months’ salary and expense of the work and workers* was put aside in readily convertible securities to tide over in an emergency. With this assistance, while other mission boards were borrowing money at the banks or recalling missionaries, or both, our Mission Board has called no missionaries home, . . .” [emphasis supplied]. 41

There is also one more reference from C. H. Watson at the General Conference Session in 1936 as reported in the *Review*.

“It will be recalled that in this country at one time every bank was closed by Presidential decree. Had I the time tonight to tell you the marvelous and providential ways in which we were led it would thrill your hearts, but let me say simply, without giving you the details, *that entirely without any human wisdom or sacrifice and merely upon the impressions that were made upon our hearts by the Spirit of the Lord, the General Conference, when that moment of crisis and bank closure was reached, was financially prepared for it. We were led in that preparation definitely by the Spirit of God.*” [emphasis supplied]42

There seems to be some discrepancy among the various leaders as to whether two or three months appropriations were set aside. The story references three months, but there is a theory that might make two months appropriations seem the more valid memory statement.

Earlier I spoke of a letter in the archives that references \$175,000 being sent to eight different mission fields. If we are correct that this was the regular monthly allotment and the appropriations were sent at the end of each month, they would have received March’s payment by March 2. If Williams sent *two* months appropriations on March 3, he would have sent the April and May

payments. It is interesting to note that one of the first items on the agenda at the General Conference Spring meeting in late April 1933 was the need to cut mission appropriations. The minutes for April 28, 1933 reflect a decision to cut mission appropriations by 10 percent.⁴³ On May 2, 1933 the finance committee brought back the new figures reflecting the 10 percent cut.⁴⁴ This vote reduced the mission appropriations by 10 percent beginning with the next payment which would be sent the end June. This fits right in with Williams' actions in the story particularly if he had sent April and May in advance. And, in fact, since the March payment was sent so close to the time that he would have gone to New York to transfer the funds, it could have easily been remembered as sending two *or* three months appropriations.

There are myriads of correspondence in the GC archives to secretariat dated in late May and June 1933 which reveal the consternation of those in the field decrying the vote authorizing the reduction of funds. No mention is made by any of them of advanced funds. This also might suggest that the new appropriations began in June 1933.

The Train Trip Home. Once Williams completes his bank transactions, he boards the train home for Union Station in Washington, D.C. and then a street car for Takoma Park. He had arrived in New York City early Friday morning before the banks opened. He does his transactions, cables the divisions, and then leaves for home. Assuming the banks opened around 9:00 a.m., and he takes an hour or so to transact his business, this would place him on a late morning train headed home. He realizes that he will arrive mid-afternoon in Takoma Park on a Friday afternoon when many Adventists are scurrying around readying themselves for the Sabbath. He prays that he will not meet anyone upon his arrival that might inquire as to why he wasn't in the office that day. He dozes a bit on the train, but awakens when he realizes that they are being switched onto a siding. Inquiring as to the reason why, conductor explains that there had been an accident some miles ahead and it would be some time before the track was cleared.

W. H. Williams couldn't have picked a worse day to travel by train between Union Station and New York City. The next day, Saturday, March 4, was to be the inauguration of the new president, Franklin Delano Roosevelt, who was the outgoing governor of the state of New York. Thousands of New Yorkers decided to attend the inauguration and since train travel was the faster transportation of the day, they went by train. The huge numbers of travelers prompted the Friday edition of the *Evening Star* to run an article describing the high volume.⁴⁵ Under the heading "Guests Arriving on All Lines of Travel," the article states: ". . . throngs were pouring through every portal of the city to witness the inauguration of Franklin Delano Roosevelt as the thirty-second President."

The article goes on:

"In the bustle of the downtown streets, jammed with visitors—in the bustle of traffic bringing thousands through the highway entrances—amid the roar of more than 200 crowded trains pouring their thousands through the railroad station—there grew in the city the gay carnival spirit which even the worst depression the country ever has known could not deny. . . .

"Early this morning the Union Station was packed and jammed with special and regular trains, and the station masters found it necessary to stop some trains at the outskirts of the city, at Seventeenth street and Pennsylvania avenue southeast and at Bennings, to allow visitors to make their way into the city. . . .

"At the station itself aides in cutaways and silk hats awaited the arrival

of more than a score of Governors of the States, coming with their staffs to pay their tribute . . .

“New York, alone, today was sending nearly 10,000 on 30 special trains to the Capital [sic]. Pennsylvania, nearly as many, and from throughout the South, the East, the Middle West, even the Far West, came trainloads, busloads, airplane loads, and from Chesapeake Bay came boatloads.”

It is easy to assume from this article that the number of people coming into the city completely taxed the existing transportation system. The high volume of trains on the tracks coupled with the high number of important visitors given special priority could easily delay a train in its arrival.⁴⁶ Williams’ train is switched onto siding and he is told it is “due to an accident up ahead.” It is entirely probable that while the conductor could have said such a thing, it was most likely due to the increased amount of traffic. The department of safety and transportation keeps a log of all train accidents, and there is no accident that occurred between New York and Washington that day.⁴⁷ But, it is quite possible that the conductor simply said the easiest thing to appease the traveler. In any event, Williams’ train most likely took more than the usual several hours to arrive into Washington. When he arrives in Takoma Park it is already dark. He walks past the Takoma Park church and notes that the Friday evening Missionary Volunteer meeting was in progress. The sunset time for March 1933 was about 6:00 p.m. Typical church Friday night vesper programs would start about 7-7:30 p.m., so Williams was most likely passing by between 7 and 8 p.m.

Newspaper Headlines Attract Attention. Williams makes it home and goes to bed without having met anyone on the streets. He is awakened, according to the story, by a newspaper boy hawking papers on the street and announcing: Extra! Extra! Banks closed nationwide! Out of character, Williams purchases the paper on the Sabbath and sees a two-inch headline proclaiming Banks Closed Nationwide!

The Martin Luther King, Jr. Memorial Library in Washington, D.C. has a Washingtoniana room dedicated to the preservation of the history of Washington, D.C. There were six newspapers available to Williams at that time. Whether they were all sold on the streets of Takoma Park, Maryland is not known, but since Takoma Park was along the Washington, D.C. line it is probable that the main newspapers of the day were available.⁴⁸

The six papers were the following: *Washington Daily News*, *Washington Herald*, *Washington Post*, *Washington Times*, *Washington Tribune*, and *The Evening Star*. The *Washington Tribune* was an African-American paper so it was immediately discounted as Williams would most likely not have read this paper. The *Daily News*, *Herald*, *Post*, and *Times* were morning papers. *The Evening Star* came out in the late afternoon so it could not have been the paper that Williams bought Sabbath morning. That left the remaining four papers of which only the *Daily News* carried an account. The *Herald*, *Post*, and *Times* did not carry any information about the bank closure of New York banks or of the other states that closed their banks until Sunday morning, March 6.

So, what type of headlines were in the *Daily News*? All papers that weekend carried volumes of information about the inauguration. Any other news was quite buried and difficult to find. There was no glaring two-inch block letter headline across the front page of any newspaper that day. But, there was a front page headline for the *Daily News*; in fact, two, that referred to the bank closures. Both measure just less than two column inches. It is possible that when the author refers to a two-inch headline, she means two “column inches” and not two-inch block. A two-inch block headline would

be highly unusual. Headlines of this sort are normally reserved for catastrophic events and while the bank closures were significant, they aren't enough to warrant such huge headline treatment. The first headline says "45 States Restrict Banking Operations by Laws or Decrees, Action in New York is Taken After All-Night Conferences of State, Federal Authorities." The other, also on the front page, says: "Banks Closed or Restricted in 45 States, State-Wide Moratoria Issued By Governors for Periods Varying From Two to 15 Days or Emergency Laws Enacted." The *Daily News* also carried a half-inch headline on its business page that reads "Banks Are Suspending Thruout the United States." This headline is in bold, black letters completely across the page.⁴⁹ These could easily be understood as the headlines that Williams saw that morning.

The newspaper boy's pronouncement of Extra! Extra! implies that he was actually hawking an extra edition of the paper. Extra editions of papers are rarely archived according to the librarian in the Washingtoniana room. Often when newspapers were microfilmed it was at a later date and the individual doing the archiving only knew to look for each day's date so extras were frequently omitted. It is highly probable that in this instance, this is Cooper's own dramatic voice in retelling the story or perhaps Williams himself. My guess is that the newspaper boy was trying to sell papers and as the inauguration hadn't yet occurred that day, the bank closures were late-breaking news and something easily yelled to attract potential customers. Obviously it did Williams and as the story progresses, we see it also is heard by others.

A Saturday Night Meeting. Williams spends the rest of the Sabbath rejoicing over providential guidance as well as experiencing relief from his actions the previous day. The sun no sooner goes down when his phone rings and J. L. Shaw tells him of an emergency meeting in his office immediately. He hangs up before Williams can respond. When Williams arrives at Shaw's office, he finds a group of somber and sober officers wondering what they will do. Obviously the news of the day had traveled fast enough so that by the end of the Sabbath, it was well known what had occurred.

In February 1934, an article by J. L. Shaw, GC treasurer, describes some of the events during March 1933.

"In the midst of the financial perplexities in the first quarter of 1933, came the banking holiday. Banks closing everywhere brought real concern, for our missionaries depend largely on what is sent them month by month from the General Conference treasury. *The bank where mission appropriations were kept was still open as the officers of the General Conference gathered in the treasurer's office that eventful day.* As they sat about the council table, after some figuring it was found there was enough money in the bank to send our mission fields two months' appropriations in advance. Though we did not know it, *hours were marking the time when the President's proclamation would close every bank in the country.* The officers were led to take quick action, and on short order practically to every division field, either by cable or by mail, *two months' remittances were sent upon their appointed way.*

"I wish to bear witness as treasurer to my belief that a divine hand



intervened. He who know of the few hours remaining before the President's proclamation would close every bank and the concern it would have been, not only to our missionaries, but to all our people, Himself took charge and helped us to do better than we knew. I must not fail to tell you also what a sense of security this experience brought to me personally during those terrifying and protracted hours of the bank holiday. They brought renewed assurance that God cares for His work" [emphasis supplied]. 50

Let's look closely at this statement by Shaw.

1. He states a meeting took place with General Conference officers just as in the story.
2. He mentions that *the bank* where mission appropriations were kept was still open. Shaw suggests a single bank in this statement and our story indicates that at least two banks held money for missions.
3. Shaw also says the bank *was still open as the officers gathered together on that eventful day*. We know from other correspondence⁵¹ that the Takoma Park bank was already closed by this time so he could not be referring to this bank. We also know that the Washington, DC banks were still open on March 4. Banks in Washington, D.C. did not officially decide to close until March 5. The expression "the bank was still open" can mean: a) open during working hours; b) open as opposed to closed by state government; or c) open as opposed to presidential proclamation. The only day the bank could have been open for working hours is Friday or Saturday. We know Friday was not an "eventful" day in terms of the banking crisis. The bank would have been closed by state government in any state on Saturday, March 4 (with the exception of the Washington, DC banks) and Sunday is neither a working day for a bank or an eventful day. By Monday, March 6, the banks are closed by presidential proclamation. To determine which time period Shaw could be referring to we can examine the timeline of events:

March 2:	Midnight	Williams leaves to do banking in NY
March 3:	9:00 a.m.	Williams does banking transaction in NY
March 3:	Midnight	Governor Lehman declares banks closed
March 4		No event occurs other than inauguration
March 5		Washington, D.C. banks close
March 6	1:00 a.m.	Roosevelt closes all banks nationwide

It would appear to satisfy Shaw's descriptive criteria that either March 4 or March 6 would be the day he would be remembering. March 3 is a Friday and a working day both for banks and the General Conference. The officers certainly could have met on this day to make some banking decisions, but other than Williams' suggested activities, it doesn't meet the criteria of an eventful day. If they did meet on that day and Williams was in New York, he would have been missed. If there was a meeting that occurred during the working day surely some record of minutes would exist for such a meeting and there are no minutes for March 3, although there are for March 2 and 6. It should be noted that W. H. Williams did not attend the March 2 meeting. No reference is made in either meeting concerning the banking crisis or in any subsequent officer's meetings.

4. Shaw goes on to say, “Though we did not know it, *hours were marking the time when the President’s proclamation* would close every bank in the country.” This statement also narrows the time period to Sabbath, March 4 or Sunday, March 5. When you put together all of his remarks: the bank remaining open, a meeting on the eventful day, and hours before the president’s proclamation, it would seem plausible that a Saturday night meeting could have occurred. He also refers to cabling money to the divisions prior to the bank closing and this could have only occurred on Friday, March 3. By March 4, the banks were closed and it was also Sabbath so no cables would have been sent. The Riggs National Bank cabled mission appropriations on March 2. They also would still have been open on March 4, but again there is the Sabbath problem and the fact that the meeting would have been in the evening and thus not during normal business hours.

5. Shaw states here that two months was sent in advance. In a previous statement, he says three months was set aside. In another statement, Evans refers to a little more than two months was advanced. Clearly, it is somewhere in the area of two to three months appropriations. We need to remember that each of these leaders is making memory statements some as far as several years after the event so it is possible that they are not remembering details just as they happened. I would guess that the cut in mission appropriations in May 1933 caused a significant enough reaction from the mission fields for the treasurers to remember that the new amounts began in June after two months (April and May) had been advanced.

Conclusions

Researching this story has brought no end of satisfaction to me. When I originally heard the accusation that the story couldn’t possibly be true, I was truly disappointed. It certainly is one of the truly great stories of our church. Before embarking on any research I thoroughly read Dennis Hokama’s paper several times and each time I was struck by his final conclusion. “If God was really behind Elder Williams alleged actions on March 3, 1933, then it would only tend to show that *God panicked* along with Elder Williams and did not know that the banks were going back in business by the time that the money was normally supposed to be sent. Therefore it is appealing to me to believe that God had nothing to do with what Elder Williams is alleged to have done on March 3, 1933.”⁵²

That statement was enough to spur me on to do my best to uncover what happened more than 70 years ago. I knew without a doubt that God had led this church not once, not twice, but many, many times. I began with the premise that God has a heart for His church and would assure its safe-keeping.

Hokama’s charge that the bank closures did not go beyond March 15 gave credence to no divine intervention didn’t resonate with me particularly after studying the story for so many months. The actions by Williams to advance money may have been the reason God sent him to New York that day, but I don’t believe it is necessarily the primary reason. It is obvious in reading the comments in correspondence and the *Review*, that the unfolding of these events gave courage to our leaders during this time and sustained them during the years of the Great Depression. The more I studied the story, the more I was led to believe that God’s desire may have had more to do with giving church leaders courage and renewed faith, than sustaining the missionaries overseas.

Another factor is the strong oral tradition of this story. It is well-known by Adventists and many can remember when they first heard it and where they were. They are shocked that someone would not believe it to be true. Most delightful have been the responses from those in their 70s, 80s, and 90s who actually knew the people involved in this story. They emphatically pronounce the story true “because the people involved would not make something like that up.”

While I do not have absolute evidence that the events unfolded as related by Cooper, I have confidence that the story is believable and that some series of events occurred. While I cannot prove that Williams went to New York, it is certainly quite possible that he did and the timing and delay of his travel is easily explained. Were there headlines on March 4 about bank closures? Yes, there were. Is it possible that a newsboy hawking papers could have yelled something similar to what was written? Yes, it is possible. Was there a meeting on Saturday night of the officers? There definitely was a meeting of officers and it seems likely due to Sabbath restrictions that it could have taken place on that evening. I think we have proven that some miraculous leading took place during that week prior to the banks closing and that God certainly had His hand on the church.

One thing that is curious is that no one person gives a detailed account of the story; they only refer to God's providence sustaining them through this time. It may be that no details were given intentionally. If Williams did, indeed, send two months appropriations to the mission fields (an amount equivalent to \$5 million dollars in 2005) in advance without any authorization, many might accuse him or the church of inappropriate dealings with church funds. The lack of details may have been simply a way of protecting Williams and the church from outside criticism.

References (Appendices in separate document)

- 1 Hokama, Dennis, "Providence or Poppycock?," submitted to William Johnsson in early 2003. The article was originally submitted to *Adventist Currents* in 1988. It was scheduled to be printed in *Currents* just as the journal expired. See Appendix A.
- 2 "God was Ready the Day the Banks Closed," *Adventist Review*, September 13, 1979. Kenneth Wood was serving as editor at the time. See Appendix B1.
- 3 The other printings were November 21, 1991, December 1993, and August 31, 2000
- 4 The complete and detailed account of the story may be read in attached documents. There is the original account as it was prepared for the Seventh-day Adventist reading textbook or as it appeared in the four different issues of the *Adventist Review*. See Appendix C for the original account. Appendices B1-B4 are the ones that were published in the *Adventist Review*.
- 5 We know from Ethel Young's service record that she began working on elementary textbooks in 1960 and worked on them through 1970. (See Appendix E).
- 6 The copyright date of the seventh and eighth grade elementary reading textbooks is 1972 (*Seventh-day Adventist Advanced Reading Program*, Books I, II, III, and IV, Review and Herald Publishing Association, Washington, D.C., 1972), but it is unclear how long the committee considered revisions before actually printing the texts.
- 7 Letter from Emma Howell Cooper to J.C. Kogel, dated November 15, 1974. See Appendix D.
- 8 Letter from Emma Howell Cooper to J.C. Kogel, paragraph 2., November 15, 1974. See Appendix D.
- 9 See Appendix A, "Providence or Poppycock," by Dennis Hokama, page 2.
- 10 Emma Howell married Urban Cooper in October, 1952 and moved to the west coast ending her service at the General Conference. Young was well acquainted with John Howell, Emma's brother, and knew Emma well. At the time of these events, Emma would not have been married and therefore her last name would have been Howell.
- 11 See Appendix E for the complete service record of Ethel Young.
- 12 Ethel Young was the co-editor of several reading series beginning in 1954 and extending through 1970 with one break when she worked in the Far Eastern Division. In 1960 she came to the General Conference where she chaired a committee that compiled the readers for grades 1 through 8 during that period.
- 13 Hokoma, Dennis, "Providence or Poppycock?," page 2, (Horace Shaw's Response, #2).
- 14 Hokoma, Dennis, "Providence or Poppycock?," page 6 (Other Miscellaneous Findings). It should be noted that the dates that Hokoma includes as the birth and death dates for Emma Howell Cooper are incorrect. She was born August 2, 1895 and died June 24, 1976 at the age of 80.
- 15 Letter from Emma Howell Cooper to J.C. Kogel, dated November 15, 1974. See Appendix D.
- 16 Letter to Emma Howell Cooper from Loretta Drake, secretary to J.C. Kogel, November 25, 1974. See Appendix F.
- 17 Letter to Emma Howell Cooper from Robert Osborn, dated December 23, 1974. See Appendix G.
- 18 Letter from Emma Howell Cooper to Robert Osborn, dated January 5, 1975. See Appendix H.

19 Life history of Emma Howell Cooper, dated July 15, 1976. See Appendix I. It is unknown who compiled this life history, but it is possible that it was written for her funeral services on June 30, 1976. It was secured by Bert Haloviak, director of General Conference Archives, along with her application for sustentation submitted November 1, 1959 to the General Conference upon her turning 64. It should be noted on the sustentation record of employment that she would have worked in the Missionary Volunteer and education departments as well as the seminary during the time period of this story (March 1933). There is correspondence during early 1933 that places her in the Missionary Volunteer department when the events unfolded.

20 *Adventist Review*, November 9, 2000, letter from H.H. Hill, Colton, California. See Appendix J.

21 Three letters found in the General Conference Archives dated around the time the story took place can verify this. The letters are written by Emma E. Howell and directed to W.H. Williams. See Appendix K1-K3.

22 Cooper apparently knew a little about W.H. Williams as she details in her letter to Robert Osborn, dated January 5, 1975. The letter is a newsy one sharing some information about Williams as a treasurer and a man. See Appendix H, pages 2 and 3.

23 See Appendix D, letter to J.C. Kogel, dated November 15, 1974, page 2.

24 See Appendix H, letter from Emma Howell Cooper to Robert Osborn, dated January 5, 1975, page 2. "I had no opportunity to explain, so took the one chair by the S.D.A. banner—and promptly began taking notes in short hand."

25 See Appendix D, page 1.

26 One such example is seen in Appendix L. General Conference Committee minutes for September 12, 1932, page 3 records a vote that lists Chester Rogers as stenographic help for Autumn Council. It also should be noted that Emma Howell is listed within the same action.

27 *Review and Herald*, January 29, 1948, p. 20, Obituary of Chester Leroy Rogers. He died at age 53 in Takoma Park, Maryland, on December 24, 1947. See Appendix M.

28 *Review and Herald*, July 13, 1950, General Conference Report, No. 2, page 24. See Appendix N.

29 *Review and Herald*, October 5, 1961, page 26, Obituary of Will Herbert Williams. A similar obituary is seen in the Pacific Union Recorder, October 2, 1961. See Appendix O1 and O2.

30 W.H. Williams married Anna Keesling in 1905. She died in 1944 and in 1949 he married Arabella Moore. Williams had two daughters from his first marriage and three stepchildren from his second.

31 Taylor Bowen, (General Conference Assistant Secretary), letter of March 2, 1933 to Mrs. Mabel Hawthorne Wilson, pp. 2-3. See Appendix CC.

32 Auditing statement of the General Conference Corporation, 1933, issued March 12, 1934, page 7. The entire auditing report is not here, but only those pages, which had some correlation to the possible events of the story. It should be noted that the General Conference Corporation is not the same as General Conference operations. That would be a different auditing statement. This is only referenced to show where some accounts were kept. See Appendix P.

33 Most information regarding these two financial events is taken from a paper, "Closed for the Holiday," The Bank Holiday of 1933. This was an internet source (www.bos.frb.org/about/pubs/closed.pdf) and there is no author's name attached. See Appendix Q.

34 There was actually the perfunctory "welcome to the White House" meeting between the incoming and outgoing presidents where Hoover and Roosevelt discussed the banking crisis. Hoover was in favor; Roosevelt was not. They could meet no agreement, so ended the meeting with no decision.

35 Equivalent to \$14,500 in 2004.

36 See Appendix R.

37 This is an interesting letter as the amounts to go to the mission fields are extremely large amounts. The equivalent in 2004 for the total amount would be estimated at \$2.5 million.

38 General Conference Minutes, Autumn Council, October 18-26, 1932, p. 822. Under item 4 is a list of mission appropriations for 1933. There is a direct correlation to the cities listed in the March 2, 1933 letter from Riggs National Bank: Shanghai, China (China Division); Manila, P.I. (Far Eastern Division); Panama, Panama (Inter-American Division); Middlesex, England (Northern European Division); Buenos Aires, Argentina (South American Division); Cape Town, South Africa (Southern Africa Division); Poona, India (Southern Asia Division); Berne, Switzerland (Southern European Division). See Appendix R1.

39 C.H. Watson, (General Conference president) "The World-Wide Field," *Review and Herald*, April 20, 1933, p. 17. See Appendix S.

40 I. H. Evans, (General Conference treasurer), "The 1933 Midsummer Offering," *Review and Herald*, June 22, 1933, p. 4. See Appendix T.

41 J. L. Shaw, (General Conference treasurer), "Report of the General Conference Treasurer," *Review and Herald*, May 29, 1936, p. 30. See Appendix U.

42 "Thirty-fourth Meeting," *Review and Herald*, June 18, 1936, p. 296. See Appendix V.

- 43 Spring Meeting, April 28-May 3, 1933, Minutes, April 28, 1933, p. 926. See Appendix BB1.
- 44 Spring Meeting, April 28-May 3, 1933, Minutes, May 2, 1933, pp. 960-961. See Appendix BB2.
- 45 *The Evening Star*, Friday, March 3, 1933, page 1. See Appendix W.
- 46 Franklin D. Roosevelt had already arrived in Washington on Thursday, March 2, 1933 prior to his March 4 inauguration. He was a highly suspicious man and his secretary was never allowed to schedule a train trip to begin on a Friday because he felt it to be unlucky. Certainly if his train was arriving on this particular Friday it would have clog the system even more (Whitcomb, John and Claire Whitcomb, *Real Life at the White House*, New York, NY, 2000, page 309). See Appendix W2.
- 47 <http://dotlibrary.specialcollection.net/>. Check listings under I.C.C. Historical Railroad Investigation Reports (1911-1966).
- 48 List of newspapers available in the Martin Luther King, Jr. Memorial Library. See Appendix X.
- 49 See Appendix Y.
- 50 *The Advent Review and Sabbath Herald*, vol. 111, no. 5, February 1, 1934, page 8, "The Triumphs of 1933 and the Challenge of 1934," J.L. Shaw. See Appendix Z.
- 51 In Appendix AA, there are a few letters of correspondence from the C. H. Watson, GC president and Taylor Bowen, associate secretary that share some interesting details surrounding the banking crisis of 1933 and its impact on the church.
- 52 Hokama, Dennis, "Providence or Poppycock?." page 8. See Appendix A.