

## Young Heber J. Grant: Entrepreneur Extraordinary

When lecturing at the Harvard Law School, Justice Oliver Wendell Holmes told students they could do anything they wanted to in life, if only they wanted to hard enough. Later in a private aside he added, “But what I did not tell them was that they had to be born wanting to.”<sup>1</sup>

Heber J. Grant was born wanting to be an entrepreneur. Young Heber consumed the commercial news of the *New York Weekly Ledger* as avidly as other boys might have read the sports page. He and his close companion Heber Wells ventured into an ambitious but disastrous egg business (harried by neighborhood dogs and infested with the pip, the hens refused to lay). Heber even became a youthful employer. His keen eye and steady fingers won him a trove of marbles, and he used his winnings with Tom Sawyeresque skill. Less nimble companions were hired to cut wood, haul water, and do his other distasteful chores.<sup>2</sup>

Business ambitions boiled within the youth. “As a boy of seventeen, I dreamed in my mind about my future life,” he later recalled. “I had never thought of holding a Church position; I had other plans.” These plans he plotted with precision. First, he would master the tasks of business clerk and bookkeeper while still a teenager. Next, by his twenty-first birthday he would have his own business concern. He projected that by the age of thirty he would be a director of Zion’s Cooperative Mercantile Institution (ZCMI), Utah’s largest wholesale and retail outlet. Other youthful plans were to found a

local insurance company, preside over a Utah bank, or sit on the board of one of the transcontinental railroads.<sup>3</sup>

Why did Grant have such a passion for business? One obvious answer to this question is that this passion was a part of the times. During the last decades of the nineteenth century, the business of America *was* business. Daring entrepreneurs reaped fortunes by masterminding such exciting new industries as steel, oil, and electricity. These new captains of industry stamped their personalities upon their era and made private property, competitive enterprise, and corporate wealth appear as eternal verities. The cult of the self-made man arose. The English writer Samuel Smiles and his American counterparts William Makepeace Thayer and Horatio Alger wrote books that promised any determined, hardworking boy material success. As Alger penned in a couplet that included 6 of his 119 book titles:

*Strive and Succeed*, the world's temptations flee—  
Be *Brave and Bold*, and *Strong and Steady* be.  
Go *Slow and Sure*, and prosper then you must—  
With *Fame and Fortune*, while you *Try and Trust*.<sup>4</sup>

Smiles's books on *Character*, *Thrift*, and *Self-Help* found their way into young Heber's hands, and the boy drank thirstily from the self-help draught. Local schools taught such precepts as duty, success, and moral truth from the widely used *Wilson* and *National* readers.<sup>5</sup> So indelible was the mark of these elementary school texts that Grant quoted from them the rest of his life. The devout Rachel Ivins Grant, Heber's widowed and subsequently divorced mother, hoped that her son might give himself to church service, but she by no means resisted the prevailing commercial climate. She herself came from a long line of Quaker merchants.

The nation's business spirit spilled into Utah's previously isolated valleys. In the twenty years following its founding, Utah had been a pioneer community. Survival, settlement, and the propagation of Latter-day Saint ideals were its concerns. But during the 1870s, the years when young Heber came of age, the territory began to enter the American mainstream. Across the tracks of the recently completed Union Pacific Railroad flowed products and ideas. Utah's mines began to prosper and Salt Lake City acquired for the first time a commercial district, which was rapidly growing. Many Latter-day

Saint leaders caught the entrepreneuring fever, and their business activities impressed young Heber.

Among the enterprising young men who provided the boy with behavioral models was Joseph Elder, who owned a “little frame grocery store” a half block down Main Street from where the Grants lived. Heber, not yet six years old, spent hours at Elder’s store, listening, talking, and being initiated into the mysteries of commerce. Another mentor was the crusty and indefatigable Edwin Woolley, the Grants’ Thirteenth Ward bishop and a man of many business endeavors. The bishop left such an impression that Heber later described him as “a good man, an honest man, a hard-working man—and a man I loved.” But no acquaintance exercised a stronger business influence on Heber than the affable Alex Hawes. As the New York Life Insurance Company’s agent for Salt Lake City and later for the Pacific Coast and England, Hawes typified the hardworking and principled nineteenth-century business ideal. For six months when Heber was twelve years old, Hawes boarded at the Grants, beginning a life-long bond between the two. Hawes recognized in the boy a budding talent of the first order and for years afterward showered letters of fatherly encouragement upon his protégé.<sup>6</sup>

Of course Heber’s youthful experiences and contacts were not an alchemy that mysteriously and automatically produced an entrepreneur. Similar influences worked to no avail upon his boyhood friends. Tony (Anthony W.) Ivins, Dick (Richard W.) Young, Hebe (Heber M.) Wells, Fera (Feramorz) Young, Ort (Orson F.) Whitney, and Rud (Rudger) Clawson, although they later would prove themselves to be remarkably talented, were not compulsively drawn to the balance sheet or ledger like Heber Grant.

Clearly there was something in Grant’s personality that drew him to business. Whitney bemusedly remembered the boy as “a persevering sort of chap whose chief delight seemed to be in overcoming obstacles.”<sup>7</sup> Despite a natural clumsiness, Grant determinedly set out to win the second base position with the Red Stockings, only to lose interest when the team gained the territorial championship. His fine penmanship developed only after classmates laughed at his blots and scribbles. Never a serious reader or scholar, he nevertheless had no rival when a concrete task or contest lay at hand, such as the memorization of the Deseret Alphabet or Jaques’s *Catechism*.

After Bishop Woolley branded him a ne'er-do-well, Grant earnestly set out to win the bishop's approval and succeeded.<sup>8</sup> "I confess there is something in being at the head," the compulsive achiever later admitted, "that has always favorably impressed me."<sup>9</sup>

Young Heber was also developing other entrepreneurial virtues. His towering ambitions spoke loudly of his outward optimism and cocksurety. Such traits were later diagnosed by the celebrated and perceptive phrenologist Henry Fowler, who told the young man to reduce his "bump of hope" by half and be satisfied. Moreover, Heber embodied diligence. He found that he could not "help working and that in a hurry." Upon securing his first office job at fifteen, Heber quickly mastered his tasks and asked for more. Four years later he almost resigned because of nothing to do. The young man in fact worked nights to complete his duties and was rewarded by his grateful employer with a \$100 bonus for industry. "I did it," he explained without acknowledging there was anything unusual in his behavior, "because . . . I did not like to sit around idle."<sup>10</sup>

He learned self-reliance early, literally at his mother's knee. Despite her stately charm, Rachel Grant had not married until her mid-thirties, only to be widowed when her only child was nine days old. Although Rachel's education, personality, and intelligence placed her among Deseret's "first ladies," the death of her husband, Jedediah Morgan Grant, and her unsuccessful remarriage to his dissolute brother, George D., left her impoverished. Young Heber recalled blustery nights with no fire in the hearth, months with no shoes, never more than a single homemade outfit of homespun at a time, and, except for an adequate supply of bread, a meager fare that allowed only a pound of butter and four pounds of sugar for the entire year.<sup>11</sup> Sewing became Rachel's means of avoiding charity. "I sat on the floor at night until midnight," Heber remembered, "and pumped the sewing machine to relieve her tired limbs."<sup>12</sup> The machine's constantly moving treadles became a symbol of the Grants' stubborn independence.

"A man who has been the indisputable favorite of his mother," theorized Freud, "keeps for life the feeling of conqueror, the confidence of success which often induces real success." Indeed there grew between mother and son a special bond that permanently etched a spirit of independence upon Heber's character (illus. 5-1).



Courtesy Church Archives, The Church of Jesus Christ of Latter-day Saints

Illus. 5-1. Heber J. Grant as a young boy with his mother Rachel.

On the one hand she indulged him, an advantage the boy later regretted exploiting. “Being both son and daughter to my mother,” he remarked, “I suppose I may have been partially spoiled in the raising.”<sup>13</sup> But on the other hand, she showered upon him her adult interests and high expectations. She never doubted that the boy’s destiny would exceed that of his father, who had served as mayor of the city and as one of Brigham Young’s counselors. Her light discipline and heavy confidence encouraged Heber in his experiments to raise chickens and to hire other boys with marbles. The consequence was a growing sense of mastery, a feeling that he could and should get things done.

To help his mother, the boy at fourteen worked twenty straight Saturdays at fifty cents a day to earn the ten dollars required to insure her modest home. Although Bishop Woolley protested that Rachel’s many friends would quickly rebuild her home in case of a

disaster, Heber replied that the Grants could do without such help. “I don’t care to live in a house built by charity,” he said. “I would be a little pauper, living in a house not knowing who furnished the money to build it, and therefore not being able to pay it back.”<sup>14</sup>

Such fierce independence bred within Heber a resilience to popular opinion. “When certain people start to say kind things about me,” he confided many years later, “I say, ‘Heber Grant, what’s the matter with you? If you were doing your duty that man wouldn’t say good things about you.’”<sup>15</sup> His willingness to defend an unpopular position had taken root early. While reading the Book of Mormon at age fifteen, he strongly identified with the outspoken Nephi who often preached against the popular grain. The Nephite prophet became his hero, more influential in his life, he admitted, “than . . . any other character in ancient history, sacred or profane—save only the Redeemer of the world.”<sup>16</sup>

The influence of Book of Mormon characters was only one part of the Church’s impact upon Heber. “As a boy he was inclined always to religion,” recalled his intimate boyhood friend Richard Young. Rachel had nourished Heber from infancy upon Mormonism’s milk. Some of his earliest memories were of “going to meeting” to hear Brother Brigham. As a boy he proudly sat next to Bishop Woolley in the Thirteenth Ward meetinghouse to time speakers and meetings. When healthy and in town, the youth never missed attending general conference. As a young man he was careful with his tithing and donations. Nor could he remember an instance of playing Sabbath baseball. At fifteen he was ordained an elder, several years later was chosen as a seventy, and at nineteen was called as a counselor in the first ward Mutual Improvement Association organized. “He lives his religion,” Richard Young reported, “but is seldom able to warm himself unto enthusiasm over a principle; his love is a practical, everyday, common-sense devotion to principles which from their superiority to all others, he chooses to believe are divine.”<sup>17</sup>

As well as supplying the young man with a system of religious ethics, the Church gave purpose and energy to his life. While he did not have an intellectual’s appreciation for his religion with its promises of human worth and a divinely ordered world, he nevertheless felt the empowering spirit of his faith. The sermons in the Tabernacle taught him that Latter-day Saints were a special people with a special

mission. Thus the character of Nephi appealed to Grant not simply because of the ancient prophet's outspokenness, but also because of his sense of mission—"his faith, his determination, his spirit to do the will of God."<sup>18</sup> Grant became such a disciple himself, possessed with the enormous energy given to those who are confident of their providential duty and destiny.

In summary, a modern behaviorist might use Grant as a case study of an innovative or entrepreneurial personality. Here was a bright boy with the deep needs of an achiever. Buoyant, self-confident, industrious, self-reliant, and tough-minded, he had acquired these entrepreneurial traits in a nearly classic textbook manner. He was the only child of a mature woman who had dominated him with loving indulgence and high standards. Heber's father figures—Joe Elder, Bishop Woolley, Alex Hawes, and Erastus Snow, an Apostle who took an unusual interest in the boy—supplied the quiet, pliant paternal influence that usually characterizes an innovator's childhood. Like most contemporary entrepreneurs, Grant rose from the urban middle class—if not in wealth, certainly in values and status. As was also true of many entrepreneurs, Grant's early reading and schooling taught him firm values, authority, and a beneficent and yielding world. Lastly, Grant's sense of religious mission followed closely the general pattern. "Innovators in the early stages of growth seem to be characterized by a common ethic which is appropriately termed religious in nature, whatever their religious dogma," Everett Hagan has written. "They feel a personal responsibility to transform the world that far transcends a profit motive."<sup>19</sup>

There was an additional ingredient in the boy's motivation. Hidden behind his brusque self-confidence and compulsion to succeed were the fears and uncertainties of a poor boy proving himself. Anxieties usually push the highly motivated, and for Heber they had begun early. When he was about six, he and his mother were forced to move from the spacious home on Main Street that they shared with Jedediah's other wives and children into a widow's cottage. Later the little boy wandered back to his old home and wept. Shaking his fist he vowed that someday as a man he would possess the place.<sup>20</sup> In a sense he eventually did—not as a homeowner, but as principal investor and chairman of the executive committee of ZCMI, the large department store that came to occupy the old

Grant homestead. The contrast symbolized much of Grant's business career. He was ever at heart a poor boy reaching uncertainly but determinedly beyond himself.

The comet began its ascent early. On June 5, 1872, when only fifteen years old, Grant found employment as a bookkeeper and policy clerk at H. R. Mann and Company, Insurance Agents. The position had not come by chance. The boy had prepared himself. Several years earlier he was downtown playing marbles when a lanky young man strolled past. "Do you see that chap there?" asked a companion. "He works in Wells Fargo's Bank and gets \$150 a month." Heber's quantitative mind quickly grasped what this meant. He currently was shining shoes at a nickel a pair. To equal the bank clerk's salary, he calculated that he would need more than 240 feet of shoes, 6 days a week, 4 weeks a month. He immediately enrolled in a bookkeeping class.<sup>21</sup>

To forego secondary and college education and enter business at an early age was then not uncommon, but Grant had had an attractive educational option. He refused an appointment to the United States Naval Academy (which would have required considerable remedial schooling) because of his mother's entreaties and perhaps, one suspects, because of an accurate sense of his own limitations.

Heber found his first taste of insurance and financial matters appetizing. He mastered his job easily and quickly. During the day he worked tirelessly. At night he sold policies. Mann and Company occupied the front basement portion of the banking firm A. W. White and Company, and, when duties allowed, Grant volunteered his services at the bank. He offered "to do anything and everything I could to employ my time, never thinking whether I was to be paid for it or not, but having only a desire to work and learn." Mr. Morf, the bookkeeper of A. W. White, in turn schooled Grant's penmanship. Soon Grant's Spencerian hand enabled him often to earn more after office hours writing cards and invitations than he gained from his insurance salary.<sup>22</sup> Three or four years after coming to Mann and Company, Grant assumed the "entire charge of the business" with the exception of writing an occasional letter and actually signing the policies. He bought the company at age nineteen, after Rachel Grant mortgaged her home to provide the necessary \$500.<sup>23</sup>



A less confident eye might have seen Grant's purchase as fool hearted. H. R. Mann and Company's assets consisted entirely of goodwill, or the inside track in securing policy renewals. In this case goodwill might have no value at all. Would policy holders trust their future business to a nineteen year old? Would the national insurance companies transfer their business from Mann and Company to Grant? The young man might have customers but no insurance to sell them. Also, there were piranhas waiting to strike. Four other insurance companies in Salt Lake City now commanded the same volume that Mann had once possessed. Agents like the vigorous and clever Hugh Anderson could be expected to attack both Grant's customers and the seven national agencies supporting his business.

Grant quickly proved that he had talent to match his daring. He strengthened his position by forming a partnership—Jennens, Grant and Company—with another Salt Lake insurance agent, B. W. E. Jennens. If Grant required the additional luster of Jennens's maturity and experience, the fast-selling Jennens needed access to the national insurance policies offered by Mann and Company. Six of these Grant managed to retain. To help him do so, Hawes and Henry Wadsworth, Grant's former employer at Mann and Company, actively pulled strings in San Francisco, but Heber's personality also played a key role. When the field representative for one insurance firm arrived to transfer his agency from Mann and Company to another local firm, Grant personally met him at the railroad depot and dissuaded the startled agent from his decision before he was able to lodge at a local hotel. A month and a half after he began business, Grant's correspondence showed a firm hand at the helm. "You think when Mr. Farr [the national representative] returns [to Salt Lake] he will explain the matter to my satisfaction," the adolescent wrote when one insurance company and its representative attempted to defraud him of a small premium. "The only way the matter can be explained to my satisfaction is to have the draft paid. I shall forward it for collection again and trust it will be honored."<sup>24</sup>

Heber found admiring friends in the Salt Lake business community. "Few young men here are held in higher esteem by all classes than he," the *Salt Lake Herald* wrote in praise of Mr. Grant and his new insurance venture.<sup>25</sup> Prominent bankers Horace S. Eldredge and William S. Hooper signed his insurance bonds.

Businessmen Hiram Clawson, W. S. McCornick, and Thomas Webber vouched for Grant's ability and integrity. Webber went further, promising him ZCMI's insurance account. Even the Rev. G. D. B. Miller trusted the youth's salesmanship and insured the St. Mark's School.

Presiding Bishop Edward Hunter taught the fledgling a lesson in public relations. The colorful bishop did not care for Grant's initial business advertisement. "H. J. Grant, H. J. Grant, insurance agent, insurance agent," Hunter spoke in his customary staccato echoes. "Who is he? Thought I knew all the Grants, thought I knew all the Grants." When told that H. J. Grant was none other than Heber J., Jedediah's son, he commented in his terse double speak, "Why don't he say so, why don't he say so? . . . Might mean Helen J., might mean Helen J." When informed of the bishop's views, Grant immediately and permanently changed his business name to "Heber J. Grant."<sup>26</sup>

Buying insurance in nineteenth-century Utah required a personal conversion tantamount to changing one's religion. The industry was only beginning to enter the Utah market, and many hard-line conservatives saw an insurance policy as a violation of family and social responsibility. Besides, Eastern- and European-based companies drained dollars from Utah's colonial economy, a practice despised by Latter-day Saint leaders. Grant himself could not warm to life insurance for many years. But fire protection made sense, and he had few peers in the marketing of it. He sensed the psychological moment to close a deal. The evening after Salt Lake City's destructive 1882 fire, he recorded in his journal: "While standing watching the fireman throwing water on the ruins, [today] I insured L[orenzo] D. and A[lonzo] Young for 5000 and Jos[eph] L. Richards for 5000."<sup>27</sup> Grant's energy was inexhaustible. When he left the office one morning his partner challenged him to make \$25 in premiums. "I told him I could make twice that much. I started in at 9 a. m. and talked until after 7 P.M. . . . The total profits for the firm were \$101."<sup>28</sup>

He could be equally tenacious in defending a client's claim. When adjusters refused any settlement on a fire at the Woolley Brothers' property in Paris, Idaho, Grant decided to make a personal appeal. "Realizing my inability to fully explain the matter in a letter," he wrote the president of the German-American Assurance, J. F. Downing,

“I have decided to visit Erie [Pennsylvania], feeling confident that during a personal interview I can so plainly show to you the unjust and arbitrary manner in which W. Bros were treated.”<sup>29</sup> As Grant’s train sped eastward, Downing repeatedly wired that he would be out of town and unavailable for an interview. Grant as persistently telegraphed his prospective time of arrival. When the two finally met, their strained relations rapidly improved, and the German-American eventually paid two-thirds of the contested claim.

However, success with sales and claims did not immediately bring personal prosperity. When Grant married Lucy Stringham on November 1, 1877, over a year since the founding of Jennens and Grant, he stood deeply in debt. The newlyweds therefore spent most of their first year in Rachel Grant’s small home. Insurance success, then as now, was a slow accretion, so Heber looked for supplemental income. Jennens, Grant and Company branched out to peddle books. Grant also sought Utah retailers for the Chicago grocery house Franklin MacVeagh and Company. He briefly considered a brokerage partnership with Richard Young. Grant did odds and ends for the Deseret National Bank, and he taught penmanship and bookkeeping at the University of Deseret. Teaching gave Grant one of his first opportunities to support home industry. Local merchants had previously refused to sell George Goddard’s home-made ink, describing it as inferior. “I know better,” Grant remembered telling them, “I am a judge.” The professor insisted that his students use the Goddard variety, and the merchants quickly stocked the product to meet the unexpected demand.<sup>30</sup>

However, the most important of these second jobs (it would have occupied almost anyone else full time) was at the Church-owned Zion’s Savings Bank and Trust Company (illus. 5-2). In August 1877, with the vigorous support of the dying Brigham Young, Grant was appointed assistant cashier. The position was literally a one-man show: cashier, bookkeeper, paying and receiving teller, after-hours note collector—and janitor. For a young man not quite twenty-one, the selection was impressive, although Grant himself took a different view. “I would not have had the job as a gift,” he recalled, “had it not been that it gave me a chance to talk insurance to the depositors.” His \$75-a-month at Zion’s was only a third of his other income.<sup>31</sup>



Courtesy Church Archives, The Church of Jesus Christ of Latter-day Saints

Illus. 5-2. Zion's Savings Bank and Trust (corner building), where Heber worked as a young man.

At Zion's Savings, Grant received one of the major shocks of his life. While reading the *Deseret News* one evening he learned for the first time of his "resignation" from the banking concern. Zion's Savings had fired him. The bank board's action probably owed less to Grant's selling of insurance during office hours than to the return of Bernhard H. Schettler from a mission. Schettler had New York banking experience and he had served as Zion's assistant cashier prior to his proselyting tour. With President Young now deceased, the board apparently felt free to choose the more experienced of the two men. The achievement-oriented Grant was shattered, although he responded, typically, with even greater zeal. "I am half inclined to think that the kicking me out of the Savings Bank was the making of me," he later reflected, "as it started me out to rustle with greater energy than ever before."<sup>32</sup>

Grant's hard work gradually began to pay handsome dividends. A typical Utah wage earner of the time might make annually between \$400 and \$600. In contrast Grant, still in his early twenties, earned \$3,800 in 1878, \$5,480 in 1879, and over \$6,800 in 1880. He opened another agency in Ogden and dominated Utah insurance. At the same time he began to fulfill his dreams of furthering home industry. Along with Lorenzo W. Richards, he purchased the Ogden Vinegar

Works. Grant invested \$6,500 of his own earnings and borrowed another \$10,000 for the investment.

Grant's business climb, however, was not without interruption. On October 30, 1880, just before he turned twenty-four, Grant was appointed president of the Tooele Stake. The new assignment proved enormously difficult and trying. For one thing, Grant's finances deteriorated. His new ecclesiastical duties required much personal time and energy, and his Salt Lake City business declined proportionately. Nor was he able to find any supplemental income in his village home. "I never made a dollar in Tooele during the two years I was president of that stake," Grant recalled, "and my expenses were much greater than they had been before." He was forced for the first time to keep a team and buggy for his official Church travel within the stake. There were also the costs of commuting between Tooele and Salt Lake City. Whenever possible Grant spent weekdays in the Utah capital, traveling to and from Tooele on Saturdays and Mondays. In addition he found that as a leading citizen of both communities, he was expected to donate freely in each.<sup>33</sup>

Another far more serious factor in Grant's strained finances involved the Ogden Vinegar Works. The venture was not even meeting costs. By November 1880, Lorenzo Richards had extricated himself from the operation, forcing Grant to incorporate the factory and personally shoulder most of the financial burden. Utahns simply refused to patronize the home-manufactured product. The harried Grant ordered chemical tests on his imported competition and announced that the rival brand was doctored with acetic acid. Still merchants would not push his product. Grant facetiously asked one businessman if he did not wish to purchase Utah Vinegar in two-thirds-full barrels, add his own "mineral poison," and make even greater profits. "He thought that would be wrong," Grant recounted, "but he went on selling the stuff manufactured that way. I could not get the patronage."<sup>34</sup>

Then, on April 22, 1881, the vinegar factory burned to the ground, wiping out virtually all Grant's assets. All that remained were smoldering ruins with a salvage value of several thousand dollars and \$9,000 in debts. To add professional embarrassment to his financial distress, the fire insurance salesman found that he was underinsured! The vinegar works, worth between \$16,000 and

\$18,000, was protected by only a \$7,000 policy. And it was uncertain whether this insurance was actually in force, for Grant had forgotten to alter the policy's beneficiary from his old partnership to the new corporation. Furthermore he feared the possibility of arson. Had Frank Rother, his manager, intentionally set the fire to conceal his inability to turn a profit? Grant's distress led some to wonder if there might not be a higher meaning in the calamity. Elder Francis M. Lyman bluntly told his friend that the fire was a possible heavenly warning to keep his speculations within bounds and to give more prayerful attention to gospel study.<sup>35</sup>

Grant did see a few hints of hope among the dark shadows. Not one of his creditors demanded payment upon his notes. Three of them actually promised further credit, while a new creditor, James Wrathall of Grantsville, began a long relationship with the businessman by lending a large sum. "I found that I had much better credit than I had ever expected," Grant exulted.<sup>36</sup> Of course, his creditors were not entirely selfless. By requiring payment they would have invited Grant's bankruptcy, a course that would have given them only a fraction of the cash due them. They, along with Wrathall, were betting their money on Grant's skills and honesty to pay them someday in full.

Grant was able to minimize the disaster at the Ogden Vinegar Works. After seeking Lyman's counsel, he decided to come clean to the insurance carriers. He told the investigating adjustor the full particulars of the improperly assigned beneficiary and was relieved that the companies would pay regardless. Also the plant's manager, Frank Rother, promised several thousand dollars to buy the damaged machinery and real estate.<sup>37</sup>

Nevertheless, for a time Grant's finances remained precarious. Expenses continued to mount and his income continued to decline. He had borrowed money to buy his Tooele home only ten days before the Ogden fire, and Rother was failing to make his payments. Grant's friends now suggested that he make an assignment on the vinegar works and throw the disastrous project to the wind. By December 1881, in a desperate attempt to salvage his finances, Grant was working almost every night until midnight and sometimes until 2 A.M. "I would be simply delighted," he often told Lyman, "if [the General Authorities] would call me on a mission for ten years, with

the privilege after ten years of going back to Salt Lake to be born again, financially speaking, instead of being buried alive out here.”<sup>38</sup>

Grant’s image of death and burial was more than a passing remark—it evidenced deep distress. He later admitted that during his Tooele Stake presidency he felt so blue that he didn’t know “what to do or where to turn.”<sup>39</sup> The fact that his insurance and business dealings had not prepared him for his ministry threw him off balance. And worse, serious illness now entered his home. After only a week in their new Tooele residence, the Grants’ second daughter came close to dying. Then Lucy, Heber’s wife, began a lingering stomach illness and female disorder that twelve years later claimed her life. These accumulated pressures finally brought Grant himself near to death. His six-foot, 140-pound frame almost yielded to “nervous convulsions,” after which an attending doctor solemnly warned if the young man did not slow his pace he should certainly experience a “softening of the brain.”<sup>40</sup>

Less than two years after his arrival in Tooele and ten months after his nervous collapse, Grant received a telegram that once more affected his business goals. He was asked to attend a 3:30 P.M. council meeting on October 16, 1882, in President John Taylor’s office. Taylor announced a revelation concerning the filling of two vacancies in the Quorum of the Twelve Apostles. As the document was read, Grant learned of his own appointment. At twenty-five he was a member of the Church’s second-ranking body.

There were whispers and innuendoes surrounding his selection to the Twelve. While close associates like Anthony Ivins, Richard Young, Edwin Woolley, Alex Hawes, and Charles Savage, the pioneer photographer, had believed his appointment was only a matter of time, Grant learned it had taken President Taylor’s written revelations to convince others that he was apostolic timber.<sup>41</sup> No one doubted his ability or integrity—only his business preoccupation. Grant understood that President George Q. Cannon’s prayer of ordination was more than a gentle reminder. “Thou must look upon this calling and this Apostleship,” Cannon warned, “as paramount to everything else upon the earth; money, stocks and all kinds of property must fade into insignificance.”<sup>42</sup>

Such comments weighed heavily upon Grant, and during the next several months he experienced a dark night of the soul. To friends

he acknowledged that perhaps he should place his business ambitions aside. He resolved to follow the noble example of Elder Erastus Snow, who labored impecuniously in the service of others. Grant recognized that money had dominated his short career. Nevertheless he insisted that “*never* in my life have I seen the time that I was not willing to change my plan of action at the word of command from God’s servants.” To prove this he pointed out that he had gone to Tooele at fearful financial sacrifice. And while there, he repeatedly offered to sever his remaining Salt Lake City business ties if his Church leaders so desired. “*Cash* has not been my God,” he stoutly maintained; “my heart has never been set on it, only to do good with what might come into my possession.”<sup>43</sup>

At other moments Grant’s abnegation wavered. He wondered whether he could cast himself in the image of Erastus Snow. Must not he be himself? He understood that Apostles of his time were allowed to do considerable private work. He also knew that he had a rare business gift and enjoyed making money. Should he totally ignore his talents and interests? Significantly, Grant occupied in the Quorum of the Twelve the vacated seat of the scholarly Orson Pratt, whose death had left his wives and children impoverished. The new Apostle did not want a similar fate for his own family. He remembered both his childhood poverty and his recent critical illness. Might he be closer to Pratt’s example than he realized? Weighing all these factors, Grant set for himself a new goal: whenever his ecclesiastical responsibilities permitted, he would work at amassing \$100,000, then with that money in the bank, he would devote all his time to the ministry.<sup>44</sup>

While not personally avaricious, Grant did confess to a very strong desire for wealth and believed that someday he would have it. Yet he scrupulously insisted upon an accompanying proviso: “Heavenly Father . . . [must] give me wisdom to make a proper and beneficial use of the same.” His pet ambition was “to have a lot of money and to have no love for it and to do good with it.”<sup>45</sup>

Grant’s ideas on beneficial wealth were the Latter-day Saint version of the Gospel of Wealth then sweeping America. The Reverend Russell H. Conwell, who delivered his lecture *Acres of Diamonds* some six thousand times, described the viewpoint of the Latter-day Saint entrepreneur to a tee. “To secure wealth is an honorable



ambition, and is one great test of a person's usefulness to others," Conwell asserted.

Money is power. Every good man and woman ought to strive for power, to do good with it when obtained. Tens of thousands of men and women get rich honestly. But they are often accused by an envious, lazy crowd of unsuccessful persons of being dishonest and oppressive. I say, get rich, get rich! But get money honestly, or it will be a withering curse.<sup>46</sup>

Grant may have first received these doctrines from his exemplar Brigham Young, who preached in a similar vein. But their popularization throughout America at the time Grant launched his career undoubtedly put resolve in his spine. The young man planned to personify the proper uses of wealth.

From his youth he lived simply. Moreover, unlike many tycoons of the era who spent lifetimes accumulating money and their few last years dispensing it, Grant's generosity bloomed early. For example, when the boy-businessman heard Bishop Woolley appeal for donations, he gave \$50 despite other pressing demands. At first Woolley demurred, saying it was too much. Grant insisted and paid his money.<sup>47</sup> Even when the debts of his vinegar works pressed upon him, he donated liberally; almost one-fifth of his income in 1881 went to the Church, civic projects, and the needy.<sup>48</sup>

During the 1880s his gifts to friends and worthy purposes were often twice as great as his tithing—so his charity totaled over 30 percent of his income. Even the liberal-minded Francis Lyman could not fully approve Grant's course. While Lyman believed that the young man should do his full share in aiding others, he wondered if Grant's donations weren't out of proportion to his means. Still Grant continued to give. "I do try to feel another's pain and to aid all that I can to lessen it," he wrote in his journal after a friend had written expressing appreciation for an "anonymous" gift. "He [the friend] is correct in thinking I aided him. . . . I sent his family \$300 by James H. Anderson while he was in the penitentiary [on cohabitation charges] but I requested brother Anderson not to inform them from whom the donations came."<sup>49</sup> However, the scale of Grant's giving sometimes made anonymity difficult.

Grant believed his capitalist stewardship involved more than the giving of alms. In the decade following his call he embarked

upon what he described as a temporal ministry, using his money and talents to defend and prosper the Saints. First he preached and continued to practice home industry. In sermon after sermon he raised his voice to defend Brigham Young's old battle cry to support the local economy. Nor was he content with mere words. Grant-manufactured and Grant-sold products became familiar Utah items. He himself always tried to wear "homemade." When the Utah assembly fêted its Wyoming counterpart, Grant's legislative duties required that he purchase an imported black suit and Prince Albert coat. However, fearful that his continued example might impair the home-industry cause, immediately after the ball he gave the expensive attire to a relative. "I have been called a crank on home made goods," he admitted, "and I am pleased to have the title."<sup>50</sup>

The second element in his temporal ministry was more combative. During the 1880s the Church was pushed to the wall. Residents of Utah who were hostile to the Church, and who were often merchants, attempted to wrest economic and political control from Church leaders, while congressmen in Washington passed punitive legislation against the Saints. Grant defended the Latter-day Saints by founding "home institutions," businesses that would deprive antagonistic elements of their commercial profits and power. Of course, home industry and home institutions went hand in hand. "I hope to see . . . [home industries] come into general favor not only because they are good and worthy of the support of the people," Grant once explained, "but because the money which is spent for them stops in the country and assists me and others to maintain home institutions and to start others . . . that is the dream of my life in a business line."<sup>51</sup>

The tension between ministry and money continued to agitate Grant for many years. However, once he came frankly to assess his talents and embark upon his temporal ministry, his self-doubts and melancholy noticeably lifted. Clearly this was not an Apostle in the traditional mold. Other men might speak publicly on theology or see visions and dream dreams. Heber, though he might have had similar private experiences, expressed his religion publicly in duty, observance, charity, and building the temporal kingdom. When a newspaper caustically suggested that Grant's favorite hymn was "We Thank Thee, O God, for a P-r-o-f-i-t," the Apostle cheerfully conceded some truth in the remark.<sup>52</sup> Grant acknowledged that the Church

required men of differing talents. His talent was financial. He would improve the material well-being of the Saints.

Upon returning to Salt Lake from Tooele in 1882, Grant appraised his moneymaking to date. His success had been moderate at best. "I have had many ups and downs in the past five years," he wrote his cousin Anthony W. Ivins. "During the five years I have made, including \$2,000 from Father's Estate, about \$26,000—perhaps \$27,000." He actually had little to show for his income. His assets might have been valued at \$6,000 or \$7,000, with most of his cash tied up in the real estate of the two homes occupied by his mother and his own family. Grant took consolation for what he described as his poor showing in knowing that during the period "I have paid a full tithing; donated liberally to the poor, temples, assembly hall, missionaries, etc.—and that none of my money has been spent in gambling, purchasing liquor, [or] tobacco."<sup>53</sup>

He also had high hopes for his financial future. In addition to his yearly General Authority living allowance of \$2,000, he could count on his insurance business annually netting him \$2,500. Since his original partnership with Jennens, Grant had taken his insurance company through a series of reorganizations. Each had made it more profitable. Furthermore, Grant had found a new investment. His half-brother, B. F. Grant, had gratuitously given him a half share in his forwarding and commission business at Milford in southern Utah. This, Heber calculated, would bring in another \$1,500 and \$2,000 a year. "I see no reason, provided I do not have to give up my business[es]," he summarized, "why I should not have [saved] fully \$10,000 in hard cash when I am 30 years old."<sup>54</sup> He was giving himself only four years.

Milford was a railroad terminus that served the wild and rich Frisco Silver Mining district, less than twenty miles to the northwest. Grant Brothers wholesaled and plied supplies to the mines. For several months the Milford business seemed a bonanza. Heber received his first intimation that the venture might be flawed when he inspected its books and found that his half-brother had overpaid \$500 when buying the concern. The oversight was symptomatic. Within less than a year B. F. Grant was bankrupt and his half-dozen Milford businesses in disarray. From his distant office in Salt Lake City, Heber for several years vainly tried to salvage something. But

his new partner in Milford not only failed to collect the business's accounts, to Grant's mortification he also rented part of its premises to a saloon. Finally the Apostle cut his losses and sold out.

Grant could not have considered the Milford forwarding business more than a commercial skirmish. In January 1844 he launched what actually was his first major commercial venture. Along with Joshua Grant (his half-brother) and George Odell (his cousin-in-law), Grant purchased the implement business of B. Mattison and formed Grant, Odell and Company. "The special legislation that has been enacted against our people was the cause, as much as anything else, which led me to engage in the wagon and machinery business," he later explained.

Prior to the formation of the firm of Grant, Odell & Co. almost the entire control of the wagon and implement business was in the hands of men whose interests were inimical to our people; and in some cases these parties used a portion of the means which they had made from the Mormon people to try to procure special legislation detrimental to their interests.<sup>55</sup>

Grant had surveyed a strategic salient, like a general reconnoitering a battlefield, and then attacked. Grant, Odell and Company was his first home institution.

The selling of buggies, wagons, and farm machinery in Utah had a shaky history, and Salt Lake City bankers were cautious when Grant asked for financing. The company was forced to turn to private lenders such as James Wrathall of Grantsville and to pay usurious interest. Within a year after its organization, without ample capitalization and financing, Grant, Odell and Company was almost at the end of its financial tether.

But Odell proved an able manager, and business from the first was unexpectedly brisk. By April 1885 the partnership was broadened into a corporation. A year later the company was rechristened the Cooperative Wagon and Machine Company, a change Grant believed would improve its public image and marketing. "Human nature is such that many men don't like to see a firm succeed but they don't object to a Cooperative Company succeeding."<sup>56</sup> By the end of the 1880s bankers were asking the company to take loans, and the conservative moneyman James Sharp climbed aboard as a major investor. During its first seven years, the company became the largest

wagon and implement dealer in Utah, accumulated \$100,000 in reserves, and consistently paid an annual 12 percent dividend. It made Grant's business reputation.

From its beginning the wagon company was a semireligious venture, a business of the Latter-day Saint people. It paid tithing to the Church before issuing dividends. Officials curbed swearing by employees and threatened to dismiss the former muleskinner B. F. Grant if he didn't desist. One major reason for incorporating was to attract prominent Church leaders as investors. Grant wrote stake presidents offering them stock, reduced his own holdings to allow others to invest, and personally guaranteed against loss stock options for the First Presidency. Such action not only placed profits in the proper hands but enhanced the firm in the eyes of Mormon consumers. "I feel that the . . . men that are now associated together in our firm are much more worthy of the patronage of the Saints than those who are not of us," Grant pointedly wrote to one local bishop. "There has never in my opinion been a time when it was more necessary for me to support our friends only, than now."<sup>57</sup>

The Cooperative Wagon and Machine Company provided Grant an ample field for his salesmanship. But he insisted that there was not religious arm twisting. "I know quite an amount of business naturally comes to me on account of being an Apostle," the young businessman admitted. "This I am willing to accept but nothing that comes because a person feels that he is under any obligations."<sup>58</sup> The *Salt Lake Tribune* had a more jaundiced eye. "Apostle Heber J. Grant . . . sells wagons and mowing-machines to Saints on the score that he is an Apostle and he will deal by the brethren better than any wicked Gentile would," the paper wrote with begrudging admiration. "He sells threshing-machines and horse rakes to Gentiles on the score that he has so great a custom among his own people that he can afford to sell to Gentiles cheaper than any Gentile man or firm can."<sup>59</sup> Grant would replay the wagon company scenario several times with other companies: inadequate financing, desperate scrambling to meet obligations, and then triumphant success.

In fall 1885, only a few months after the wagon and implement company turned solidly into the black, Grant embarked on a still more difficult mission—involvement in the newspaper business. The Church's *Salt Lake Herald* had threatened to suspend publication.

Since 1870 Church leadership had informally sponsored the morning newspaper as a foil to the anti-Mormon press. By remaining in private hands, the *Herald* could grapple with its opponents on their own terms while the Church-owned *Deseret News* sedately preached in the evenings. The *Herald* owners estimated that the newspaper required a transfusion of \$51,000, which they attempted to raise by issuing new stock. But to invest invited future liability, and by the middle of November the campaign for new investment money stalled \$16,000 short of the goal.

Grant and other Church leaders worked desperately to save the newspaper. The anti-Mormon clamor of the 1880s was reaching tumultuous proportions, and the kingdom needed a journalistic defender. By November 15, President John Taylor issued a circulating letter pleading for the Saints to take more stock. Four days later, Grant asked the assembled *Herald* stock subscribers to dig deeper into their pockets, but he found no takers. Grant himself was finding sleep difficult. In the early morning of November 20, he made a personal resolve: "I would either go under with the *Herald* or save it."<sup>60</sup>

With that resolve came a plan of action. Grant offered personally to raise the remaining money if paid \$3,000 in *Herald* stock. His first day of soliciting brought \$11,200. He had already borrowed heavily to invest in the wagon company but found that by mortgaging his home he could raise \$2,000 more. Grant, Odell and Company chipped in another \$3,000, and the rest came from men who had refused Grant several days before. "Certainly I have great cause to be thankful to my Heavenly Father for the success of today," he penned in his diary. "Only two persons have refused to increase their subscriptions."<sup>61</sup> Within ninety days he completed his fundraising.

Heber had saved the *Herald*—at least temporarily—but the question remained whether the newspaper would be as kind to its new and now largest stockholder. It had never been consistently profitable. Its owners bought stock out of civic and religious duty and not because of hoped-for profits. Likewise Grant invested to protect the kingdom, but his risk was far greater than that of the other investors. He had imperiled his own credit and that of his fledgling wagon company. If the newspaper continued to sink, it could take him with it. It is no wonder that several days after Grant decided to intervene personally he was prostrated by nerves. "I had

intended to go to North Jordan to preach [today],” he wrote, “but did not consider it wisdom to do so, on account of my extreme nervous condition.”<sup>62</sup>

During the late 1880s no business project claimed more of Grant’s time than the *Herald*. First as vice-president and later as president, he took charge. Within a year he had installed a new editor, Edward H. Anderson, and a new business manager, Horace G. Whitney. Grant himself wrote slashing, off-the-top-of-the-head editorials that surprised his friends with his writing ability. In 1889 the newspaper adopted a more pleasing format, and a year later it was printed on a newfangled perfecting press. As profits began to accrue, Grant expanded features and coverage. Within five years the *Herald* was a new journal.

Grant later admitted that he felt “a particular charm” in controlling the newspaper, a privilege he would willingly pay for.<sup>63</sup> But by the end of 1889 his ownership was no longer a financial sacrifice. Reflecting its new management and the territory’s booming economy, the *Herald* now repaid what Heber described as immense profits. On December 30, 1889, the firm’s directors surprised Grant with a \$1,500 bonus. Not only had he secured large advertising increases, he also had netted the newspaper over \$3,500 for its special Christmas issue. He had personally authorized an increase for the issue from 10,000 to 25,000 copies—and then sold 13,000 of the papers himself. The price of the *Herald*’s stock responded accordingly. From the time Grant assumed control of the newspaper in 1886, its shares rose almost four times in value.<sup>64</sup>

This was a prologue to Grant’s greatest financial coup. In the first days of March 1887, a month after completing the *Herald* subscription drive, Grant offered to manage the sale of the Church’s 3,500 ZCMI shares, worth more than \$300,000. Two weeks before, by enacting the draconian Edmunds-Tucker Act, Congress had threatened to seize all Church property in excess of \$50,000. Church leaders scurried to sell holdings so they would not have to turn them over to the government. President Taylor had already tried to market the ZCMI stock, but cautious financiers judged the times perilous and demanded a large drop in the stock’s price.

In contrast, Grant ebulliently brushed these doubts aside. His mission was to defend Latter-day Saint institutions. Besides, he saw

a personal financial opportunity. The Edmunds-Tucker turmoil had depressed the price of ZCMI stock, making it an irresistible bargain—even if the price did not drop to levels demanded by the more cautious.

On March 10, 1886, only three days after receiving President Taylor's go-ahead, Grant informed the First Presidency that he had arranged the sale. He planned to take 500 shares himself and sell the remaining 3,000 to a hastily formed investment syndicate, eventually known as Armstrong, Farnsworth, and Company. The latter was composed of ten Mormon financiers, including Grant and such prominent figures as Francis Armstrong, George Romney, Philo T. Farnsworth, John Murdock, Francis Lyman, and John Henry Smith. Grant refused President Taylor's suggestions that the firm also include Horace Eldredge, James Little, and Jesse Sharp—the most prominent businessmen in the city. The benefits of the purchase, Grant believed, should go to men “with more faith and less money,” kingdom-builders of his own stripe.<sup>65</sup> The Armstrong, Farnsworth, and Company partners paid a scanty 10 percent down and pooled their credit for five years to meet the remainder of the purchase price. They hoped that in the interval ZCMI's annual 10 percent dividend would more than meet the loan costs while the stock rose to its actual value.

John Taylor responded warmly to Grant's action. For the first time since his appointment as a General Authority, Grant felt the distance narrow between himself and his leader. Previously Taylor had cautioned Grant for his business mindedness; Taylor's manner toward the new elder had seemed cold and unappreciating. But during the ZCMI negotiations, the Church President cordially placed his arm on Grant's shoulder and praised his dedication to God's kingdom.<sup>66</sup> Grant never forgot the moment. It was one of those spontaneous, private gestures symbolic of something larger than itself. Grant's religious leader—the man whose opinions he prized most—had come to appreciate his temporal mission. The act seemed to sanction Grant's deepest drives and ambitions.

The late 1880s were kind to Grant and his enterprises. Utah prospered as never before. Its mines enjoyed heavy demand and high prices. The value of Salt Lake City real estate skyrocketed—two, three, and in some cases more than six times their values of a decade



earlier, and speculators declared even these prices to be cheap.<sup>67</sup> Credit was readily available. Banks might charge between 7 and 9 percent on loans, but a well-run business might annually return 10 percent on an investment. Reflecting the good times, the flagship of Grant's stock portfolio—ZCMI—navigated a steady upward course. By 1891 the stock was selling at over \$140 a share—twice what Grant had paid for it.<sup>68</sup>

With fortune so easily yielding her charms, the young businessman-Apostle worked passionately. New inventions were an irresistible lure (by 1900 he calculated that he had lost \$2,000 in buying patents that proved worthless).<sup>69</sup> He bought the Utah rights to make and sell the Little Joker Washing Machine. He marketed Utah Southern Railroad bonds. He considered and then rejected, for a variety of reasons, building a Salt Lake City hotel, purchasing Idaho farm lands, and starting a local jewelry store. Instead he invested in a Salt Lake City mercantile business, Mexican timber lands, the Mountain Summer Resort Company, an Idaho flour mill, beehives in Tooele, a ranch in southern Utah, and Charles W. Nibley's highly profitable Oregon lumber business. He collected directorships as naturally as Penelope gathered suitors. Zion's Savings and Deseret National, the two main Church-affiliated banks of the 1880s, claimed him as a director. He also served on the board of the *Contributor* (a magazine for young Latter-day Saint men), Zion's Benefit Building Society (a building and loan institution), the Social Hall Society (Salt Lake City's oldest recreational facility), and the Salt Lake Literary and Scientific Society (a semi-Church holding company with title to such properties as the Council House and the Deseret Museum).

However, these activities were sidelights to Grant's main concerns. He continued to found and maintain home institutions. Less than a month following his ZCMI purchases, Grant was asked by his fellow quorum member Wilford Woodruff to arrange "carriages from among our friends" for his wife's funeral cortege.<sup>70</sup> Grant found the request difficult to satisfy. The Salt Lake livery business was tightly controlled by Gentiles with a reputation for slandering the Church. In fact, in the minds of the Latter-day Saint leaders, the city's hack drivers (along with the editorial writers of the *Salt Lake Tribune* and the proprietors of local hotels) were largely responsible for the Church's tarnished public image.<sup>71</sup> Grant's immediate frustration in securing



Courtesy Church Archives, The Church of Jesus Christ of Latter-day Saints

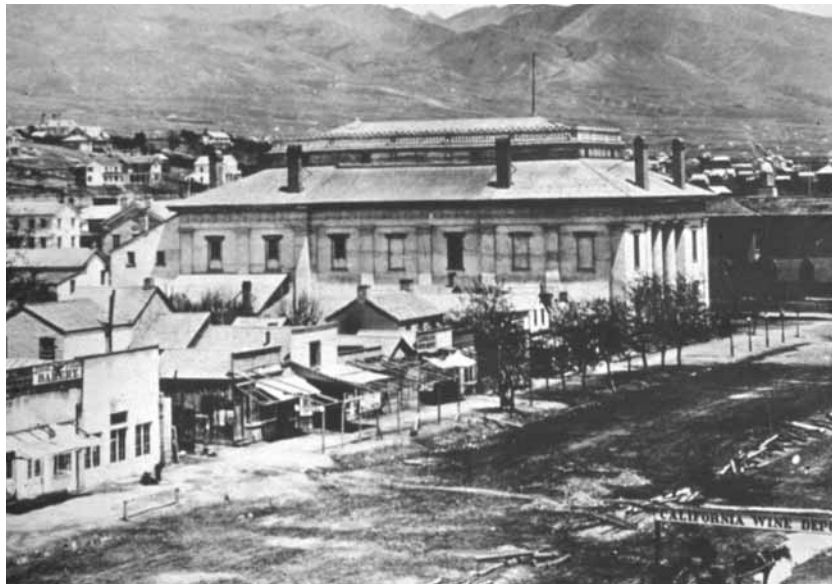
Illus. 5-3. Grant Brothers' Livery and Transfer Company.

“friendly carriages” sparked him to action. In April 1886 he organized the Grant Brothers' Livery and Transfer Company and began a furious war to control the local cab and transfer business (illus. 5-3).

The business actually had little to recommend it. Livery profits usually were low, and in Salt Lake City the prospects of a company owned by Church members were dim. The city's main hotel owners, who controlled a principal source of cab and transfer traffic, were frequently hostile to the Church. Predictably, at the outset, Grant Brothers Livery absorbed heavy losses, and after two years Latter-day Saint leaders, who had invested \$22,500 in Church funds in the project, bailed out at eighty cents on the dollar.

But Heber plunged ahead. Grant Brothers Livery advertised vigorously, bought the latest equipage, including the magnificent forty-passenger Raymond Coach. By the end of 1888, Grant played his trump card. He dangled ZCMI's profitable freight business before the territory's two competing railroads, the Union Pacific and the Denver and Rio Grande, suggesting ZCMI's contract might depend on Grant Brothers receiving the railroads' local transfer trade. The tactic was decisive. By 1890 Grant had his railroad contracts and Grant Brothers Livery was undisputed master of the terrain.

A flurry of other home ventures followed. In fall 1886, Grant organized the Home Fire of Utah and proceeded three years later with the Home Life of Utah. The entrepreneur hoped that the two insurance companies would plug the drain of insurance premiums from the territory and also provide money for local investment. In 1888, when the Provo Manufacturing Company needed a transfusion of cash and energy, the 125-man firm named Grant a director. These woolen works were the largest producer west of the Mississippi. By 1889, Grant secured control of the majestic but unprofitable Salt Lake Theatre (illus. 5-4). The Church had built the playhouse twenty-seven years earlier and had retained tacit control through a series of friendly owners. With no one else willing to assume the burden, Grant took control. And in 1890, when he sensed that the two Latter-day Saint banks inadequately served their Mormon clientele, he founded the largest capitalized bank (\$500,000) in the territory, the State Bank of Utah. “There is no business that can aid [home] institutions . . . so much as a bank,” he wrote characteristically, “and I think an effort should be made to retain as much as possible all of the business of every class in the hands of our people.”<sup>72</sup>



Courtesy Church Archives, The Church of Jesus Christ of Latter-day Saints

Illus. 5-4. The Salt Lake Theatre (ca. 1864), which was acquired by Heber in 1889.

By the end of 1890, Grant's economic kingdom-building had won him a remarkable array of titles and powers. As chairman of ZCMI's executive committee, he oversaw the territory's largest wholesale and retail business. In addition he served as president of an insurance agency, a wagon and implement dealership, and a livery stable—each of which dominated their respective fields. He also headed two insurance companies and one of Salt Lake City's largest banks, published the Mormons' most influential newspaper, and owned the city's main recreational attraction. Grant had in fact amassed the \$100,000 he had set out to obtain eight years earlier. His youthful ambitions had not been in vain. At least for the moment, he had climbed the summit of Salt Lake City's commercial mountain.

### Notes

This article was first published in *The Twentieth Century American West: Contributions to an Understanding*, ed. Thomas G. Alexander and John F. Bluth (Provo, Utah: Charles Redd Center for Western Studies, 1983), 85–102.

1. Quoted in Catherine Drinker Bowen, *Biography: The Craft and the Calling* (Boston: Little, Brown, 1969), 145.

2. Heber J. Grant, in *89th Annual Conference of The Church of Jesus Christ of Latter-day Saints* (Salt Lake City: The Church of Jesus Christ of Latter-day Saints, 1919), 119. Heber M. Wells, "President Grant—The Business Man: Business Ventures and Church Financing," *Improvement Era* 39 (November 1936): 687. On its most common level, the word entrepreneur means "someone who is risk taking in the pursuit of business." Such behavioralists as Everett Hagen and David McClelland, as I shall cite later, also use the term to describe a special personality type often found in the world of business. In this essay I intend both meanings.

3. Heber J. Grant, "Dream, O Youth! Dream Nobly and Manfully," *Improvement Era* 44 (September 1941): 524; Heber J. Grant, Manuscript Diary, August 3, 1886, 7:275, Heber J. Grant Papers, Church Archives, The Church of Jesus Christ of Latter-day Saints, Salt Lake City; Heber J. Grant to Lucy Grant, April 17, 1890, Lucy Grant Collection, Church Archives; and Heber J. Grant to Allie Ford, September 6, 1899, Heber J. Grant Letterpress Copybook, 29:400, Grant Papers.

4. Quoted in Merle Curti, *The Growth of American Thought* (New York: Harper and Row, 1964), 629.

5. Heber J. Grant to Edward Anderson, June 5 and 6, 1900, Grant Letterpress Copybook, 30:619–20, 622.

6. Heber J. Grant, "Recollections Awakened by the Late Semi-Centennial Celebration," *Improvement Era* 1 (April 1898): 395–96; Grant, Manuscript

Diary, October 16, 1881, 3:194. Heber J. Grant, "Knowing and Doing," *Improvement Era* 42 (June 1939): 329; Heber J. Grant, Typed Diary, August 20 and 25, 1887, Grant Papers; Heber J. Grant to Alex Hawes, March 28, 1896, Grant Letterpress Copybook, 21:662–63; Heber J. Grant to Alex Hawes, September 29, 1896, Grant Letterpress Copybook, 23:345–46.

7. Orson F. Whitney, *Through Memory's Halls: The Life Story of Orson F. Whitney as Told by Himself* (Independence, Mo.: Zion's Printing and Publishing, 1930), 43.

8. Whitney, *Through Memory's Halls*, 43, 66–67; Heber J. Grant to Edward H. Anderson, June 5, 1900, Grant Letterpress Copybook, 30:621; Heber J. Grant, "One Man's Memory of an Honored Mother," *Improvement Era* 39 (May 1936): 268.

9. Heber J. Grant, in *78th Annual Conference of The Church of Jesus Christ of Latter-day Saints* (Salt Lake City: The Church of Jesus Christ of Latter-day Saints, 1908), 56.

10. Heber J. Grant to Allie Ford, June 9, 1895, Grant Letterpress Copybook, 20:487; Heber J. Grant to Lucy Grant, April 18, 1892, Lucy Grant Collection; Heber J. Grant, "The Nobility of Labor," *Improvement Era* 3 (December 1899): 83; Heber J. Grant, "For Service Rendered," *Improvement Era* 43 (March 1940): 137.

11. Heber J. Grant, "Faith-Promoting Experiences," *Millennial Star* 93 (November 19, 1931): 760; Rudger Clawson, "Heber J. Grant: The Apostle and President of the Church," *Improvement Era* 39 (November 1936): 668; Heber J. Grant, in *92nd Semi-Annual Conference of The Church of Jesus Christ of Latter-day Saints* (Salt Lake City: The Church of Jesus Christ of Latter-day Saints, 1921), 13; Relief Society Minutes, Thirteenth Ward, Book B: 1898–1906, February 13, 1902, 95, Church Archives.

12. Grant, "Faith-Promoting Experiences," 760.

13. Heber J. Grant to Heber M. Wells, January 29, 1892, Grant Letterpress Copybook, 12:170–71. See also Heber J. Grant to Lucy Grant, March 13, 1883, Lucy Grant Collection.

14. Grant, "One Man's Memory," 268. See also Heber J. Grant to Rachel Grant, November 4, 1899, Grant Letterpress Copybook, 29:632.

15. Quoted by Harold B. Lee, "Qualities of Leadership," an address to the Latter-day Saints Students Association, August 1970 Convention (published privately), 6.

16. Heber J. Grant, "As I View the Book of Mormon," *Improvement Era* 37 (March 1934): 160; Heber J. Grant, in *70th Annual Conference of The Church of Jesus Christ of Latter-day Saints* (Salt Lake City: The Church of Jesus Christ of Latter-day Saints, 1900), 23; Grant, in *78th Annual Conference*, 1908, 58.

17. Richard W. Young, Diary, November 4, 1882, 2:3, Western Americana, Special Collections, Marriott Library, University of Utah.

18. Grant, in *70th Annual Conference*, 1900, 23.

19. Everett E. Hagen, *On the Theory of Social Change: How Economic Growth Begins* (Homewood, Ill.: Dorsey, 1962), 93. For data on child-rearing, see particularly David C. McClelland, *The Achieving Society* (Princeton, N.J.: Van Nostrand, 1961), 356–73, who summarizes at least a dozen studies as well as providing information of his own. For reading and schooling patterns of achievers, see Thomas C. Cochran, “The Entrepreneur in Economic Change,” *Explorations in Entrepreneurial History* 3 (fall 1964): 26. On the urban, middle-class backgrounds of promoters, see F. W. Taussig and C. S. Joslyn, *American Business Leaders: A Study in Social Origins and Social Stratification* (New York: Macmillan, 1932); and Frances W. Gregory and Irene D. Neu, “The American Industrial Elite in the 1870s: Their Social Origins,” in William Miller, *Men in Business: Essays in the History of Entrepreneurship* (Cambridge, Mass.: Harvard University Press, 1952), 193–211. I am unacquainted with any motivational studies dealing directly with the child-rearing practices of Mormon society, despite the subject’s obvious importance. During the nineteenth century, the influence of Mormon fathers no doubt was restricted by involvement in plural marriage, years-long proselyting tours, and local Church leadership.

20. Heber J. Grant, “My Days in School,” *Improvement Era* 44 (November 1941): 665.

21. Heber J. Grant, *Address by President Heber J. Grant to the Deseret News Carriers during Their Annual Roundup* (Salt Lake City: n.p., 1921), 7. See also Grant, “Nobility of Labor,” 82.

22. Grant, “Nobility of Labor,” 83.

23. Heber J. Grant to J. B. Hall, June 10, 1876, Grant Letterpress Copybook, 3:55. This copybook is the most important source for Grant’s early insurance dealings.

24. Heber J. Grant to T. M. Benedict, July 22, 1876, Grant Letterpress Copybook, 3:268.

25. “Insurance Agency,” *Salt Lake Herald*, June 23, 1876, [3].

26. Heber J. Grant to Edward H. Anderson, July 9, 1901, Grant Letterpress Copybook, 31:667.

27. Grant, Manuscript Diary, January 5, 1882, 4:103. The Mormon analogy of converting Utahns to insurance is Grant’s. See Heber J. Grant to W. G. Bickley, April 12, 1890, Grant Letterpress Copybook, 8:313.

28. Grant, Manuscript Diary, June 24, 1881, 2:69–70.

29. Heber J. Grant to J. F. Downing, July 24, 1885, Grant Letterpress Copybook, 6:128–29.

30. Heber J. Grant, in *80th Annual Conference of The Church of Jesus Christ of Latter-day Saints* (Salt Lake City: The Church of Jesus Christ of Latter-day Saints, 1910), 40–41.

31. Grant, “Dream, O Youth!” 524. See also Wells, “President Grant—The Business Man,” 687.

32. Heber J. Grant, Press Copy Diary, July 18, 1890, 2:407, Grant Papers. See also Heber J. Grant to Thomas G. Webber, December 31, 1890, Grant

Letterpress Copybook, 10:124; and Heber J. Grant to George T. Odell, January 30, 1892, Grant Letterpress Copybook, 12:735–36.

33. Heber J. Grant, “Criticism,” *Improvement Era* 44 (April 1941): 203. Later in the century, with Grant himself serving on the committee making the recommendation, stake presidents did receive a small living allowance. The practice was subsequently discontinued.

34. Grant, in *80th Annual Conference*, 1910, 39.

35. Francis M. Lyman, Diary, April 25, 1881, Church Archives.

36. Grant, Manuscript Diary, April 22, 1881, 2:27, and entries for several days thereafter.

37. Grant, Manuscript Diary, April 29, 1881, 2:36–38.

38. Grant, “Criticism,” 203; Heber J. Grant, in *87th Semi-Annual Conference of The Church of Jesus Christ of Latter-day Saints* (Salt Lake City: The Church of Jesus Christ of Latter-day Saints, 1916), 31.

39. Heber J. Grant to B. F. Grant, July 21, 1896, Grant Letterpress Copybook, 23:77.

40. Heber J. Grant to W. H. Harrington, February 18, 1890, Grant Letterpress Copybook, 8:186. Also Heber J. Grant to Brown, Craig and Company, December 18, 1890, Grant Letterpress Copybook, 9:178; Grant, Typed Diary, November 1, 1887; and Lyman, Diary, January 7, 15, 16, and 23, 1882.

41. Grant himself understood that many did not feel sympathetic to his call. See Heber J. Grant to Willard Young, February 1, 1892, Grant Letterpress Copybook, 12:240. On another occasion he wrote: “I think I am safe in saying that about half of the Latter-day Saints if not two-thirds of them were simply dumbfounded when I was chosen to be a member of the Apostles.” Heber J. Grant to John C. Cutler, December 2, 1891, Grant Letterpress Copybook, 9:423. For rumors circulating among his friends prior to his appointment, see Ronald W. Walker, “Young Heber J. Grant and His Call to the Apostleship,” *BYU Studies* 18 (fall 1977): 121–22, published herein on pp. 167–73.

42. A copy of Cannon’s blessing is found in Grant, Manuscript Diary, November 27, 1882, 5:89–96.

43. Heber J. Grant to Anthony W. Ivins, October 22, 1882, Grant Letterpress Copybook, 5:7–10.

44. Grant, Typed Diary, November 4, 1899.

45. Grant to Ivins, October 22, 1882, 5:2; Heber J. Grant to B. F. Grant, August 18, 1895, Grant Letterpress Copybook, 21:64. See also Heber J. Grant to Anthony W. Ivins, December 29, 1895, Grant Letterpress Copybook, 22:27.

46. Quoted in Ralph Henry Gabriel, *The Course of American Democratic Thought* (New York: Ronald, 1956), 158.

47. Abraham H. Cannon, Diary, January 18, 1891, L. Tom Perry Special Collections, Harold B. Lee Library, Brigham Young University, Provo, Utah.

48. Grant, Manuscript Diary, November 1, 1881, 4:27.
49. Grant, Manuscript Diary, April 3, 1886, 7:269. Lyman's caution is found in Grant, Typed Diary, January 31, 1887.
50. Grant, in *80th Annual Conference*, 40. Grant told the story of his short-lived attire several times. See for example Grant, in *92nd Semi-Annual Conference*, 10.
51. Heber J. Grant to John T. Smellie, January 13, 1895, Grant Letterpress Copybook, 20:11.
52. Grant, in *78th Semi-Annual Conference*, 24–25.
53. Heber J. Grant to Anthony W. Ivins, November 13, 1882, Grant Letterpress Copybook, 5:48.
54. Grant to Ivins, November 13, 1882, 5:43–44.
55. Heber J. Grant to E. H. Valentine, February 12, [1887], Grant Letterpress Copybook, 7:328.
56. Heber J. Grant to Joseph F. Smith, June 4, 1886, Grant Letterpress Copybook, 6:485.
57. Heber J. Grant to Horton D. Haight, May 29, 1885, Grant Letterpress Copybook, 5:495–96.
58. Grant, Manuscript Diary, 8:27–28, January 11–15, 1888.
59. *Salt Lake Tribune*, June 2, 1890, 4.
60. Heber J. Grant to Charles L. Anderson, December 8, 1885, Grant Letterpress Copybook, 6:247–48.
61. Grant, Manuscript Diary, November 21, 1885, 7:212–13.
62. Grant, Manuscript Diary, November 22, 1885, 7:213.
63. Heber J. Grant to Horace G. Whitney, March 21, 1892, Grant Letterpress Copybook, 13:66.
64. Heber J. Grant to Horace G. Whitney in Grant, Typed Diary, January 2, 1900. Grant, Press Copy Diary, December 30, 1889, 2:242.
65. Grant, Manuscript Diary, March 15, 1886, 7:253. Originally the leading partner was Henry Dinwoody, but following a fire in his furniture establishment he retired from the firm. Other partners included William H. Rowe, Charles S. Burton, and Junius F. Wells.
66. Grant, Manuscript Diary, March 10, 1886, 7:254.
67. Cannon, Diary, February 28 and March 6, 1890; Hezekiah Eastman Hatch, Autobiography, typescript, 37, Church Archives; Heber J. Grant to Joseph H. Richards, February 22, 1890, Grant Letterpress Copybook, 8:215–16; Heber J. Grant to Alfred L. Giles, March 26, 1890, Grant Letterpress Copybook, 8:287–91; Heber J. Grant to Anthony W. Ivins, December 13, 1890, Grant Letterpress Copybook, 9:171–72; and Heber J. Grant to R. D. Foltz, November 28, 1891, Grant Letterpress Copybook, 9:394.
68. Heber J. Grant to Moses Thatcher, April 29, 1886, Grant Letterpress Copybook, 7:93–94. Immediately after the announcement of the sale, the stock rose \$10 to \$15 a share, apparently due to the view of financial men that Church ownership during the difficult days of the raid had depressed its value. For the stock's 1891 price, see Heber J. Grant to J. B. Powell, April 2,



1891, Grant Letterpress Copybook, 10:647.

69. Heber J. Grant to David K. Udall, May 30, 1901, Grant Letterpress Copybook, 31:523. As was Grant's practice when calculating losses, this figure included money that might have been made had his patent investments been conservatively invested elsewhere.

70. Grant, Press Copy Diary, December 27-31, 1886, 1:92; Heber J. Grant to Joseph F. Smith, April 10, 1886, Grant Letterpress Copybook, 6:453.

71. Grant, Typed Diary, April 12, 1894; Cannon, Diary, April 12, 1894.

72. Heber J. Grant to Moses Thatcher, February 22, 1890, Grant Letterpress Copybook, 8:210.