

**Elder Williams would never forget the events of  
Thursday, March 2, to Sabbath, March 4, 1933.**

**We should never forget them either.**

**For they show that the God of heaven is leading the people who believe and obey  
the historic truths given in the Bible and Spirit of Prophecy.**

**Are you and your loved ones faithfully adhering to those truths?**

## **GOD WAS READY THE DAY THE BANKS CLOSED**

By Emma Howell Cooper

A thousand dollars is a lot of money to keep in a small safe. Yet W.H. Williams, undertreasurer of the General Conference, asked his secretary to place ten \$100 bills in an envelope, date it, mark the amount, and put the envelope into the office safe. In subsequent weeks the secretary stuffed, dated, and marked other envelopes, also storing them in the safe.

Being a keen financier, Elder

Williams understood the currencies of many lands. The Lord needed just such a man in 1933. That was a time of depression. Funds were scarce, and many people were going hungry. The world budget of the church had been cut at the annual meeting, and a general feeling of concern prevailed.

Elder Williams had charge of the flow of denominational funds in and out of the General Conference with respect to both the

world field and the North American Division. Because of this he did his banking not only in Takoma Park and downtown Washington D.C., but in New York City, as well. The \$1,000 amounts Elder Williams directed his secretary, Chester Rogers, to put into the office safe were funds he had withdrawn periodically from the General Conference account at the Takoma Park bank. His secretary wondered why he made these withdrawals.

But the drawing of cash from the bank and then storing it in the office safe was not the only strange thing that the secretary had noticed Elder Williams doing lately. He had recently written letters to the overseas divisions, urging them to send in their budget requests for the next Annual Council. This was far in advance of the usual schedule. Why all the rush?

Then Elder Williams further complicated the situation by asking Mr. Rogers to drive him to the Union Station in downtown Washington, so that he could take the midnight train for an unscheduled trip to New York City. Of course, Elder Williams frequently went to New York City to arrange to send mission funds by cable to the various offices, but this time it was fully 10 days before the date such a trip normally would have been scheduled. Why did he need to go to New York City that night? Mr. Rogers wondered, but asked no questions.

A few days later, in regular morning chapel service at the General

Conference office, Elder Williams told the office a story that made a lasting impression on everyone present. Here it is as told in his own words:

It was closing time on March 2. People were rushing home from work while I sat alone in my office enjoying the quiet hush after a busy day. Because my wife was not at home, there was no need for me to hurry to an empty house. "I will go home and go to bed early," I mused to myself.

Just then, there was a pressure on my shoulder, and a clear voice commanded, "Go to New York City tonight."

I sat up and braced myself in my chair. Then I bowed my head and prayed, "Lord, I have no authority to transact business in New York City at this time. What am I to do when I get there?"

The pressure continued: Go!

I was tired. I dreaded a late-night trip to Union Station by streetcar. Had Chester Rogers gone yet? Stepping outside my office, I met my faithful

secretary.

"Chester, will you take me to the train tonight?" I asked. To this he agreed without question.

Early the next morning I arrived in New York City. I prayed that the Lord would keep me from improper transactions that day. Why was I there, anyway? As the morning advanced, the answer came clearly: "Go to the two banks and send the mission money to each division." But this was too early in the month, I reasoned with the Lord. However, there seemed to be no alternative.

When the banks opened that Friday morning, I found myself at the first bank, facing the teller who normally handled our mission transactions. He knew our schedule. Would he straighten me out? I wondered. But the teller did not raise so much as an eyebrow at seeing me that day at such an early hour.

When I told him that I wished to send the mission funds to the usual places, he replied, "Yes, Mr. Williams, I'll be happy to care for that."

### Three Times the Amount

After checking to be sure he had the correct addresses, I gave him a list of the various amounts to send to each division. As I did so I found myself saying, "In fact, I'd like to send three times our regular amount in each case, please."

With a telescopic view my mind's eye could see the figures of our accounts. Yes, We had enough in the bank to cover three months' appropriations for each place, but it certainly would leave little in reserve!

The teller indicated that he would carry out my wishes. After turning away from the window, I stepped back again. "You'll be sure to attend to this at once, please?" I urged.

"Yes, of course, Mr. Williams, it will be the next thing I do," replied the teller.

When I had gone there that morning I had been trembling so much that I could scarcely walk. But, inside the bank, all my quaking and fears had vanished. Out on the street the shaking returned. How could I ever explain to the General Conference officers what I had just done without their authorization?

Again I felt the pressure on my shoulder and heard more words: "Go to the other bank and send those funds now." The voice sounded as though there was no time to lose!

Again I followed the instruction. At the second bank I again met a cordial reception and I transferred the mission funds in exactly the same manner I had at the first bank, not forgetting to caution the teller that the money should be cabled at once, and receiving the same assurance I had at the first bank.

Then the next stop became clear to me: I must cable the divisions and say, "Conserve funds. Letter follows." Having attended to this, I suddenly realized that I was completely exhausted.

It was a relief to think that now I could take the train back to Washington and the streetcar back to Takoma Park. I would arrive in mid-afternoon, and the General Conference offices would be closed. However, there would be many Seventh-day Adventists scurrying here and there on the streets, preparing for the Sabbath. I preferred not to meet anyone.

Since the streetcar line ends in front of a shopping area, I wondered if

anyone would tell me that he had needed me in the office that morning. In weariness and apprehension I prayed, "Lord, let me get home alone. Don't let me be obliged to talk with anyone when I get back. Please help me!"

I must have dozed a bit. All at once I realized that we were being switched onto a siding. Soon the conductor explained that there had been a wreck ahead, and it would be some time before the track was cleared. When finally I arrived at Union Station in downtown Washington and then made my way to Takoma Park by streetcar, it was already dark.

The streets were deserted. I walked the few blocks to my home on Carroll Avenue without meeting a person I knew. Soon I was in bed, after praying that the Lord would grant me a good night's rest and would prevent my awakening on the Sabbath with my mind in a turmoil over the past day's activities.

The Lord granted my request, for I slept soundly. In fact, Sabbath was well along before I awakened to find the sun shining across my bed. It was March 4, 1933, and it was the day a new United States president was to be inaugurated—Franklin D. Roosevelt. For a moment I lay there. How good it was to relax!

Then, through my open window came the raucous voice of a newsboy: "Extra! Extra! Banks closed! Extra! Extra! Banks closed nationwide!" I sprang from my bed. In my pajamas I rushed to the door for a newspaper. I had to know what had happened! And there it was—a two-inch-high black headline proclaiming: "Banks Closed Nationwide!" As I began to realize what this meant, tears came to my eyes, making it difficult for me to read.

### Praising the Lord

I was humbled to realize that the Lord had used me to save most of our mission funds. I spent the rest of the Sabbath alone with God, praising the Lord. I prayed that He would always keep me humble in His service.

Immediately after sundown my telephone rang sharply. It was Elder J.L. Shaw, our General Conference Treasurer. He was calling a meeting of the Treasury personnel immediately in his office. "You have heard the news," he said. "What will we do to support our missionaries?" Then he hung up before I could answer.

I noticed that, as the treasurers entered Elder Shaw's office, everyone was tense and all were talking in subdued tones. All were especially concerned for our overseas workers. "With the banks closed there will be no funds to support the missionaries in the field, neither will there be money with which to bring them home," Elder Shaw explained to us.

At that point I requested permission to speak. I quietly related to them my story.

We had a prayer season that evening instead of a business meeting. Instead of agonized prayers for help, there were prayers of praise and gratitude for God's wonderful guidance. Nor did we forget to beseech Him to keep us humble in the future. Oh that He might always lead us as He had in this instance, we prayed.

As we rose from our knees someone remarked that we had been so concerned for our overseas missionaries that we had given no thought to the need of our workers at headquarters. How would we provide for them? How long would the banks be closed? Then I remembered the \$1,000 items in the little safe in my office. Quickly we counted the envelopes. With care there would be enough cash with which to meet our payroll for the next three months—the same length of time for which we had sent funds the day before to the overseas divisions.

When Elder Williams sat down that morning on which he shared this experience, it was evident that the congregation had been deeply moved.

Thousands of small banks, indeed, went permanently out of business on March 4, 1933. Many large banks did not open again until after a panic-filled period had passed—a period of three months. During that time it was not possible to send funds out of the United States.

During that time the Seventh-day Adventist Mission Board did not recall one missionary. Neither did the General Conference find it necessary to borrow funds in order to carry on its work, and the payroll for the General Conference was met on schedule, during the time the banks were closed, from the dated and marked envelopes in the little safe in Elder Williams' office.