

## BIOGRAPHY OF HUMPHREY B. CHAMBERLIN

Patron of the University of Denver's historic Chamberlin Observatory

FROM BOOM TO BUST:

Humphrey Barker Chamberlin, 1880-1894

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### INTRODUCTION

The nature of this paper is largely conjectural. Its principal purpose is to provide a biographical sketch of Humphrey Barker Chamberlin, a businessman and real estate speculator who came west to Denver from New York for reasons of health in 1880. During the subsequent fourteen years, Chamberlin's fortunes rose and fell as he became prominent in Denver business and social affairs. At the peak of his career, Chamberlin was President of the Denver Chamber of Commerce and Board of Trade and was considered by some to be a potential candidate for Governor. A canny businessman, his real estate empire spread from Denver south into Texas, and his investments included mining, railroads, and municipal utilities. How did he get his start in the community? What factors operated in his favor to bring him recognition during those years? What part did he play in the greater life of the city, and were his contributions unique or commonplace?

In 1893, Chamberlin found his financial resources severely overextended. When the banking panic struck Colorado during the summer of that year, his investment company could not meet its loan obligations and failed. His business fortune shattered, Chamberlin returned to New York for a new start. A few years later, he suffered a heart attack while bicycling and died. Though his life was short, Chamberlin was always a hard worker; the years he spent in Denver were his most productive. His speculative activities were representative of the boom psychology of the era. While he had his fortune, he was not reluctant to share it, making substantial contributions to the Denver Young Men's Christian Association, providing building funds for the Trinity Methodist Episcopalian parsonage, and by contributing funds for the development of an observatory at the University of Denver. How did a businessman of Chamberlin's insight allow the over investment of his financial resources? What caused the sudden and decisive change in his business fortunes? What became of his co-investors? The answers to many questions of this kind can only be speculative.

Chamberlin was well known in Denver, especially during the late 1880's and early 1890's. His family was influential in the affairs of the University of Denver for many years. Despite this, only minor clues to his life remain. Chamberlin did not leave a body of letters or memorabilia behind for study; only vestiges of his business and social activities can be traced through the newspapers and journals of the era. His life in Denver can only be tied together in bits and pieces, leaving much to be inferred from hindsight. Therefore, this paper is admittedly fragmentary. Substantial historical sources were left untouched such as Chamber of Commerce records, Trinity Methodist Church records, and YMCA materials because of deadlines. There may also be plentiful information in New York State and Texas. Humphrey Barker Chamberlin had a rich, full

life: one which deserves further and more complete study.

#### 1.. A MAN OF EARNEST PIETY

In an open letter appearing in the Rocky Mountain News on July 8, 1883, Humphrey Barker Chamberlin, then president of the auditing committee for the Arapahoe County Sunday School Association, sought applicants for the position of Sunday School Superintendent. "Earnest piety is the supreme qualification for the position 85" he wrote, "85the second qualification is executive ability." [1] The Sunday School Association was seeking a man with "85grace in his heart85." [2] to run its new church school. In many ways these attributes were typified by Chamberlin who throughout his life was to demonstrate the virtues of hard work, devotion to family and church, and sharing his providence with the community in which he lived.

Humphrey Barker Chamberlin was born on February 7, 1847, the first child of Robert Chamberlin, a cabinetmaker from the midlands of England, and Eliza Barker, the daughter of a tavern owner. Humphrey was born on Manchester where he spent the first years of his life. His parents moved to the small agricultural center of Market Rasen, Lincolnshire in the summer of 1850, and in June, a second son, William Henry, was born to the family.

In 1852, the Chamberlins emigrated to the United States, where they settled in New York City for three years. Like many immigrant families, the Chamberlins resolved to leave New York City, and in 1855 removed to Oswego in Central New York on the shoreline of Lake Ontario. In 1856, the Chamberlins had a third son, Alfred, and in 1859, a fourth, Edwin. The census of 1860 indicates that Robert Chamberlin was well established at his profession of carpenter, and that he owned real estate worth approximately \$800 and personal property amounting to \$300. [3]

Humphrey and his brothers attended public schools in Oswego, and he later attended the State Normal School located there. Around the age of fifteen, Humphrey went to work for the New York, Albany, and Buffalo Telegraph Company where he learned telegraphy, becoming an experienced operator. In 1863, he was appointed to the military telegraph corps by General Thomas T. Eckert serving at the headquarters of Generals Scholfield, Howard, Palmer, and Terry. At the end of the War Between the States, Humphrey returned home to Oswego. There he was greeted by the family with their fifth son, Frederick, (F.J.), who had been born in the spring of 1864. Humphrey remained in the telegraph corps until 1866. [4]

In 1867, Chamberlin went to work as a clerk in the drug store of James Bickford and Company of Oswego, New York. A partnership ensued the following year, but in 1870, Chamberlin decided to branch out on his own with a drugstore in Fulton and later in Syracuse, New York. It was during this time that he met and, in 1871, wed Miss Alice Packard of Rome, New York.

This was an important event in Humphrey Chamberlin's life in many ways, for his wife's brother, Durand, would become a business ally within the coming decade. Alice and Humphrey's first daughter, Elsie, was born in 1873. [5]

Though his drugstore business was doing well in Syracuse, Chamberlin, who had been active in the Young Men's Christian Association

for several years, was elected general secretary of the State Association in 1876. Humphrey took his family to Brooklyn that year where the YWCA was headquartered. Chamberlin, according to business historians of his day, was always an industrious and energetic worker, but a physical breakdown in 1879 forced him to give up his position in Brooklyn, and he and his family returned to Oswego to live with his parents. There in the spring of 1880, Alice and Humphrey's second child, a son, Robert was born. [6]

Chamberlin spent the year 1880 recuperating from bouts of nervous prostration and insomnia. Under his doctor's advice, he came west to Denver for his health, spending the summer months in the mountains hunting and fishing. [7] In Colorado, Humphrey found many things to his liking. His health was returning and he resolved to stay in Denver. During his year of recuperation, he had become an avid naturalist, an avocation which would become increasingly important to him in later years. He formed several significant friendships within the local Methodist community and the struggling Denver Chapter of the Young Men's Christian Association during this time. These were to serve him well in the following years as Chamberlin set out to build a new business life.

The next decade brought Chamberlin great wealth and a real estate empire straddling several states, even spreading into Europe. Throughout these years, he displayed absolute integrity in his business dealings and retained strong ties to his church and his family. His philanthropic endeavors were widely appreciated in the city. He exemplified the grace he had so avidly sought in a Sunday School Superintendent when his fortunes turned bad in 1893.

## 2.. BRITISH PLUCK AND YANKEE PUSH

One of Chamberlin's first contacts in Denver was Henry Tuggy, proprietor of the Tuggy Boot and Shoe Company located in the 200 block of 15th Street. Like Chamberlin, Tuggy was also an English immigrant. Tuggy was born in Berkshire in 1844, and learned his trade as a cobbler there. He ran a boot and shoe shop in the West End of London until 1866 when a general business depression forced him to close his doors and emigrate to the United States. Tuggy settled first in St. Louis, but in 1870 moved to Denver.

By 1880, the Tuggy Boot and Shoe Company was well established, employing eighteen hands with a branch shop in Leadville. Tuggy had designed and produced an excellent boot for hard rock miners, and his firm was well known by miners throughout the state. Tuggy was, like Chamberlin, an enthusiastic worker and to a large degree, a self taught, self made businessman. He had organized early meetings of the Young Men's Christian Association in his own rooms above his store, and was the first President of the YMCA in Denver. [1]

Apparently, with so much in common, Tuggy and Chamberlin were suited for one another and a copartnership was formed in September, 1881. [2] Chamberlin accepted the Presidency of the company, having the better business head of the two. Chamberlin was soon to address the YMCA on management of its finances as well. [3]

The fall months of 1881 were busy ones for Chamberlin. Not only had he formed a business partnership with Tuggy, but he was also becoming active in other community affairs. He helped with YMCA affairs at this

time, displaying his collection of microscopical mountings at a November reception. [4] In early 1882, Chamberlin was elected to the Board of Directors for the YMCA for the coming year. [5] Chamberlin continued his community involvement, showing the stereopticon at the Central Presbyterian Church [6] and lecturing at the Railroad Union Mission Chapel. [7]

Durand C. Packard, Chamberlin's brother-in-law was also situated in Denver and the two shared a developing interest in mining investments. The Manhattan Gold and Silver Mining Co. was incorporated on August 5, 1881; [8] the corporation owned the Occident and Edith mines with an invested capital of \$2,000,000. [9] Both Packard and Chamberlin followed the corporation closely, and on July 10, 1882, both were elected to its Board of Directors, Humphrey as Secretary and Durand as Assistant Secretary. [10]

In the Spring of 1882, Chamberlin formed a partnership with Packard to sell insurance and real estate. Chamberlin was extremely interested in real estate speculation and saw a great opportunity in Denver's growing need for housing. [11] The decade prior to Chamberlin's arrival had been one of solid population growth; Denver in 1880 could boast of public transportation, water works, telephones and telegraphs, and of electric utilities. Large sections surrounding Denver had potential for growth and Chamberlin was ready to have a part in its development. Only a few residences stood on the hill overlooking Broadway Street from the East; Chamberlin would have a dramatic effect on its later development. [12]

Chamberlin's association with Henry Tuggy and Durand Packard were very good for his future business aspirations in Denver. He was extraordinarily perceptive in his belief that the real estate business would soon boom in the West. In May 1882, he platted and placed the Central Capitol Hill Addition on the market, which had immediate sales; later in the same year, he laid out the South Capitol Hill Addition, and bought the Brown, Smith, and Porter Addition. [13] Within a few years, Denver's Capitol Hill would be compared to San Francisco's Beacon Hill. "Capitol Hill 85" it was claimed, "85 is the ambition of every man who hopes sometime in the near future to be rich enough to own an elegant and well appointed home." [14]

Late in 1882, Chamberlin resigned his Presidency with the Tuggy Boot and Shoe Company apparently on the basis of his considerable involvement in other business concerns, the YMCA, and his desire to open up his own real estate firm. This he did in the summer of 1883 bringing his younger brother, Frederick J., into the company as a clerk. Meanwhile, he and Durand brought Edmund S. Mills, Jr. into their joint venture, reincorporating as "Chamberlin, Mills, and Packard" dealing in real estate, insurance, and loans. [15] At the same time, Chamberlin became the representative of Thomas Emery's Sons of Cincinnati, a real estate firm holding large interests in Denver. Chamberlin's association with Packard remained strong until the mid 1880's; the pair then deciding to split the insurance and real estate portions of the company between them. In 1886, Packard had gone his own way with a fire, accident, and plate glass insurance firm.

This split had little effect on Chamberlin's fortunes; his real estate business was well established and he was now joined by another

brother, Alfred W., in the H.B. Chamberlin Co. He was busily engaged in purchasing local real estate for foreign investors. Soon, he had investments in Pueblo, Colorado, notably the Bourke ranch, as well as developments in Texas, in San Antonio and Forth Worth. [16]

Chamberlin continued to maintain his busy social life as well. He was re-elected to the YMCA Board of Directors in 1884. That year, he and his wife had a third child, a daughter, Helen. The Chamberlins were members of the Lawrence Street Methodist Church at this time, and under the leadership of the Reverend Henry A. Buchtel, Humphrey became engaged in the Rocky Mountain Chautauqua. In 1885-1886, the Chamberlin family was listed among the officers of the Glen Park Association, the site of the Rocky Mountain Chautauqua; Henry serving as Secretary of the Association, and his brother, Alfred, was treasurer. [16]

The decade of the 1880's was a period of fantastic growth for Colorado. Chamberlin's implicit and unwavering confidence in Denver's progress, coupled with his scrupulous commercial endeavor slowly gained him prominence in the business community. In 1886, the Chamberlin Investment Company was launched with a paid up capital of \$1,000,000. [18]

### 3.. MY BROTHERS UNDERSTAND TO PAY WHATEVER YOU REQUEST OF AN OBSERVATORY

As a visitor enters the north foyer of the Observatory at the University of Denver, he first notices the building's elegant, sidereal clock. The patient ticking of the clock marks the synchronization of the stars' motion across the sky with the machinery that drives the delicately balanced mass of the twenty inch refracting telescope. Adjacent to the venerable timepiece is a formal portrait of Humphrey Barker Chamberlin, vignetted in the style of its day. The portrait shows a side-burned Chamberlin in his early forties wearing a dark waist-coat and a high, stiff white collar. The pleasant face with the prominent nose possibly belies the true nature of the industrious and driven businessman who was the subject of the portrait.

After Chamberlin broke away from his brother-in-law in 1885, he quickly established a reputation as an expert real estate investor. His specialty was on first mortgage loans on inside and improved outside properties. Chamberlin convinced Eastern investors to provide money at eight and ten percent interest. [1] The Chamberlin brothers sought representatives in other boom cities, and soon had a network of offices in Texas, Michigan, Pennsylvania, and New York States. Humphrey travelled extensively in the Southeast and East to promote Colorado land investment and to boost the state's healthful climate. [2]

As Chamberlin began to consolidate his wealth, his interest turned to new areas for investment. By 1889, he had made purchases in a number of areas including the Kibler Stove company of Irondale, the Iron Springs Company of Manitou Springs, the Pikes Peak Railway, and a number of municipal utilities. The Kibler Stove Works was developed in Northeast Denver as an integrated manufacturing district bringing homes for businessmen, mechanics, and laborers together with the necessary smelting, industrial and railway networks. The area set aside for housing in Irondale was 5,000 lots (about 480 acres); this was owned by the Irondale Land and Improvement Company whose President was Humphrey Barker Chamberlin. [3] Charles Kibler, Jr. was head of the Kibler Stove

Co. and stayed with this corporation through 1893, when he was listed as the president of the Queen Stove Company. [4] The stove company became one of the country's foremost stove manufacturers, producing about 200 units per day of both cooking and parlor type units.

The Iron Springs Company, a hot springs development incorporated in Manitou by Chamberlin in 1890, was largely unsuccessful as a venture. Planned to be associated with the Pikes Peak Railway, a tramway of about twenty-four miles length running from Manitou to Pikes Peak, the development ran into financial difficulties and was brought into court in 1890. [5] Chamberlin was director of the Pikes Peak Railway at this time. [6]

Chamberlin had become interested in railroading and was considering a major investment in a line projected to parallel the Colorado River which would extend from Grand Junction, Colorado to the Pacific Ocean through the Grand Canyon. He was one of the incorporators of the Denver, Colorado Canon and Pacific Railroad. Chamberlin was pressed by H. H. Bancroft, the famous collector of western historical materials, to subscribe to his biography in Bancroft's Chronicles. Bancroft was busily engaged in selling books and gathering notes on local history in Colorado by approaching prominent citizens, pioneers, or the new rich. Bancroft had written a laudatory letter to the San Diego Union commending Chamberlin for his foresight and great faith in the promotion of the Colorado River line. [7] The rail line was never completed.

In January, 1890 Chamberlin and several others organized the Denver Savings Bank. The bank opened its doors on February 9 in the e1200 block of 16th Street. D. H. Ferguson was made President of the bank and Charles H. Smith, its Vice President. [8] The Denver Savings Bank was one of several opened in the mid-1880's with capital ranging from \$150,000 or \$1,000,000. The Denver Savings Bank's first years of operation were sound, but it floundered quite badly during the silver panic of 1893, [9] finally passing into the hands of a receiver in 1900. The banking panic will be discussed in greater detail in a later section.

Perhaps one of the most interesting interludes in Chamberlin's investment activities was his involvement in the Beaver Brook Water Company. The Beaver Brook was an independent water company started in 1886 to provide water to the town of Highlands. It was located on the banks of the South Platte River near the Zang Brewery. [10] The company was operated on a day to day basis by Frank Arbuckle and Robert Porter, both real estate salesmen in Highlands. Incorporated with a capital of \$300,000, it soon received an exclusive twenty-five year franchise with the town, so long as it was able to "85 furnish a sufficient quantity of good wholesome water." [11] The opportunity for financial return was quite high for this kind of enterprise and Denver and the surrounding suburbs had been divided up to insure that franchises would be available for new utilities. Competition was kept to a minimum as new water services set their prices in accordance with the Denver Water Company.

David Moffat and W. S. Cheesman were very influential in the Denver Water Company, but were bought out by the Board of Directors in 1889 after a price setting disagreement with the rest of the company's Board of Directors. They immediately organized the Citizen's Water Company with a capital of \$300,000. Moffat named himself president of the

Citizen's and used his own bank, the First National Bank, as treasurer. By 1890, the Citizen's Water Company was supplying about one third of the water consumers of Denver, often by providing water gratis to pull customers from competing companies. At this time, the Citizen's began to encroach on the exclusive franchise granted by Highlands to the Beaver Brook Company. On March 4, 1890, the Highland trustees granted Citizen's the right to build a main through the town, but denied the company the right to supply water to the town's inhabitants.

In 1891, the Citizen's Water Company sought to obtain a franchise for providing domestic water to Highlands, but were enjoined by the Beaver Brook in District Court. The Highland Trustees then granted its residents power to dig trenches in the streets "85 for the purpose of discovering the water mains of said Citizen's Company." [12] The pipes were soon discovered and many Highlands residents hooked up to the Citizen's main. The Beaver Brook once again got the District Court to halt this activity and have the pipes disconnected. The State Supreme Court, however, reversed this decision, saying that a town legislature could not be enjoined from passing an act benefiting its residents.

A spirit of cutthroat competition was now in the air, and the Denver Water Company re-entered the fight against the Citizen's Water Company by consolidating with the Beaver Brook and two smaller firms. The four firms incorporated as the Denver City Water Works in November, 1890 with a capital of almost \$7,000,000. Then in March, 1891, the company reincorporated as the American Water Works Company of New Jersey. In the meantime, the Citizen's Water Company had reincorporated under the name of the Denver Union Water Company. Both companies fought for customers with free water as bait. After two years of intrigues, the American Water Works Company capitulated to the Denver Union and went into the hands of a receiver. [13] The Denver Union Water Company then had a monopoly on Denver's water supply. The water consumer had not fared well in this fight. A petitioner to the State Supreme Court had complained that water received from an American Water Works affiliate was "85 so vile as to preclude a comfortable bath." [14]

Despite the Beaver Brook episode, and some other disappointing investments, Chamberlin was at the peak of his business prosperity during the period from 1885 to 1893. In 1897, he had a pair of twin residences built in the 1800 block of Sherman Street, later donating one of them to the Trinity Methodist Church for use as its parsonage. [15] Chamberlin also contributed an additional \$20,000 to the church building fund for its present location at 18th Avenue and Broadway. In 1888, Chamberlin contributed \$25,000 to the building fund for the Young Men's Christian Association, and also in that year was to put aside funds for an observatory at the University of Denver.

The Reverend Henry A. Buchtel of the Trinity Methodist Church had been very influential in bringing Dr. David H. Moore, then Chancellor of Wesleyan University at Cincinnati, to become Chancellor of the University of Denver. [16] Buchtel was well aware of Chamberlin's interest in the natural sciences, and when it was made known that the University could benefit by having a telescope built, Chamberlin offered to help. Initially expecting the telescope to cost around \$5,000, Chamberlin did not waver when he was told by the University's resident astronomer, Herbert Alonzo Howe, that it would run substantially more. A refracting telescope of twenty inches diameter was agreed on, making the

telescope the fifth largest in the country at that time, and, given its location, the highest. [17] Ground was broken for the observatory on June 13, 1888; the building was designed by Robert S. Roeschlaub, a prominent Denver architect, who had also designed the Trinity Methodist Church. [18] The lenses for the new telescope were manufactured by Alvan Clark and Sons of Cambridge, Massachusetts.

Howe carefully watched each step in the development of the telescope and its surrounding building. Always concerned with cost, the meticulous Howe wrote Chamberlin in May, 1889, who was then in Washington on a business trip, regarding the possibility of putting the money from some architectural savings to other use. Chamberlin replied by post card: "Use cut anywhere you wish. My brothers understand to pay whatever you request of an observatory." [19] The observatory was completed in 1891 at a cost to Chamberlin of \$56,000, eleven times more than he had expected to contribute in the beginning.

In 1889, Chamberlin was elected President of the Denver Chamber of Commerce and Board of Trade. During that same year, he was also elected President of the Young Men's Christian Association at its national meeting in Philadelphia. Chamberlin was seen as a major influence within the community at large, both as a respected businessman and as a philanthropist. Stephen Leonard has speculated that Chamberlin was the only foreign born immigrant to contribute substantial sums to the community. [20] Although Chamberlin did share his wealth with the city, his philanthropy was not equal to that of a contemporary.

John Kernan Mullen was an Irish immigrant in Denver. Like Chamberlin, he was born in 1847 and also emigrated with his family to New York State, settling in Oriskany Falls. Mullen came to Denver in 1871 where he soon became known as a miller without peer. Mullen eventually owned and controlled the Colorado Milling and Elevator Company. Mullen was a close friend of Reverend Buchtel's as well.

Mullen contributed great sums of money to Denver churches, providing \$136,000 to help build the Cathedral of the Immaculate Conception and \$70,000 toward the building of Saint Cajetan's Church. He also contributed \$750,000 to the Library at Catholic University in Washington, D.C. [21]

Whether Chamberlin was unique in his philanthropy is debatable; his contributions, however, are not. As the decade of the 1880's closed Chamberlin was at the height of his influence. At the convention of locomotive engineers held in Denver in October, 1889, Chamberlin was introduced as one who was:

Never too busy to be a Christian gentleman, true to his convictions, steadfast to his friends, and courteous to all. He is a man ambitious and determined in business, but, above all, ambitious to be known as one whom no circumstances can swerve from the highest ideal of integrity, whose generous impulses cannot be dwarfed and shriveled by wealth and prosperity. [22]

#### IV. ALL I HAVE LEFT IS WHAT I GAVE AWAY

The western states, after several years of lobbying efforts, succeeded in securing passage of a Silver Purchase Act in 1890. The Sherman Silver



Purchase Act provided that the Secretary of the Treasury should purchase 4.5 million ounces of silver each month at regular market prices, payment to be made in treasury notes redeemable in gold or silver coin at the option of the holder. When Grover Cleveland became President in 1892, a movement was started in the East to secure repeal of the Sherman law and end speculation and hoarding of gold. Business interests were afraid that the United States would abandon the gold standard as a result of the continued purchase and coinage of silver.

Colorado was the largest silver producing state in the country, producing 18 million ounces in 1890, and almost 26 million ounces in 1893. Prices for silver had declined, however, from a high of \$1.05 per ounce in 1890 to 78 cents per ounce in 1893. Several international events in the spring of 1893 caused silver prices in the United States, Germany demonetized silver, resulting in an overflow in silver traffic in the United States and Latin America; and, in June, 1893, India closed her mints and refused to buy additional silver (the world banks set the par value for silver on the Indian rupee.) The closing of two major world silver markets resulted in extensive shutdowns of mining and smelting operations in western states. It also triggered a banking panic beginning in mid-June, 1893, which lasted into the fall of that year. The panic was stimulated by many smaller investors demanding their withdrawals in gold, fearful of the continued decline in the price of silver. By mid-summer, many banks were beginning to feel the strain of the heavy withdrawals and were forced to call in loans or suspend operations. As money for investment became scarce, real estate values experienced a severe decline, causing those who had purchased property during the boom period to suffer heavy financial losses.

Chamberlins' investment company felt the impact of the sudden bank panic in two ways. He had overextended his finances and could not pay off his loans when they were called in by the banks. He also experienced severe losses on properties held by his firm. In a few months, Chamberlin's fortune was shattered. The failure of the Chamberlin Investment Company brought down with it a number of banks and financial institutions in various parts of the country. The New York Times reported that "85a full list of (Chamberlin's) creditors who are in all parts of the world, would fill an ordinary eight page newspaper." [2] Chamberlin spent the winter of 1893 in Denver determining what to do with his future. During this time, he was a frequent visitor to the observatory at the University of Denver, and on one occasion is reputed to have said to a resident, "All I have left is what I gave away." [3]

In June, 1894, T. C. Elsworth, assignee for Chamberlin and his investment company, sold the firm's assets amounting to \$2,000,000 for \$100. Chamberlin's shares in mining corporations and land companies aggregating \$6,000,000 sold for a few thousand dollars. Proven claims against the company amounted to \$2,500,000. [4] In August, Chamberlin moved East with his family where he took charge of the Great Britain agency for the New York Life Insurance Company. In 1895, he moved to England to run the London operations of Mutual Life Insurance Company of New York. On May 17, 1897, while bicycling near Staines about twenty miles from London, Chamberlin suffered a heart attack and died. [5]

When Humphrey Barker Chamberlin came to Denver in 1880, the city had a population of 35,000 persons; when he left in 1894, it had grown to well over 100,000. The period that Chamberlin spent in Denver was marked by

tremendous growth and prosperity. Despite the sudden banking run which ruined Chamberlin, most of the population weathered the panic. Chamberlin left behind him several substantial institutional bequests. The Trinity Methodist Church has been dedicated as a historical landmark as has Chamberlin Observatory. Chamberlin had placed great faith in the potential growth of Denver and strived to insure its potential. His philanthropic impulses were genuine, and throughout his life he remained loyal to his family, church, and friends.

Chamberlin's story is probably not unique in Denver business annals; but he brought to his life, both public and private, both in success and in failure, a grace and sense of high moral standards. His life and his contributions to the Denver community of the 1880's are well worth future study.

#### FOOTNOTES TO CHAPTER I:

[1] Rocky Mountain News, July 8, 1883, p. 7.

[2] Ibid.

[3] Loc cit., from an unpublished, anonymous article in the Herbert Alonzo Howe collection at Penrose Library, University of Denver, pp. 1-4.

[4] Teetor, H.D., "A Chapter of Denver's History," Magazine of Western History Vol. 10, No. 2 (June 1889), p. 150.

[5] Ibid. p. 151.

[6] From the Howe Collection article previously cited, p. 1. See also, "Humphrey Barker Chamberlin, Governor of Colorado," in the Brotherhood of Locomotive Engineers (26th International Convention, October, 1889), pages unnumbered and Frank Hall, History of the State of Colorado (4 Vols.), Chicago: Blakely Printing Co., 1891, p. 4 (Vol. 4).

[7] Teetor, p. 150.

#### FOOTNOTES TO CHAPTER II:

[1] Although not much is known about Tuggy, a brief business profile can be found in W.B. Vickers, History of the City of Denver, Arapahoe County and Colorado, Chicago: O.L. Baskin & Co., 1880, p. 617.

[2] Rocky Mountain News, September 15, 1881, p. 8.

[3] Ibid., October 27, 1881, p. 4.

[4] Ibid., November 3, 1881, p. 8.

[5] Ibid., February 1, 1882, p. 8.

[6] Ibid., February 18, 1882, p. 8.

[7] Ibid., June 11, 1882, p. 7.

[8] Ibid., September 1, 1881, p. 7.

[9] The Denver Republican, July 22, 1881, p. 6.

[10] Rocky Mountain News, July 12, 1882, p. 3.

[11] See William N. Byers, Encyclopedia of Biography of Colorado, p. 41 et passim for a detailed account of Denver's growth during the 1870's and 1880's.

[12] Leonard, Stephen J. The Denver Chamber of Commerce and Board of Trade from 1884 to 1900.

[13] Teetor, H.D. "A Chapter in Denver's History." Magazine of Western History, Vol. 10, No. 2 (June 1889), p. 150.

[14] The Brotherhood of Locomotive Engineers 126th Annual Convention, (October, 1889) page unnumbered.

[15] Denver City Directory, 1883-1885.

[16] Leonard, Stephen J. Denver's Foreign Born Immigrants, 1859-1900. Claremont Graduate School and University Center Ph. D. Thesis, 1971, p.

43.

[17] McDonough, Frank, Jr., "The Rocky Mountain Chautauqua" Colorado Magazine Vol. 29, No. 4 (October 1952), p. 257.

[18] Frank Leslie's Illustrated Newspaper, September 28, 1889, p. 134.

FOOTNOTES TO CHAPTER III:

[1] Teetor, H.D. "A Chapter in Colorado's History," Magazine of Western History, Vol. 10, No. 2 (June 1889), p. 151.

[2] Brotherhood of Locomotive Engineers (26th International Convention, October 1889) "Humphrey Barker Chamberlin, Governor of Colorado." pages unnumbered.

[3] "Denver's Great Industrial Suburb" Colorado Exchange Journal (October 1889), page unnumbered.

[4] Ibid.

[5] Hall, Frank. History of Colorado (4 Vols.), V. 3, p. 372.

[6] (missing from page)

[7] Draper, Benjamin, "Herbert Howe Bancroft in Colorado," Colorado Magazine Vol. 48, No. 2 (April 1970), p. 100.

[8] Stone, Wilbur F., History of Colorado (5 Vols), Vol. I., p. 402. See also, J. A. Thatcher "Banking in Colorado" in William N. Byers, Encyclopedia of Colorado, pp. 168-175.

[9] Rocky Mountain News, September 12, 1893, p. 12

[10] Mills, W.F.R. "Evolution of the Water System," Denver Municipal Facts, Vol. 3, No. 1 (January 1920) p. 8-9.

[11] King, Clyde L., The History of the Government of Denver with Special Reference to Its Relations with Public Service Corporations, Denver: Fisher Book Co., 1911, p. 146.

[12] Ibid.

[13] For a detailed account of the fight for dominance over Denver utilities, see J.W. Mills, "The Economic Struggle in Colorado," Arena, Vol. 34, pp. 379-399.

[14] King, p. 147.

[15] Frank Leslie's Illustrated Newspaper, February 22, 2890, p. 69.

[16] Buchtel had, in turn, been influenced by exGovernor John Evans, a member of the Lawrence Street Methodist Church, who desired to establish a great Methodist University in the Rockies. See Edwin Price, "Recollections of Grand Junction's First Newspaper Editor," Colorado Magazine Vol. 30, No. 2 (July 1953), p. 226.

[17] Colorado Graphic, Vol. III, No. 36, May 5, 1888, p. 4.

[18] Roeschlaub's Denver activities are described fully in Richard R. Brettell, Historic Denver, The Architects and the Architecture, 1858-1893, pp. 94-121.

[19] Herbert Alonzo Howe Collection at Penrose Library, University of Denver. Howe left twenty-six notebooks describing his observations at Chamberlin Observatory and a box of correspondence regarding construction of the building.

[20] Leonard, Stephen, Denver's Foreign Born Immigrants, 1859-1900, Claremont Graduate School and University Center, Ph. D. Thesis, 1971, p. 58. Lyle Dorsett concurs with this point in The Queen City, A History of Denver, Boulder: Pruett Publishing Company, 1977, p. 111. Dorsett makes the case that wealthy immigrants were reluctant to put their philanthropy into help for the downtrodden; they made other contributions to the city.

[21] Hurd, C.W. "J. K. Mullen, Milling Magnate of Colorado," Colorado Magazine, Vol. 29, No. 2 (April 1952), pp. 104-118.

[22] "Humphrey Barker Chamberlin, Governor of Colorado," Brotherhood of Locomotive Engineers, 26th International Convention (October, 1889).

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- [1] White, Forest L., *The Panic of 1893 in Colorado*, Boulder: University of Colorado Master's Thesis, 1932, p. 35 et passim.
- [2] *The New York Times*. June 15, 1894, p. 9.
- [3] Etter, Don D., *Denver University Park, 1886-1910, Four Walking Tours*, Denver: Graphic Impression, Inc., 1974, p. 1.
- [4] *The New York Times*, May 18, 1897, p. 7.
- [5] *Ibid*.

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