

## Henry Cowell and His Family (1819--1955)

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*Henry and Harriet Cowell, Carriage House at the Cowell Ranch, circa 1890s*

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## **Introduction**

The S. H. Cowell Foundation is named after Samuel Henry Cowell, last surviving member of a colorful family, whose history is intimately linked to the explosive economic growth of the central California coast following the Gold Rush. The story of the Cowell family spans two generations, beginning in 1819 with the birth of Henry Cowell, the head of the family and creator of the family fortune, and ending with the death of his son, S. H. Cowell, in 1955. Between the mid-nineteenth century, when Henry arrived in central California, and the mid-twentieth century, when S. H. died, central California underwent a dramatic change from a sparsely settled frontier wilderness to one of the wealthiest, most densely settled areas in the most populous state in the Union. As a consequence, the family fortune - created originally through the manufacture of lime - was transformed by 1955 into a fortune in real estate.

Several themes run through the family saga. As a family, and as individuals, the Cowells contributed to charitable causes. This trait is first seen in Henry as early as 1867, when records show his company made a contribution of \$16.50 to a school run by the Sisters of Charity. (1) This is by no means the only instance of Henry Cowell's generosity. An open letter published in 1879 from fifteen Santa Cruz teachers thanked Henry Cowell for "cashing our warrants upon the deficiency in the county treasury becoming known." (2) (It is also interesting to observe that this early philanthropy demonstrates a sympathy for educational institutions that bore fruit in the second generation when Henry's eldest son, Ernest, made a bequest to the University of California at Berkeley which ultimately built the Ernest V Cowell Student Health Center.)

Another important family trait was a deep personal reserve, probably as a result of Henry's New England heritage. The Cowells - individually and as a family - shunned the spotlight. They lived quietly, circumspectly. (3) Few photographs and almost no direct quotes exist. (4) As a consequence, most of what is known about the Cowells today comes from two sources - the descriptions of those who knew the Cowells, as recorded in the latter years of their lives, and newspaper accounts - both of which are subject to inaccuracy and bias. Despite these drawbacks, however, such sources make it possible to reconstruct a good deal about the personal saga of the Cowell family, and the origin and growth of the family wealth.

## **The Gold Rush and the Early Years (1850-1865)**

In order to appreciate the business climate in which this fortune was begun and expanded, it is necessary to understand the economic and demographic impact the Gold Rush had on the development of San Francisco and the whole of central California.

As John S. Hittel wrote in 1882:

"The Pacific side of the North American continent was, in 1845, almost beyond the range of thought and traffic of the refined and wealthy Caucasian communities on the shores of the Atlantic. Difficult of access, obscure in its

civilization, poor, sparsely populated as to much of its area, unproductive, without machinery, which is the accompaniment if not the main basis of recent progress, our coast seemed destined to remain without much improvement until some distant time in a vague future. No steamships plowed our harbors; no locomotive rattled through our valleys; no well-graded wagon road crossed our mountains; no telegraph wire was ready to carry hasty messages; and north of Mazatlan there was neither regular postal service nor newspaper." <sup>(5)</sup>

To put it in specific terms, in 1848 the population of San Francisco was estimated to be approximately 15,000. Two years later the population was counted at 93,000. By 1852, the population had exploded to 260,000. <sup>6</sup> As a result of the Gold Rush, San Francisco's population had increased 1700% in four years. <sup>7</sup> But the Gold Rush brought more than just people to the central California coast - it brought trade, too. More people meant that more goods and services, more housing, more of everything was needed; and it was supplied by a new breed of entrepreneurs that braved the arduous journey to California to seek their fortunes.

It was certainly a journey to deter all but the most motivated. "To reach California from the East required a slow, laborious and dangerous journey by stage or wagon across arid plains and daunting mountains, or by ship around the Horn, or by muleback across the malarial Isthmus of Panama." <sup>8</sup>

Henry Cowell and his older brother, John, were among those determined adventurers who braved this journey. The Cowell brothers left the family home in Wrentham, Massachusetts, not far from Boston, while in their thirties. Nothing is known of their personal lives prior to their arrival in San Francisco. However, thanks to a private genealogical study, a good deal is known about the Wrentham Cowells. <sup>9</sup>

The Cowells were moderately prosperous farmers, who had lived on the same land for well over a hundred years by the time Henry was born. The progenitor of the family, Joseph Cowell (1673-1762), came to Wrentham in 1677. Henry's grandfather, Major Samuel Cowell (1736/7-1824), fought in the French and Indian War with the forces under General Jeffrey Amherst that captured Crowne Point and Fort Ticonderoga. According to the account of his son Benjamin (Henry's uncle), upon hearing of the Battle of Lexington, the Major dropped his oats measure in the field, called out his company, and marched to Roxbury by the next morning. Henry's grandfather fought at Bunker Hill and continued to serve throughout the Revolutionary War, seeing action in the campaigns in Rhode Island.

The Major had eleven children, of whom three were sons. One of these, Samuel Jr. (1774-1861), sired five sons, the youngest of which was Henry (1819-1903). It may be surmised that the family farm offered limited prospects for the youngest member of such a large family, which may have played a role in Henry's decision to undertake the difficult journey to California. Nevertheless, Henry's enduring feeling for the land and for the occupation of his ancestors may be deduced from the fact that, as late as 1875, when he was a very successful

manufacturer of lime, he is listed in the records of registered voters of Santa Cruz County as "farmer."<sup>10</sup>

The exact date the Cowell brothers arrived in San Francisco is not known. However, the *San Francisco Directory* unequivocally places them in business in the city by 1850 under a listing for John Cowell, merchant. Henry is not listed by name that year, but changes in the listings in subsequent issues of the *Directory* offer tantalizing clues about the business relationship between the brothers. John was clearly the dominant partner in 1850, and for several years thereafter. By 1858, however, it is clear from the listing (which reads "Henry Cowell, storage and commission") that Henry is in complete control.<sup>11</sup> The business in which they were engaged appears to have been drayage and storage, and its assets included a warehouse and wharf, built, according to a notation in the *Directory*, in 1853.<sup>12</sup>

The Cowell brothers' business endeavors flourished immediately. This is clearly indicated in a letter written by their cousin, Benjamin Cowell, Jr., to his wife on May 7, 1851 following one of the devastating fires that frequently swept San Francisco during this period:

"...Cousin John Cowell, poor fellow, has lost his all, so he says. He lost his new iron store, which is nearly half a mile distant from ours, and \$30,000 worth of goods he had recently landed. He says he must commence over again, he lost everything but what he stood in, he did not save even a shirt to his back...He wanted to know if I had two razors, said he had not saved even a razor...He said when I got burnt out and lost my other razor he would give me this one back again...P.S. I have just come from cousin John Cowells [sic], he is in quite good spirits. I find he has still quite a large property left, in land, and he says he saved \$5,000 in specie in his safe and is out of debt, he will do very well."<sup>13</sup>

Indeed, the brothers did do very well. During this early period, however, Henry had other things on his mind beside business. He returned east, where he married Harriet Carpenter (1822-1900) of Rehoboth, Massachusetts in 1854.<sup>14</sup> They returned to San Francisco and began raising a family. In the next twelve years of marriage six children were born: Roland (1857-1858);<sup>15</sup> Ernest Victor (1858-1911, referred to herein as Ernest and sometimes known as Ernest V. or E. V.); Isabella Marion (1858-1950);<sup>16</sup> Samuel Henry (1861-1955, generally known as S. H., but also as Harry, particularly when younger); Sarah Elizabeth (1863-1903); Helen Edith (1866-1932).

Meanwhile, two other intrepid young men, Albion P. Jordan and Isaac E. Davis, had made the difficult journey west around the same time as Henry and John, and arrived in San Francisco by 1850. Jordan's father had been a lime manufacturer on the east coast, so he knew the business. He met Davis when both were working for a steamboat that plied the Delta between Sacramento and San Francisco. A biography of Albion Jordan, written in 1911, states that "by accident" the two men came in possession of some limerock from the Mt. Diablo area.(17) Following Jordan's instructions, they burned the limerock in the furnace of the steamboat and discovered it to be of particularly fine quality. Realizing the importance of this discovery, they

immediately quit their positions with the steamboat company and within a short time had established a business called Jordan and Davis in Santa Cruz. While Henry and John were building up their drayage business in San Francisco, Jordan and Davis flourished 80 miles to the south, and soon became the largest lime manufacturing company in the state. <sup>18</sup>

## Lime and the Lime Business

In order to understand the development of the Cowell business, it is essential to know something about lime. According to one source, "Limestone is one of a select few raw materials that are absolutely necessary to modern industry and our present form of civilization." <sup>19</sup> Limestone is the raw material from which lime is manufactured. Today lime is widely used in various chemical industries, such as soap, glue, varnish and paint, glass, paper and sugar, as well as in construction industries. <sup>20</sup>

It was in these, the construction industries, that lime played a particularly vital role during the second half of the 19th century. As the principal ingredient in mortar, plaster, and stucco, lime's importance to the building industry cannot be overemphasized.



*Pack Mules Used as Lime Carriers, Cowell Ranch, 1912*

Before Jordan and Davis discovered the presence of significant limerock deposits in central California, all lime had to be brought around Cape Horn. This was prohibitively expensive. Consequently, a majority of the building that occurred in central California during the boom period around the Gold Rush, particularly in San Francisco, was of wood. The frequency of devastating fires that plagued San Francisco as a result during this period is well-

documented. <sup>21</sup> There are enormous variations in the characteristics of limerock deposits, and in the quality of the resulting lime. To build solid, durable structures, first-rate lime is a necessity. The limerock deposits in Santa Cruz County yielded lime of this quality. <sup>22</sup> In addition to rich deposits of the raw material - limerock - Santa Cruz offered an abundance of the timber needed to fuel the lime kilns that rendered limerock into lime. The final element that ensured the success of the enterprise was the location of Santa Cruz on the northern edge of Monterey Bay, providing easy transportation of the finished product by sea to the primary market, San Francisco.

## The Santa Cruz Years (1865-1897)

By 1865, Henry was in control of a thriving business in San Francisco, with significant assets, including at least a warehouse and wharf located on the busy San Francisco waterfront.<sup>23</sup> This would have been success enough for most men, so what prompted Henry to take the step he took next? Is it related to what happened in the business relationship between Henry and John?<sup>24</sup> Why did Henry make sweeping changes in his business and personal life that would uproot his young family and completely change their lifestyle from urban to rural? The answers to these questions will never be known. What is known is that his drayage business was successful enough to enable him to purchase Jordan's share of Jordan and Davis for \$100,000 in that year, when Jordan became too ill to continue in the business.<sup>25</sup> The company was renamed Davis and Cowell, and Henry moved his entire family to Santa Cruz, where they lived for the next 32 years,<sup>26</sup> although he retained business ties to San Francisco.<sup>27</sup>



*Two of the Three Cowell Sisters*

The home the family occupied was a farmhouse on the large ranch that constituted the lime manufacturing operation.<sup>28</sup> This ranch was a self-contained world that provided all needs for the family and the firm's employees, with orchards, a dairy business, cattle and pigs, vegetable gardens and fruit orchards. It was also self-supporting in terms of the industries necessary to manufacture, package and distribute the lime. The business not only quarried the limerock on the ranch, it also included a lumbering operation that provided the fuel to fire the lime kilns, a cooperage that made the barrels in which the lime was shipped, a drayage operation that brought the barrels of lime to the company warehouse and wharf, to be shipped on company schooners to San Francisco.<sup>29</sup> The company managed the entire process from the acquisition of raw material, through manufacturing, to distribution of the product.

According to George Cardiff, who managed the Cowell Ranch during its last years of operation, the quarrying of the limerock was done by hand labor, with picks, shovels, hand drills and gunpowder. The limerock was loaded on carts that were drawn by mules along a wooden tramway to the lime kilns. Meanwhile, other workers felled trees in 8 foot lengths in the forested portions of the ranch, and these were brought on wagons drawn by ox-teams to the kilns.

Frank George, the Cowell ranch manager for 50 years, provided the following information about the operation of the kilns:

"It took 325 tons of selected limerock to fill a kiln. An arch was first constructed from the rock; the arch went the length of the kiln and the fire was placed under it. After the arch was constructed, the balance of the rock was placed on top until the kiln was filled. After the burning, 135 to 150 tons of lime remained. When wood was used it took 140 cords of 8 foot wood to complete the burning and the total time needed was 6 days...An even heat had to be kept - the temperature was somewhere between 1500 and 2400 degrees. The size of the rock determined to some extent the time needed to 'cook' it. Since no chemical determinations were run in those days, the men judged whether or not the rock was done by its appearance. At night the rock was transparent; in the day it had a yellow-golden color when cooked. The rock did not decompose into powder; it remained in solid chunks and was placed in the barrels that way. The lime powder one sees today has undergone a grinding process before being bagged." <sup>30</sup>

The barrels were then loaded onto large wagons, drawn by ox teams from the ranch down the 1.6 miles of gentle incline to the company warehouse, located on the cliffs above the company wharf. <sup>31</sup> Several eyewitness accounts exist of the method for loading the schooners anchored on the wharf. <sup>32</sup> From the warehouse on the cliffs above, a small trolley ran down to the wharf below. The barrels of lime were loaded on the car, which descended by gravity along the trolley tracks to the wharf, and from there the lime would be loaded on the waiting ships. An old horse would follow the car down, then be hooked onto it to pull it back up. This would be loaded while another car descended.

A description of the business written in 1897 states that the company employed 175 men, and had a payroll of over \$100,000 a year. <sup>33</sup> This latter figure is substantiated by George Cardiff, who said that Henry Cowell only paid his men once a year, when he would make the trip to San Francisco to get \$90,000 to \$100,000. Henry and his bookkeeper would then sit all night in the paymaster's house with the gold, and pay off the men the next morning. <sup>34</sup>

The ranch required 300 tons of grain, and over 1000 tons of hay a year for its livestock, which included 75 horses and mules, and 50 yokes of oxen, in addition to "extensive dairy interests." The company mined and distributed bituminous rock and "its superior quality is so generally recognized that it is shipped to all parts of the Pacific Coast and even beyond." <sup>35</sup> Another source says of the Cowell's bituminous rock mining operation that it is "the largest deposit of bituminous rock on the coast, and one that also turns out the finest quality bituminous. To develop this property large sums have already been expended, but the vast increase in the demand for the article warrants it." <sup>36</sup> The company was also engaged in the importation of cement, plaster, hair, marble dust, fire tile, fire bricks and fire clay. <sup>37</sup> In addition, the ranch provided tan bark and peeled oak for the tanning industries that were very active in Santa Cruz County during this same period. <sup>38</sup>

By this time, the company had undergone more changes. Isaac Davis died in 1888, and Henry Cowell had purchased his share of the business from his heirs. The business had been renamed the Henry Cowell Lime and Cement Company. And, perhaps most significantly, Henry Cowell had been busy acquiring land.

At their most extensive, the Cowell family holdings stretched from as far north as Canada (Texada Island), down along the coast as far south as San Luis Obispo. While some of the holdings were added by his sons after his death, the majority of the acquisitions were made by Henry Cowell himself. At the time of S.H. Cowell's death in 1955, the listing of family holdings included acreage in the following California counties: Butte, Contra Costa, El Dorado, Kern, Merced, Monterey, Sacramento, Santa Cruz, San Benito, San Francisco, San Joaquin, San Luis Obispo, San Mateo and Yolo. The total of these land holdings was 82,491 acres. Not counted in that total were a number of prime San Francisco lots under an acre. These included the company offices at 2 Market Street, at the intersection of Market, Sacramento and East Street (now Embarcadero).<sup>39</sup> This site is presently occupied by the public space in front of Embarcadero Four, of the Embarcadero Center, and the Hyatt Regency Hotel. Other prime San Francisco financial district properties included the corner of Clay and Sansome, Drumm Street near Sacramento, and the corner of Grant and Sutter Streets.

Henry Cowell had an instinct for land that was part of his heritage as a New England Yankee farmer. He was primarily seeking new limerock deposits and grazing land for livestock.<sup>40</sup> Fortunately, these extensive land holdings turned out to be situated squarely in the path of central California coastal progress, which perpetuated, and even augmented, the family fortune.

While Henry Cowell was busy creating a fortune, his family was busy, too. His five surviving children were growing up in the town of Santa Cruz. All children attended the Bay View Elementary School, and are listed among the top students scholastically, particularly Sarah, who was listed in the *Santa Cruz Sentinel* for three years in a row as having the highest average in the school.<sup>41</sup> The boys, Ernest and S. H. (known in his youth as Harry), are remembered as lively lads. According to Ernest Otto, well-known Santa Cruz newspaperman and unofficial historian, "The Bay View School had some of the most sportsmanlike boys of the early day prominent families who were good with their fists. Among them were...Ernest and Harry Cowell."<sup>42</sup> The girls, Isabella, Sarah and Helen, are remembered as very bright and pretty, although, according to George Cardiff, "They never had beaux. The old man wouldn't allow boys coming around the house at all."<sup>43</sup>

Apparently Ernest and S. H. were both quite athletic. S. H. was a great roper, according to George Cardiff, and loved working with the livestock. As a boy, his father gave him two oxen calves a year old. S. H. broke them as a plow team and his father gave him \$200. "That was the only spending money I had when I was a boy," S. H. told Cardiff as an adult.<sup>44</sup>

A physical description of S. H. exists from 1892, when he was 31 years old. He is described in the Great Register of Santa Cruz County as blond, with blue eyes, 5 feet 10 3/4 inches in height, with no visible marks. His athletic ability is further attested by the fact that he was a member of the Alert Hose Team while he lived in Santa Cruz. There were several hose cart companies of volunteer firefighters active in Santa Cruz during the 1880s. According to Ernest Otto, S. H. "was always in the lead when the team competed in hose tournaments. He was very popular with this wonderful hose team."<sup>45</sup>



A physical description of Ernest from about the same period comes from the same source. The Great Register of 1896, when he was 37, describes Ernest as light complected, with gray hair and blue eyes, and 5 feet 7 inches in height. His relatively small stature didn't stop Ernest from pursuing his own extensive athletic activities, however. The yearbook of the University of California at Berkeley, the *Blue and Gold*, lists numerous activities and interests for Ernest while he attended as an undergraduate. His athletic activities include football (he was captain of his team), baseball (he played third base and centerfield), field events such as shot put (16 pounds), mile foot race (he placed second at the 1879 Field Meet) and the standing broad jump. In addition to these activities, he is listed as a member of the whist club, the Durant Rhetorical Society, and a member of the "Oft in the Stilly Night" Glee Club. He belonged to Sigma Delta Phi fraternity, and served on the Board of Directors of both his freshman and sophomore classes.

Virtually nothing is known about Henry's wife, Harriet, during this period. However, several sources mention the familiar sight of the Cowell family in their high-topped buggy, driving each Sunday to attend the First Congregational Church, of which they were longtime members.<sup>46</sup>

As Ernest and S. H. grew up, they became involved in different aspects of the family business. According to George Cardiff, Ernest and his father, Henry, were "altogether lime," whereas S. H. was a true Westerner, who loved livestock and the range. "He was a cattleman. All cattle."<sup>47</sup> All three Cowell men, however, had reputations as excellent employers. Numerous sources substantiate that concern for employee welfare was a widely recognized trait of the Cowells.<sup>48</sup>

During the last years of the nineteenth century, the Cowell family business and holdings grew so extensive that several branch offices were opened, and the main operation was moved to San Francisco. With this move, in 1897, the family finally left Santa Cruz, although they continued to frequent the Cowell Ranch for recreation and business. Ernest moved to Tacoma to manage the branch office there.<sup>49</sup> During this period he married, the only one of the Cowell children to do so. The marriage produced no children, however.

## **The Tragic Year (1903)**

The year 1903 was fateful for the Cowells. Henry Cowell was shot in the shoulder in a boundary dispute with a man named D. Leigh Ingalsbe. The rather lurid newspaper accounts of the incident indicate this dispute was of long-standing, and refer to the severe loss of blood suffered by Henry.<sup>50</sup> It is worth noting, although the news accounts did not, that Henry was 84 at the time.

The shooting occurred in March, and Henry appeared to be on the mend. However in May, Sarah, his daughter, was out for a buggy ride at the Cowell Ranch in Santa Cruz with the wife of the ranch manager. Evidence suggests the horse bolted, as the ladies' hats were found a half mile from the place where Sarah was finally thrown out of the runaway buggy. She died within an hour.<sup>51</sup> She was 40 years of age.<sup>52</sup>

By August, her father was dead. News coverage of the event makes no mention of the fact of his daughter's death and its possible effect on his own recovery, yet it is suggested in the text: "The latter (Ingalsbe) shot Cowell with a revolver, the bullet taking effect in the shoulder. The injured man apparently recovered from the effects of the wound, but lately it had bothered him and is said to have completely wrecked his nervous system. He was taken ill several days ago and became worse until he passed away yesterday morning." <sup>53</sup>

Henry left an unusual will. It was characterized by the *San Francisco Chronicle*, in its coverage, as "peculiar." It was a holographic (or handwritten) will, dated January 21, 1902, and began with the clause: "In the name of God, amen, I, Henry Cowell, being of sound mind and good health, knowing the uncertainty of life and the certainty of death, make this, my last will, revoking all former wills made by me." The remainder of the sheet on which this was written was left blank, and another blank sheet was attached. At the top of the third sheet Cowell wrote that he appointed his daughter, Helen, to be his executrix, and gave as his beneficiary the Henry Cowell Lime and Cement Company. The blank spaces were evidently to have been filled in with bequests. The Chronicle goes on to estimate Cowell's net worth as \$3,000,000. <sup>54</sup> Because his children jointly held ownership in the Henry Cowell Lime and Cement Company, they shared equally as actual beneficiaries of the will.

After the double tragedy, Ernest took over management of the business on behalf of the surviving Cowell family members, and was soon faced with a new disaster, the great San Francisco earthquake and fire of 1906.

This catastrophe had several notable consequences for the Cowell family. Sources indicate that company losses were heavy. Shortly after the event, the *Santa Cruz Surf* maintained the Henry Cowell Lime and Cement Company suffered a loss of a million and a half dollars. <sup>55</sup> Despite the massive losses, however, the Cowells set what the newspaper's headline called "A Noble Example," by giving \$5,000 to the San Francisco Relief Fund. The article goes on to say:

"Facing the situation, Mr. Cowell is strong of heart, but sees some heavy obstacles to be encountered besides collecting insurance and going ahead to build...The Cowell Company's building in San Francisco produced a rental of \$100,000, which was entirely swept away as well as a new ten-story building and lime and cement warehouses. The Cowell warehouse was one of the last buildings to burn, going down on Saturday forenoon in a heat that passes power of description...As to the future, Mr. Cowell stands in with the optimists, although not to the time limit of the most sanguine. He says San Francisco will be rebuilt just as fast - not as men and money can build - but as fast as material can be furnished."

And, as Ernest foresaw, the Henry Cowell Lime and Cement Company prospered during the building spurt that followed the San Francisco earthquake and fire. In fact, during that same year, Ernest brought to fruition a plan he had been preparing for moving with the times, to engage in the manufacture of portland cement. The *Santa Cruz Surf* notes: "A pet project which E.V. Cowell has been nursing for a year or more has come to light...[he] has visited every

important cement making plant in the world and it is understood that it will be his ambition to surpass in the perfection of machinery and facility for handling the product anything of this character on earth." <sup>56</sup>

Ernest's "pet project" was nothing less than building Cowell Portland Cement Company, and the adjoining town of Cowell, California in Contra Costa County, which would be a company town serving the employees. This was a timely business move, as portland cement was in the process of replacing natural cement as the preferred building material. <sup>57</sup> Ultimately, this business grew to include a railroad, the Bay Point and Clayton Railroad Company. Meanwhile, lime would continue to be produced at the Cowell Ranch and several other limerock quarries owned by the parent company, Henry Cowell Lime and Cement Company.

However, Ernest would not have much time to manage the family business and the family fortune. He died in 1911 at the age of 53, leaving an estate estimated to be worth over one million dollars, which included one quarter interest in Henry Cowell Lime and Cement Company, stock in the Bay Point and Clayton Railroad Company, stock in Cowell Portland Cement Company, and real estate and livestock assets. <sup>58</sup> His will (which, like his father's, was holographic) and the ensuing probate proceeding were the basis of a number of lawsuits over the next few years, challenged separately by his widow, Alice M. Cowell, and by his surviving kin, S. H., Isabella and Helen.

Ernest V. Cowell's will is an interesting document. It specified a lifetime annuity for his widow of \$1,000 per month. She occupied three rooms at the Fairmont Hotel at that time, and contested the will on the grounds that \$1,000 was insufficient for her needs, requesting \$1,850 instead. <sup>59</sup> Ultimately the court upheld her \$1,000 annuity, but also awarded her a family allowance of \$1,500 per month during the probate period. The Cowell siblings contested this on the grounds that she should get one or the other, but not both. She subsequently sued the estate to gain outright control of the annuity principal of \$250,000. The court disallowed this request as well.

The will also specified that Ernest's alma mater, the University of California at Berkeley, receive the bulk of the estate, \$750,000, or \$250,000 each to build a stadium, a gym and a hospital on campus. <sup>60</sup> His brother and sisters brought suit to declare the bequest illegal on the grounds that it violated a new California law limiting the percentage of an estate that could be given to a charitable institution. Apparently they did not object to the bequests themselves, but did not want company stock sold to pay them. This explains their seemingly contradictory behavior when, after numerous suits and countersuits, the issue was finally settled in 1915. The judge declared the bequest to the University of California at Berkeley void, whereupon S. H., Isabella and Helen promptly announced that they would personally make good the bequest as stipulated in their brother's will. <sup>61</sup> Ultimately, the Ernest V. Cowell Student Health Center was constructed to serve the health needs of generations of Cal students, and a substantial financial contribution was made to construct the men's gymnasium as well. <sup>62</sup>

Another interesting stipulation in the will called for a bequest of \$1,000 to every employee of Henry Cowell Lime and Cement Company who had been with the company 20 years or more, and \$500 to every employee of 10 years standing, \$1,000 to every employee of the San Francisco office of 3 years or more standing, and \$500 to each staff member who had been with the San Francisco office for 2 years.

The will also established a \$10,000 trust to provide a scholarship fund for students from Santa Cruz, enabling them to attend the University of California.<sup>63</sup> Thus, in his last will and testament, Ernest carried out several family interests and concerns that had been established by his father's philanthropy many years before and would be reflected in the personal philanthropy of S. H., Isabella and Helen, specifically in the areas of education, health and employee welfare.

### **The S. H. Cowell Years (1911-1955)**

There were now three surviving members of the Cowell family, S. H., Isabella and Helen. None of them had married, and they lived together in various combinations, either at the Cowell mansion on Jackson Street in San Francisco (opposite Lafayette Park), or in the Cowell estate on 22 acres in Atherton, until their deaths.

Upon Ernest's death, S. H. took control of the family business. Because of his interest in livestock and horses, he made several changes in company holdings. He purchased some prime grazing land, and horse breeding farms. For a while he raised white Herefords, experimenting with purebred bulls, according to George Cardiff, who added: "He enjoyed himself. He loved horses and cattle. That was his hobby. He was an outside man."<sup>64</sup>

His interest was not confined to horses and cattle, however. At various times he raised angora goats at the Cowell Ranch, and experimented with raising exotic non-indigenous breeds of animals such as elk and, even, buffalo.<sup>65</sup> Such was his love of animals that a 1912 magazine article about a visit to the Cowell Ranch makes reference to the numerous animals there, including "two fat little lambs [that] came around from the kitchen door," cats, dogs, peacocks, black Minorca chickens, white turkeys, tame quail and, of course, horses. "And every step or two you see another horse, one of the fine carriage horses, either taken out of a buggy or harnessed into a buggy, or tethered for a bite of grass, or led for exercise; and all these fine-grained, fine-strained horses are pets, and Mr. Cowell calls them all by name."<sup>66</sup>

According to George Cardiff, S. H. had the finest racehorses in the state. "He had racehorses, all kinds of racehorses. He sent his trainer back east and brought in a carload of horses that all had records right up to two minutes, which at that time was fast. And one day we were up at the races in Sacramento, and he was winning."<sup>67</sup> These horses he brought in, each one was winning their races [sic] right along. I said, 'Gee, Mr. Cowell, it must be wonderful winning all these races.' He said, 'George, there's absolutely no honor in it. Here I go...out and buy these horses all trained, and they've all got their records, and I bring them here and they win. Now where is

there any credit? If I raise a colt, and make it run, and get a record out of it and all that, there would be some honor in it. But there is no honor in this." <sup>68</sup>

S. H.'s feeling for nature extended to the land as well, and he stopped the annual burn-off of brush that had taken place on the Cowell Ranch for many, many years to allow the land to revert to its natural state. <sup>69</sup> He visited each of the Cowell family holdings on a regular basis, and at each he had a saddlehorse kept for his own use so he could personally inspect the land. <sup>70</sup>

In addition to his concern about the land, S. H. was concerned about the welfare of his employees. George Cardiff remembers that whenever S. H. visited the Cowell Ranch, he would rise at 6:00 to have breakfast in the cookhouse with the men. <sup>71</sup> Adalbert Wolff, who worked as timekeeper on the Cowell Ranch in 1915, substantiated the fact that the Cowell employees were well-treated. "The food was wonderful, always ample and good," he recalls. And about S.H. himself, Wolff said: "He treated his men fairly...everybody said that there was a feeling he treated them well...I'm sure that if anybody had been hurt on the ranch, Mr. Cowell would have taken care of him." <sup>72</sup>

George Cardiff, too, had the highest praise for S. H. as an employer. "Mr. Cowell was a man that was wonderful with his employees...he never let a man go. He lost money the last few years (which didn't mean anything to him), but as he said, those old men had been at that all their life [sic] and knew nothing else, and if he didn't keep that running, where would they go?" <sup>73</sup>

S. H. was concerned with preserving other things as well. The nature and locus of the Cowell family business had changed dramatically since the days when lime was brought down to Cowell wharf by huge ox-teams. The wharf itself, unused after the railroad came through Santa Cruz and replaced ocean hauling, had broken up in a storm years ago. The Cowell Warehouse, too, was unused. In order to preserve in perpetuity the beach below the cliffs where the warehouse stood, S. H. deeded what became known as Cowell Beach to the City of Santa Cruz in such a way that it could never be sold.

Meanwhile, Isabella and Helen were living together in the Atherton mansion that Henry Cowell had built many years before. They took annual trips to Europe, but little else is known about their activities. News accounts suggest that Helen had bad luck with automobiles. In 1919, she was sued by her gardener, who charged that the car she was driving collided with his "machine." He was awarded \$15,000. <sup>74</sup> Then in 1930, another news account indicates she was hurt in an auto accident, although her chauffeur was unhurt. <sup>75</sup>

Despite these setbacks, however, there was time for joint family philanthropy, as S. H., Isabella and Helen built Blindcraft, which later became the San Francisco Association for the Blind, then Lighthouse for the Blind in 1924. <sup>76</sup> This three-story reinforced concrete building still stands, at the corner of Howard and Seventh Streets.

Then, Helen died in 1932 at the age of 66. She left no will, so, as her only surviving kin, S. H. and Isabella were clearly her heirs. Isabella ordered the supports of the Atherton house to be pulled out from under it, so that the top half of the structure toppled over. Thus it sat for many years. Isabella further ordered that a high wire fence be put up around the semi-demolished house,<sup>77</sup> and she moved into the Cowell mansion in San Francisco, where she lived with S. H. for the remaining 18 years of her life.

During this time, the Henry Cowell Lime and Cement Company continued to prosper. Under the umbrella of this parent company, several companies continued to do business, producing products under the names of Mt. Diablo Cement and Cowell Santa Cruz Lime. Isabella served with S. H. as a director of the company, and several reports exist that were prepared in response to her queries about different aspects of the business, suggesting that she was actively involved in management affairs.<sup>78</sup>

In 1950, at the age of 92, Isabella died, leaving S. H. Cowell the only surviving heir to the Cowell fortune. Isabella's will, holographic like her father's and Ernest's, was handwritten in 1934 on lined notebook paper. In it, she made a number of bequests. She left a memorial to her sister in the form of a bequest of one million dollars to build the Helen Cowell Children's Hospital in Sacramento.<sup>79</sup> She left her jade and art collection to the M. H. deYoung Memorial Museum and the California Palace of the Legion of Honor, and made one curious additional stipulation. She ordered that the residence she shared with S. H. on Jackson Street in San Francisco be torn down (as she had ordered the Atherton residence that she had shared with her sister demolished 18 years before). The proceeds of the sale of the property were to be given to the Old People's Home, located then on Pine Street.<sup>80</sup> S. H. liked the mansion too much to allow it to be demolished, so instead he gave the dollar value of the property to the Old People's Home to honor the intent of the bequest yet retain the home he had lived in for so many years.<sup>81</sup> Isabella's estate was valued at \$5,529,451.<sup>82</sup>

At the time of his sister's death, S. H. was 89 years old. He had already taken the steps necessary to conserve the natural beauty of Cowell Beach, but there was more to be done. George Cardiff remembered that S. H. wanted the redwoods on the Cowell property preserved. Through a complex set of maneuvers with the County of Santa Cruz and the State of California,<sup>83</sup> in 1953, on the San Lorenzo River near Felton, he created the Henry Cowell Redwoods State Park in memory of his father.<sup>84</sup> Included in the 1,732 acre park are 40 acres known as the Welch Big Tree Grove, which include one of the oldest and finest stands of redwoods known to exist.<sup>85</sup>

Then, in 1955, S. H. Cowell, last member of the Cowell family, died at the age of 93. His obituary noted: "He had been bed-ridden since he broke his leg in a fall last November. Death was attributed to pneumonia. He would have been 94 on Monday."<sup>86</sup>

The will of S. H. Cowell, like that of his brother, Ernest, made bequests to long-time company employees. But the most significant stipulation in the will was the provision for the creation of

a foundation that would carry on the philanthropy practiced by his family during their lifetimes. And so the S. H. Cowell Foundation was established.

## Notes and Research Bibliography

### Notes

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2. *Santa Cruz Sentinel*, October 4, 1879.
3. Thomas Majors, "The Majors Family and Santa Cruz County Dairying." Transcript of an interview with Elizabeth Spedding Calciano in 1967. (University of California, Santa Cruz, McHenry Library, Special Collections.) "The Cowells were friendly to a certain extent, to some people they knew, but otherwise they were kind of distant, you know, and reserved. They picked friends, but not too many."
4. This is not only evident from the scanty record. Frank Blaisdell, in an interview with Elizabeth Spedding Calciano, said: "The Cowells were opposed to having pictures taken or anything recorded about them. They weren't friendly, you know, they weren't what you would call mixers." Frank Blaisdell, "Santa Cruz in the Early 1900s." Transcript of interview conducted in 1967. (University of California, Santa Cruz, McHenry Library, Special Collections.)
5. Hittel, John S. *Commerce and Industries of the Pacific Coast*. (A. L. Bancroft and Company, 1882.)
6. All these figures are cited by Robert Glass Cleland in *From Wilderness to Empire: A History of California*. (Alfred Knopf, New York, 1959.)
7. *The San Francisco City Directory* for 1852-3 states, "Some idea of the rapid march of the country in those times may be formed from the fact that on a single day, the first of July [1848], there arrived 17 vessels, with 889 passengers."
8. Birmingham, Stephen. *California Rich*. (Simon and Schuster, New York, 1980.)
9. All information about the Cowell ancestry is found in an unpublished study by Roger Barnes, "The Cowells of Wrentham, Massachusetts." (Carmel, California, 1972.)
10. The Great Register of Santa Cruz County, 1875.
11. The *San Francisco Directory* for 1852 gives a listing for John Cowell and Company, merchants, at 157 Sansome Street. Again, Henry is not listed by name. The 1854 *Directory* lists Henry for the first time, and notes that he boards at 147 Sansome, just down the street from John. (Their cousin, Benjamin Cowell, Jr. is listed as living at 130 California Street, also nearby.) By 1856, the business is listed as follows: "Cowell's Warehouse, John Cowell, proprietor, located at the corner of Battery and Union Streets. Building and Wharf erected in 1853." Henry Cowell, agent, is listed at Union on Telegraph Hill, and he is listed again, at 155 Sansome, the same address given for John, although it is not clear whether this is an office or residence. By 1858, however, things have altered dramatically. John is not listed, nor is Cowell's Warehouse. Now the listing reads "Henry Cowell, storage and commission, corner Union and Battery, office 155 Sansome." His residence is given as Union near Montgomery Street.
12. *San Francisco Directory for the Year Commencing October, 1856*.
13. Letter in the files of the S. H. Cowell Foundation office.

14. *San Francisco Alta*, December 2, 1854. *Who's Who in California 1928-1929* gives the date of the marriage as 1851. This is almost certainly incorrect.
15. Records at Sutro Library in San Francisco indicate Roland Cowell was buried on August 7, 1858, aged 1 year, 4 months and 14 days, in Lone Mountain Cemetery, Grave 11, Tier 5, Children's flat.
16. Isabella's death certificate, on file at the S. H. Cowell Foundation office, gives Oakland as her place of birth. Other sources suggest different places around the Bay Area that the family might have been living at the time: Roland's burial place and a listing for Henry Cowell's business in San Francisco are inconclusive; yet other sources, cited in Debra Morstein's "Remembrance of Pogonip's Past," refer to the family living on a ranch in San Rafael, which was rumored to be the first of what were to be Henry's extensive land holdings.
17. The entire account is found in *History of Santa Cruz County with Biographical Sketches* by Edward Martin. (Los Angeles Historical Record Company, 1911.)
18. Ibid.
19. Oliver E. Bowen and Clifton H. Gray, Jr., "Limestone and Dolomite Resources of California." (California Division of Mines and Geology Bulletin 194, undated.)
20. Ibid.
21. Indeed, the letter from Benjamin Cowell quoted above, dated May 7, 1851, vividly describes but one of these fires: "It was awful and terrific, beyond description, never has this continent witnessed such a scene, over one thousand houses enveloped in flames at once, a perfect sea of fire."
22. In 1882, John Hittel wrote of the Santa Cruz limerock: "The rock is a mountain limestone, containing a large percentage of carbonate of lime, and yielding, when well calcinated, a material excellent for the purpose of the mason and plasterer."
23. A contemporary painting of Cowell's Wharf in San Francisco, based on an old photograph, hangs in the office of the S. H. Cowell Foundation.
24. It is known that John returned to Wrentham at some point during this period, purportedly because of ill health. (Roger Barnes, "The Cowells of Wrentham.") The details of what actually happened cannot be reconstructed, and the only source, the *San Francisco Directory*, raises more questions than it answers. After John's name disappears from the *Directory* for 1858 and 1859, in 1860 John Cowell is listed as a boarder at the Tremont House. Is this the same John Cowell? And is it the same J. G. Cowell who is listed in 1863 as a clerk with the Davis and Jordan Company which Henry would join as co-owner within two years? The matter is not cleared up by the 1865 *Directory*, which lists Henry Cowell, of Davis and Cowell Company at the corner of Sansome and Jackson (the same address given in 1850 for John Cowell, merchant), and J. G. Cowell, accountant with Davis and Cowell. Unsubstantiated sources suggest John was the original contact with Jordan and Davis (notes by Elizabeth Calciano in the Cowell file in Special Collections at McHenry Library at the University of California at Santa Cruz). This lends credence to the suspicion that it was, indeed, John who was initially employed by Jordan and Davis after leaving the drayage business in Henry's hands.
25. *Santa Cruz Sentinel*, July 15, 1865.
26. The date the Cowells left Santa Cruz to move back to San Francisco is given in most sources as 1897. This date is substantiated by George H. Cardiff, long-time manager of the Cowell Ranch. The possible source of confusion about this issue is a newspaper article in the *Santa Cruz*



*Sentinel News* on November 8, 1953, which gives the date as 1879. It seems possible, even probable, that this is a simple typographical error.

27. The *San Francisco Directory* after 1865 continues to list Davis and Cowell as having offices in San Francisco, specializing in "Santa Cruz Lime." This is further substantiated by the contemporary painting of Cowell's Wharf in San Francisco that hangs in the office of the S. H. Cowell Foundation. It is based on a photograph with the date of 1866.

28. The farmhouse and many of the ranch's historic outbuildings still exist today as part of the University of California's Santa Cruz campus, which was purchased from the S. H. Cowell Foundation for a modest sum in 1961.

29. Very complete descriptions of the various operations are provided by George H. Cardiff in his interview with Elizabeth Spedding Calciano.

30. Elizabeth Spedding Calciano, "Random Notes on the Cowell Family." (University of California, Santa Cruz, McHenry Library, Special Collections, 1967.)

31. That incline, then called Lime Kiln Road, is the present-day Bay Street. The warehouse occupied the site of the present-day Dream Inn. The company wharf was in active service until the railroad came to Santa Cruz in 1876 (Leon Rowland). Thereafter, the wharf was neglected for many years, and finally broke up in a storm on December 31, 1907.

32. Leon Rowland (Rowland Scrapbooks) and Ernest Otto (McHugh Scrapbooks).

33. Phil Francis, *Beautiful Santa Cruz County: A Faithful Reproduction in Print and Photography of its Climate, Capabilities and Beauties* (1897). Another contemporary source, *Master Hands in the Affairs of the Pacific Coast* (Western Historical Publishing Company, 1892), gives the number employed as 150.

34. George Cardiff interview with Elizabeth Spedding Calciano.

35. Phil Francis, 1897.

36. *Master Hands in the Affairs of the Pacific Coast*, 1892.

37. Ibid.

38. Phil Francis, 1897.

39. The source of this information is an appraisal of S. H. Cowell Foundation properties dated February 2, 1955.

40. This is supported by George Cardiff, who said Cowell bought land in pieces, "because he was always picking up all the limerock he could."

41. Newspaper articles in Special Collections at the University of California at Santa Cruz give the final grades for the Cowell children for the years, 1876, 1877, and, 1878. All were consistently in the 90s. Bay View school still exists, although it no longer occupies the same building as when the Cowell children attended.

42. McHugh Scrapbooks, Volume I.

43. Interview with Elizabeth Spedding Calciano. The observation is supported by Ernest Otto, who agreed that the Cowell girls were very pretty, and added that they attracted the attention of "many of the gay blades in town," but that Henry forbid any of them to pay calls on his daughters. (McHugh Scrapbooks.)

44. Interview with Elizabeth Spedding Calciano.

45. McHugh Scrapbooks.

46. Ernest Otto describes this as a sight he witnessed repeatedly as a boy. Other sources refer to it as well, possibly using him as an unidentified source.

47. Interview with Elizabeth Spedding Calciano.
48. George Cardiff, and Adalbert Wolff, in particular.
49. *Master Hands in the Affairs of the Pacific Coast*. (1892).
50. *San Francisco Chronicle*, August 5, 1903. "D. Leigh Ingalsbe is said to be insane as a result of a boundary line dispute dating back for several years, during all of which time bad blood had existed between Henry Cowell and the Ingalsbes."
51. *San Francisco Chronicle*, May 15, 1903. "Miss Cowell was found lying face downward on a pile of rocks. Tenderly she was carried to a place near a tree, the men doing all they could to restore her. She died an hour later." The *Chronicle* gives as the cause of death a fractured skull and broken neck.
52. Sarah's will specified that her estate be divided equally between her sisters, Isabella and Helen, according to the *San Francisco Chronicle*, July 13, 1904.
53. *San Francisco Call*, August 5, 1903.
54. *San Francisco Chronicle*, August 25, 1903.
55. *Santa Cruz Surf*, April 26, 1906.
56. *Santa Cruz Surf*, December 19, 1906.
57. Portland cement (so-named because it has the same color as the natural stone quarried on the Isle of Portland, a peninsula on the south coast of Great Britain), was invented in 1821. As a cement mixture, it was superior to natural cement. However, the first portland cement factory in America was not established until 1871, in Pennsylvania. At first portland cement manufacturers developed their own formulas. In 1898, manufacturers used 91 different formulas. Not until 1917 did the U.S. Bureau of Standards establish a standard formula for the manufacture of portland cement. (*World Book Encyclopedia*, 1988.)
58. *San Francisco Chronicle*, April 18, 1911.
59. *San Francisco Chronicle*, June 28, 1912. The list of expenses Mrs. Cowell provided for the court sheds light on her lifestyle: \$450 per month for rent at the Fairmont; \$100 per month for the services of a nurse; \$10 per day for her own meals; \$5 per day for the nurse's meals; \$600 per month for her automobile; \$250 per month for doctor's bills.
60. *San Francisco Chronicle*, March 18, 1911.
61. *San Francisco Chronicle*, February 7, 1915.
62. *San Francisco Chronicle*, December 18, 1817.
63. All details about the will are listed in the *San Francisco Chronicle*, April 18, 1911. Details about subsequent suits are found in *San Francisco Chronicle* articles dating from 1911 to 1917.
64. George Cardiff interview with Elizabeth Spedding Calciano.
65. *San Francisco Chronicle*, December 2, 1930. A news article states that 15 buffalo arrived in Santa Cruz by special car, from Gardiner, Montana, at the entrance to Yellowstone. They were turned loose to range in a 60-acre paddock on the Ranch.
66. Josephine McCrackin, "The Home Ranch of the Cowells," *Overland Monthly*, July, 1912.
67. Conceivably, this was on or near the date of July 3, 1928, when the *Sacramento Bee* notes S. H. had two winners, Crawford, the champion trotter of the Pacific Coast and Bobby O, champion pacer of California.
68. George Cardiff interview with Elizabeth Spedding Calciano.
69. Ibid.
70. *Santa Cruz Sentinel News*, November 8, 1953.

71. George Cardiff interview with Elizabeth Spedding Calciano.
72. Adalbert Wolff interview with Elizabeth Spedding Calciano.
73. George Cardiff interview with Elizabeth Spedding Calciano. He is referring to the fact that S. H. continued to provide room and board for Cowell Ranch employees long after the production of lime had stopped there. In fact, these workers were provided for until their deaths.
74. *San Francisco Chronicle*, October 1, 1919. The headline reads "Society Girl Sued for Auto Accident." She was 53 at the time.
75. *San Francisco Chronicle*, August 8, 1930.
76. Records on file in the office of the S. H. Cowell Foundation in San Francisco.
77. *San Francisco Examiner*, May 9, 1948.
78. Records on file in the office of the S. H. Cowell Foundation in San Francisco.
79. The bequest was insufficient for the purpose, but with the help of a \$1,500,000 grant from the S. H. Cowell Foundation several years later, it became the Helen Cowell Children's Center of the Sacramento Children's Home. The Center is a 20-bed residential facility for emotionally disturbed children.
80. *San Francisco Chronicle*, May 12, 1950.
81. *San Francisco Chronicle*, February 3, 1955.
82. *San Francisco Chronicle*, April 19, 1951.
83. According to the *Santa Cruz Sentinel News*, November 8, 1953, S. H. proposed to turn over 1,612 acres of his land in San Lorenzo Valley to the state for a park if the county would add the Big Trees property which had previously been donated to the county by its owner, Joseph Warren Welch.
84. The same article notes that, according to S. H., it was the wish of his father, Henry Cowell, "to see such a park be set aside for public use."
85. California State Parks brochure.
86. *San Francisco Chronicle*, February 3, 1955.

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