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Shennette Monique Garrett-Scott

2011

The Dissertation Committee for Shennette Monique Garrett-Scott Certifies that
this is the approved version of the following dissertation:

Daughters of Ruth: Enterprising Black Women in Insurance
in the New South, 1890s to 1930s

Committee:

Juliet E. K. Walker, Supervisor

Toyin Falola

Tiffany M. Gill

James Sidbury

Mary Yeager

Daughters of Ruth: Enterprising Black Women in Insurance
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by

Shennette Monique Garrett-Scott, B.A., M.A.

Dissertation

Presented to the Faculty of the Graduate School of

The University of Texas at Austin

in Partial Fulfillment

of the Requirements

for the Degree of

Doctor of Philosophy

The University of Texas at Austin

May 2011

Dedication

To my Aunt Daisy

“Many women do noble things, but you surpass them all.” – Proverbs 31:29 NIV

I miss you

Acknowledgements

It is hard to comprehend the immense amount of debts one acquires when undertaking a dissertation project. I would first like to thank the following organizations for funding that allowed me to travel to archives around the country and state of Texas: Center for Black Business History, Dirksen Congressional Center, Institute of Historical Studies at University of Texas, John Hope Franklin Center at Duke University, University of Texas Department of History, University of Texas Office of Graduate Studies, University of Texas School of Liberal Arts, and Virginia Historical Society.

I would also like to thank the wonderful staffs of the archives I visited, especially Klydie Thomas, Curator of the Maggie Lena Walker House in Richmond, who copied every piece of paper I asked for and was excited about it; Phyllis Earles, University Archivist at Prairie View A&M University; Rebecca Hankins, Archivist at Texas A&M; and all of the archivists at the John Hope Franklin Center for letting me see “the stacks.”

I would like to thank my dissertation committee. Dr. Juliet E. K. Walker was especially hands on from before the beginning, when the project was just an inchoate concept in the mind of a young, green graduate student who had no idea what she was getting herself into. I am constantly in awe of the depth of your intellect and of your kindness. To Dr. Tiffany Gill, who sent emails gently prodding me along and offering encouragement; you are the epitome of grace in scholarship and life. Thank you to Dr. James Sidbury, who I recruited late but you dove in wholeheartedly. Thank you to Dr. Toyin Falola, who always asks questions that make you think and is probably one of the coolest professors I have ever met. Last, but not least, many thanks to Dr. Mary Yeager,

who heard me speak at a Business History Conference in Toronto and agreed to help with the dissertation based on her excitement for my topic. Thank you all so much.

I would like to thank Jim and Mary Brevard and the staff at Reel Thing Catfish in Allen, Texas, for the hundreds of hours I spent in their restaurant while writing and editing the dissertation. It was one of the few places I could really relax and think. I would also like to thank my church family at Fellowship Christian Center Church in Allen, and my pastor and first lady, Reverends Dr. Wayne and Tasha Stafford, for their prayers and encouragement. The entire church had called me “Dr. Scott” for months before the defense, and I was glad when the title became official. Special thanks to Christina and Melvin Kador, Frank and Brenda Gray, and Gilbert McLorren.

Many thanks to my family. To my aunt and uncle, Theodore and Gennie Gilmore, for always being there. To my sister and brother-in-law, Keisha and Christopher Hall, and to my nieces and nephew, Cynthia, Jeisha, and Dion: thank you for your love, support, and hospitality. Christopher is the best amateur chef in Texas! To my brother Curtis Sanders: I still remember your visit and when we walked around downtown Austin. And to my mother, Johnnie Brossman, who instilled a love of learning in me when I was a very little girl. You have always encouraged me to pursue my dreams. Thanks to my father-in-law Curtis Scott and his wife, Lynn; to my mother-in-law, Alberta Jordan; and my sister-in-law Kelly Scott: I love you.

Last, but, not least, thank you to my own little family. To my children Malcolm, Dominique, and Malik: everything I do, I do for you. And to my soul mate and best friend, Vincent: This is ours.

Abstract

Daughters of Ruth: Enterprising Black Women in Insurance in the New South, 1890s to 1930s

Publication No. _____

Shennette Monique Garrett-Scott, Ph.D.

The University of Texas at Austin, 2011

Supervisor: Juliet E. K. Walker

The dissertation explores the imbricated nature of race, gender, and class in the field of insurance within the political economy of the New South. It considers how enterprising black women navigated tensions between New South rhetoric and Jim Crow reality as well as sexism and racism within the industry and among their industry peers. It complicates the narrative of black southern labor history that focuses more on women as agricultural laborers, domestics, and factory workers than as enterprising risk takers who sought to counterbalance personal ambition and self-interest with communal empowerment.

Insurance organizations within black-run secret fraternal societies and formal black-owned insurance companies emerged as not only powerful symbols of black business achievement by the early decades of the twentieth century but also the most

lucrative business sector of the separate black economy. Negro Captains of Industry, a coterie of successful, influential, self-made men, stood at the forefront; they represented the keystone of black economic, social, and political progress. The term invoked a decidedly masculinist image of “legitimate” leadership of black business. Considering fraternal and formal insurance, gender-inscribed rhetoric, shaped by racism and New South ideology, imagined black men as the ideal protectors and providers; women became the objects of protection rather than agents of economic development, job creation, and financial security. The dissertation explores how women operated creatively within and outside of normative expectations of their role in the insurance business.

The dissertation considers the role of state regulation and zealous regulators who often targeted insurance organizations and companies, the primary symbols of black business success; in other ways, regulation dramatically improved profitability and stability. The dissertation identifies three key periods: the Pre-Regulatory Era, 1890s to 1906; the Era of Regulation, 1907-World War I; and the Professionalization of Black Insurance, Post-WWI to the Great Depression. It also considers the barriers to black women’s involvement in professional organizations. By the late 1930s, enterprising women in insurance lost ground as fraternal insurance waned in influence and as the strongest proponents of the black separate economy promoted a vision that embraced women as consumers rather than business owners.

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List of Abbreviations

<i>BEH</i>	Business and Economic History
<i>BHR</i>	Business History Review
<i>GUOOF</i>	Grand United Order of Odd Fellows
<i>IOSL</i>	Independent Order of St. Luke
<i>NHL</i>	National Housewives' League
<i>NNBL</i>	National Negro Business League
<i>NNIA</i>	National Negro Insurance Association
<i>RWG</i>	Right Worthy Grand
<i>TNEC</i>	Temporary National Economic Committee
<i>WA</i>	Women's Auxiliary
<i>WBA</i>	Women's Benefit Association of the Ladies of the Maccabees

Introduction

“Your Destiny is Our Destiny”: Race, Gender, and Entrepreneurship in the New South

In late 1900, John Carter Leftwich, editor of the *Alabama Baptist Ledger*, spoke before hundreds of delegates in attendance at the first annual National Negro Business League (NNBL) meeting in Boston. He told the delegates,

Unto you a new king is born and his name is the almighty dollar. This young king's throne is in the South.... I would say unto our business men as Ruth said unto Naomi, “Entreat me not to leave thee; your destiny is our destiny, our prosperity is your prosperity.”¹

Leftwich envisioned a New South ruled by King Dollar, the only sovereign that could bridge the deep racial divide in the South and quell sectionalism between the North and South. But he also hinted that the U.S. had not gone far enough to deliver on its promises of equal opportunity. In the religious allusion to the story of Ruth and Naomi, he implied that blacks were outsiders in a powerful but corrupt empire, who, through their noble and selfless example, would redeem not only a people but an entire civilization. Black entrepreneurial dreams embodied the ambivalent sense of belonging in a nation and a region scarred by racism.²

¹ John C. Leftwich, “The Negro of the South, and What Shall We Do to be Saved?”, in *Proceedings of the National Negro Business League, It's First Meeting Held in Boston, Massachusetts, August 23 and 24, 1900* (Boston, 1901), 119-120, hereinafter referenced as *NNBL Proceedings 1900*. The actual biblical quote is “And Ruth said, Entreat me not to leave thee, or to return from following after thee: for whither thou goest, I will go; and where thou lodgest, I will lodge: thy people shall be my people, and thy God my God” (Ruth 1:16 KJV).

² The Book of Ruth is one of the two books named for women in the Old Testament. Ruth was a Moabite. She married Mahlon, the oldest son of Naomi and Elimelech, who were Jews from Bethlehem. Elimelech died in Moab, and, ten years later, both of Naomi and Elimelech's sons die. Ruth and her sister-in-law Orpah became widows as well. With no men to provide for the family, a bitter Naomi tells the young women to go and make new lives for themselves and to leave her, an old woman far from her homeland, to

But there is something more. Leftwich's allusion to the virtuous example of Ruth in connection with black business history and the New South highlights key discourses of race, gender, and politics in group identity formation, collective activism, and nation-building for entrepreneurially-minded blacks in the early 1900s. The dubious virtue and commitment of Orpah, the daughter who did leave, implied that women could just as easily imperil the destiny of a people. Further in his speech, Leftwich was much more explicit on the connection between "proper" manhood and womanhood and its effect on black business development in saving not only the race but the South.

Leftwich's comments at the inaugural meeting of the NNBL in 1900 highlight the complex and ambivalent intersections of race, gender, and business in the New South at the turn of the twentieth century. This dissertation explores these intersections among enterprising Southern black women in the elite business sectors of insurance and the related financial fields of banking, real estate, and finance from the end of Reconstruction through the Great Depression. These women operated their businesses within economic and racial restrictions, and they faced conflicting expectations about their participation in business.

For enterprising women, entrepreneurship lay at the center of a two-fold effort: first, to produce the model citizen and, second, to create a foundation for economic growth and opportunity for their families, for other black women, and the black

her fate. Orpah leaves, but Ruth stays with Naomi. Both women leave Moab, the only home Ruth had known, and they return to Bethlehem. Ruth's sacrifice for her mother-in-law, her hard work, and her virtuous reputation came to the attention of Boaz, a rich relative of Elimelech's. Boaz marries Ruth, redeeming a non-Jew in the eyes of the Jews. God rewards Ruth's faithfulness not only with her marriage to Boaz but also by establishing her in the lineage to King David of the Old Testament and to Jesus in the New Testament.

community. Particularly in the fraternal and private insurance fields, black women demonstrated rather than asserted their claims as legitimate members of the business world, and they positioned themselves as legitimate partners in the separate black economy. It is important to reconsider their role in shaping not only the black “group economy” but also early New South capitalism. Indeed, black women in the financial fields allow an important way to interrogate race, gender, and nation-building in the context of entrepreneurship in the New South.

A useful construct for interrogating these various processes is Booker T. Washington’s notion of Negro Captains of Industry. Washington did not introduce the notion, but he was one of its most vigorous and famous proponents in the early 1900s. Washington felt that his concept went beyond the intent of W. E. B. Du Bois’ “Talented Tenth.” The latter represented men of letters prepared to forego self-interest to provide intelligent and enlightened leadership to the black masses. Self-interest threatened the communal-centered “Talented Tenth,” but Washington and many others did not see self-interest and communalism as mutually exclusive. Negro Captains of Industry represented a coterie of successful, influential, self-made men charged with a double-duty: creating wealth and social prosperity within the black community while fulfilling political and cultural obligations to it. Indeed, these self-made men were the keystone of black economic, social, and political progress. However, the term was hardly an inclusive one; captains invoked a decidedly masculine image of “legitimate”—and preferred—

leadership over the black business community. When passionate advocates talked about the potential and importance of successful businessmen, they meant businessmen.³

Among this black business elite, women confronted (and embraced) conflicting attitudes regarding their participation in business. The rise of Jim Crow, the race for empire, and the rise of big business further complicated attitudes about women in business. Some believed business allowed women the best opportunity to escape the drudgery and danger of domestic service work. Others feared that black women's claims on the traditional sources of male authority undermined legitimate masculine prerogative and weakened women's traditional authority within black families and moral authority within black communities.⁴

The more vexing elements of commercial life—namely ambition, self-interest, and exploitation—combined with negative attacks on black women's morality and femininity made it even more difficult for them to make the case for the virtue and nobility of their business enterprises. The politics of respectability that emerged in

³ On the Talented Tenth, see seminal work by Du Bois, "The Talented Tenth," in *The Negro Problem: A Series of Articles by Representative Negroes of To-day*, edited by Booker T. Washington (New York: J. Pott & Company, 1903). In contrast, Washington did not write a formal treatise on Negro captains of industry, but he popularized the expression. See Washington, *The Future of the American Negro* (Boston: Small, Maynard & Company, 1902), 74; Jesse Max Barber, "An Account of the Twenty-Fifth Anniversary of Tuskegee Institute," *Voice of the Negro* 3 (May 1906), 315-322, reprinted in Louis Harlan, ed., *The Booker T. Washington Papers* Vol. 9 (1906-1908) (Urbana, (1972) 2000), 15-24, especially 15-16 and 18-19, <http://www.historycooperative.org/btw/index.html>, hereinafter referenced as *BTW Papers*; E. Franklin Frazier, *The Negro Family in the United States* (Chicago, 1939), 333-334; and Lizabeth Cohen, *A Consumers' Republic: The Politics of Mass Consumption in Postwar America* (New York, 2003).

⁴ On the politics of respectability and black women near the turn of the twentieth century, see Evelyn Brooks Higginbotham, "The Politics of Respectability," *Righteous Discontent: The Women's Movement in the Black Baptist Church, 1880-1920* (Cambridge, Mass., 1993), 185-230; E. Frances White, "Black Feminist Interventions," *Dark Continent of Our Bodies: Black Feminism and the Politics of Respectability* (Philadelphia, 2001), 25-80, 36-37 and 122-123; and Victoria W. Wolcott, "Introduction," *Remaking Respectability: African American Women in Interwar Detroit* (Chapel Hill, 2001), 1-10.

conjunction with Jim Crow, empire building, and industrialization in the early twentieth century relied on a predominately middle-class focus on propriety and comportment to assert an image of Negro womanhood that went beyond prevailing negative, racist stereotypes. Invoking such cultural politics constituted a double-edged form of resistance because it also capitulated to some of those same negative stereotypes. It also provided a protean discourse that justified black women's participation in the public sphere, and it could also be invoked to promote nationalist ideals and to defend what Stephanie Shaw, a historian of early twentieth century black professional women, describes as "socially responsible individualism."⁵ A number of enterprising black women focused on achieving individual financial success in business in a socially responsible way.

Commerce, business, and market were words and activities firmly ensconced in the "public" sphere, but they represented a promising area for achieving a broader set of economic, social, and political goals for enterprising black women—even as they retained a host of dangers to respectable womanhood. Confronted with Jim Crow, sexism, and economic exploitation, they were willing to assume those risks. Insurance, and the related fields of finance, banking, and real estate, provided an ideal social laboratory to pursue personal ambitions, to promote Negro-led economic development, and to provide critically needed jobs for black women and financial security for Negro families. Yet the closely related fields of insurance and finance were rife with gender-

⁵ Stephanie J. Shaw, *What a Woman Ought to Be and Do: African American Professional Women Workers During the Jim Crow Era* (Chicago, 1996), 7. Shaw focuses on professional black women, and she described these women as balancing ambitious goals of individual achievement with a commitment to social responsibility for the community. Shaw borrows the term from other works on middle class activism; see 245n2.

infused rhetoric about dependency and protection, ambition and responsibility. Thus, black women in the insurance industry between the 1890s and 1930s mediated contradictory discourses of femininity, race, and business.

THE SEPARATE BLACK ECONOMY IN THE NEW SOUTH

Black business and economic development emerged as critically important elements of black civil and social rights after Reconstruction, particularly in the South. The post-Civil War “New South,” rooted in antebellum efforts to reduce dependence on Northern and foreign capital and markets, vigorously advocated urban expansion, agricultural diversification, and industrial development. The “New South” was an ambiguous term; it was alternately an image, doctrine, and propaganda. One of the earliest mentions of the term appeared in 1862 in the title of a newspaper created and published by Captain Adam Badeau. Badeau published the paper for federal troops in Port Royal, but the term took on a life of its own. It became the *esprit de corps* of a movement to reshape Southern relations, first through the pens of Southern journalists and editors. In the early 1870s, Edwin DeLeon of South Carolina wrote a series of articles about the economic, political, and social renaissance of the region he called the “New South.”⁶

The beginning and “end” of the New South is contested scholarly terrain. Scholars assign different dates to its emergence, zenith, and decline. Indeed, by the late

⁶ Paul M. Gaston, *New South Creed: A Study in Southern Mythmaking* (New York, 1970), 4-5, 18-19, and 32-34.

The dissertation defines the New South as the eleven former confederate states (Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Texas, and Virginia), Kentucky, and Oklahoma.

twentieth century, scholars like Howard N. Rabinowitz and James C. Cobb found it more useful to imagine different, rather than single, incarnations of the New South.⁷ Scholars also come to conflicting conclusions about how different the new South was from the old.⁸ The debates are further complicated by the peculiar manifestations of the movement in different regions and locales within the South.⁹

Blacks confronted conflicting messages about their place in this “new” South. Caught between optimistic New South ideology and brutal Jim Crow reality, business provided an effective but very often problematic strategy for dealing with social and economic changes in the late nineteenth- and early twentieth-century New South. Despite assurances by Booker T. Washington and the optimism expressed by other Negro captains of industry, a straight line did not proceed from the growth of the black group economy to peaceful racial relations and a progressive business climate. Too often, the New South seemed different from the old largely in style rather than substance.

⁷ Howard N. Rabinowitz, *The First New South, 1865-1920* (Arlington Heights, Ill., 1992); and James C. Cobb, “Beyond Planters and Industrialists: A New Perspective on the New South,” *Journal of Southern History* 54, No. 1 (Feb., 1988): 45-68.

⁸ See Edward Ayers, *Promise of the New South: Life after Reconstruction* (New York; Oxford, 1992); Rabinowitz, *The First New South*; Tindall, *The Emergence of the New South*; Woodward, *Origins of the New South*; and Gavin Wright, *Old South, New South: Revolutions in the Southern Economy Since the Civil War* (Baton Rouge, 1996). For reassessments of New South scholarship, see John B. Boles and Bethany L. Johnson, eds., *Origins of the New South Fifty Years Later: The Continuing Influence of a Historical Classic* (Baton Rouge, 2003) and Cobb, “Beyond Planters and Industrialists.”

⁹ See, for example, Dwight Billings Jr., *Planters and the Making of a “New South”: Class, Politics, and Development in North Carolina, 1865-1900* (Chapel Hill, 1979); Don H. Doyle, *New Men, New Cities, New South: Atlanta, Nashville, Charleston, Mobile, 1860-1910* (Chapel Hill, 1990); and Jonathan M. Wiener, *Social Origins of the New South: Alabama, 1860-1885* (Baton Rouge, 1978). Ethnicity has also been the subject of local studies of the New South; on Latinos, see Raymond A. Mohl, “Globalization, Latinization, and the Nuevo New South,” *Journal of American Ethnic History* 22, No. 4 (Summer, 2003): 31-66; and on German ethnics, see Robert S. Davis, “The Old World in the New South: Entrepreneurial Ventures and the Agricultural History of Cullman County, Alabama,” *Agricultural History* 79, No. 4 (Autumn, 2005): 439-461.

Beginning in earnest during the 1880s, black businesspeople witnessed a dramatic decline in their white customer base—ironically at a time of rising industrialization and corporatization in the South. The retreat, however, was not a uniquely Southern phenomenon. White patrons retreated from black business services they had widely supported before Reconstruction, such as barbering. Fueled in part by Social Darwinism and virulent white supremacy, many Southern whites frequently imagined themselves in competition with blacks. Jim Crow reinforced and institutionalized the ideological shift toward increasingly competitive economic, social, and political relationships between blacks and whites. The growth of industrial capitalism buttressed the notion of competitive race relations. The white retreat is most often discussed in terms of political disenfranchisement or the rise of tenancy in the region, but business is also an important area to consider. Many moderate Southern whites had performed their own social calculus and felt that continued association with black interests threatened not only their social and political status but their economic status as well.¹⁰

In 1888, New South apostle Henry Grady told a mixed crowd at the State Fair of Texas in Dallas that, through commerce, the “better classes” of Negro could be part of the

¹⁰ George M. Frederickson, “Protest of the ‘Talented Tenth’: Black Elites and the Rise of Segregation,” in *Black Liberation: A Comparative History of Black Ideologies in the United States and South Africa* (New York; Oxford, 1995), 95-99; and Lillian Serece Williams, *Strangers in the Land of Paradise: The Creation of an African American Community, Buffalo, New York, 1900-1940* (Bloomington, Ind., 1999), 31. Frederickson’s comments about a growing sense of competitiveness refer to black elites in general, but they have particular resonance with regard to a broader socioeconomic spectrum and to black entrepreneurs. Though Williams refers specifically to the decreased sense of paternalism among white Progressive reformers in a northeastern urban, black community, the notion that many whites in general came to see associations with blacks as negatively affecting their own ambitions is germane to the withdrawal of white patronage of black businesses, particularly those like barbering that whites had utilized almost exclusively.

On black barbers, see Quincy Terrell Mills, “‘Color-line’ Barbers and the Emergence of a Black Public Space: A Social and Political History of Black Barbers and Barber Shops, 1830-1970,” (Ph.D. Diss., University of Chicago, 2006).

New South Promised Land. Grady believed the future prosperity of the South was intimately connected with Negroes, though he stressed that the Negro had to know and stay “in his place” in Jim Crow society. Under such terms, Grady reserved for blacks a small measure of the industrial development that would redeem the South.¹¹

In 1912, Dr. W. D. Weatherford, president of the Southern Association College in Nashville, speaking before the Southern Sociological Conference, spoke specifically about the Negro and the New South. He encouraged whites to refrain from intimate involvement with Negroes and to leave them to their own devices. Negroes should be allowed to own their own land and homes and to get an education without white interference—or assistance. Many whites came to see the black separate economy as a welcome opportunity to wash their hands of black interests without encouraging Negro political ambition or infringing on whites’ superior racial status. Ironically, some whites believed their passive support for the black separate economy signified the “progressive” spirit of the New South.¹²

At the end of the nineteenth century, the South was in many ways still on the cusp of change. Though *Plessy v. Ferguson* (1896) enshrined *de facto* segregation based on race into law, communities throughout the South grappled with limiting and extending rights to blacks. By 1900, most states had erected so many barriers to the franchise that

¹¹ Reprint of Grady’s speech in John Henry Brown, ed., *Memorial and Biographical History of Dallas County, Texas...* (Chicago, 1892), 253-271, in Dolph Briscoe Center for American History, University of Texas at Austin, Austin, Texas, hereinafter referenced as CAH.

¹² W. D. Weatherford, “The New Negro and the New South,” in *The Call of the New South, Addresses Delivered at the Southern Sociological Congress, Nashville, Tennessee, May 7-12, 1912*, edited by James E. McCulloch (Nashville: Southern Sociological Congress, 1912), 220-225, especially 222-224.

the vast majority of blacks were effectively disenfranchised, but most states had not yet fixed segregation with regard to public accommodations, transportation, and housing. Enterprising blacks took full advantage of the South's equivocation and ambivalence about how far separation of the races should extend within the market. The region seemed hesitant to extend a firm segregationist hand regarding access to markets and business opportunities.

One reason for the hesitation may have been the region's mixed record of success in the past. Slaves and free blacks operated small, thriving businesses in spite of the legal efforts to thwart them. Some Southern and border states targeted black business ownership during slavery and those efforts continued during Reconstruction. In most instances, these efforts met with little success because of blacks' dominance in some essential business activities. For example, in the late 1850s, Maryland's legislature debated removing all free blacks from the state because of free black business owners' near monopoly of transportation and coach services. However, after weighing the significant economic impact of free blacks' entrepreneurial activities on the state's economy, more practical heads prevailed and the effort was abandoned. Also, many towns and cities with restrictions on slave and free black business activities were lax in enforcement because of blacks' economic importance.¹³

After the Civil War, Black Codes represented continued efforts to restrict not only black labor but entrepreneurial initiative. For example, in South Carolina, blacks had to obtain a special license to own a business or practice a trade outside of domestic

¹³ Walker, *History of Black Business in America*, 73-81 and 151-154.

service or farm labor—even if they had a white business partner. Some parishes in Louisiana required the written permission of a white employer to sell goods and services on their own: Employment by a white comprised a second impediment to independent business activity for freed people.¹⁴

However, few could dismiss the apparent effects of *de facto* segregation on black business in the twentieth century. Prejudice in the extension of capital and credit, compounded by limitations on blacks' access to markets and business education, were more detrimental to the vitality of black entrepreneurship than any attempt at legal limitations. But blacks refused to be totally shut out of business and even ventured into the new business sectors opening up in the rapidly industrialized nation. The prestigious sectors of insurance, banking and finance, and manufacturing were especially coveted. Few blacks, however, could secure capital, loans, and credit from white banks and investors, so they raised capital among themselves first through fraternal insurance and then by creating their own banks. The early black banks were intimately connected to fraternal and even formal insurance companies: Many were created to house the considerable assets of fraternal insurance companies, and they remained important to formal insurance companies when they made the transition from fraternal insurance or as a critical source of capital and loans.

¹⁴ "South Carolina's 'Black Code,'" After Slavery: Race, Labor and Politics in the Post-Emancipation Carolinas, (UK) Arts and Humanities Research Council, <http://www.afterslavery.com>; and excerpt from Landry Parish 1865 Black Code on Cengage Learning, U.S. History Resource Center, <http://college.cengage.com/history/us/resources/students/primary/blackcode.htm>. For more examples of antebellum restrictions on black business, see Walker, *History of Black Business in America*, 73-81 and 151-154.

The birth of a separate black economy emerged as a strategy to meet the needs of a growing black population, often segregated in cities and towns in the North and South. It was also a practical, rather than a rhetorical or philosophical response, to the retreat of white patronage and the limitations of Jim Crow. Recall that Jim Crow was not intended to shut blacks completely out of the market but to order relationships in it. Though the separate economy, or black economic nationalism, was a practical response, it had ideological underpinnings. Disagreement and divergent ideas about the efficacy of a black separate economy as a solution for black economic and community development were inevitable.¹⁵

The cultural dimensions of the separate group economy allowed Negro captains of industry to conflate class stratification with racial progress. That is, they argued that as they created successful businesses in the black community and improved their own social and economic position, they exemplified the virtues of good citizens. As community leaders, they provided jobs and money to community institutions in addition to community and civic leadership—something the Talented Tenth could not do. The Captains imagined themselves as builders of a benevolent community, nested in paternal notions of civic responsibility and mutual trust, rather than crass capitalists obsessed with wealth and personal conquest.

Black entrepreneurs certainly wrested advantages from the system of Jim Crow. In 1903, after listening to a number of success stories from business owners in insurance,

¹⁵ On the notion of ordering relationships, especially between white merchants and black consumers, see Grace Elizabeth Hale, “‘For Colored’ and ‘For White’: Segregating Consumption in the South,” in *Jumpin’ Jim Crow: Southern Politics from Civil War to Civil Rights*, edited by Jane Dailey, Glenda Elizabeth Gilmore, and Bryant Simon (Princeton, 2000), 162-182.

real estate, and manufacturing at a NNBL convention held in his adopted hometown of Nashville, successful publisher and banker Richard Henry Boyd observed, “These [Jim Crow] discriminations are only blessings in disguise. They stimulate and encourage rather than cower and humiliate the true, ambitious, self-determined Negro.”¹⁶ Banker, real estate developer, and Booker T. Washington’s confidant James Carroll Napier, also of Nashville, believed that prejudice in the South represented an “absolute advantage” for blacks: “prejudice is a luxury which the white man prizes very highly, and one for which he sometimes pays quite dearly.”¹⁷ Many of the captain of industry chose to see the cup as half full rather than empty.

Regardless of one’s position as a staunch advocate, determined detractor, or somewhere in between, mobilizing the buying power of the Negro consumer was essential to the success and vitality of the black group economy. Though white patronage sharply declined throughout the South, white competition for black dollars did not. Black entrepreneurs noted that while their white clientele receded, blacks did not proportionately switch their business to black-owned stores. For example, Charles

¹⁶ Boyd, “[Comments],” *NNBL Proceedings* 1903, 24. For more on Boyd, see Bobby L. Lovett, *A Black Man’s Dream: The First 100 Years: Richard Henry Boyd and the National Baptist Publishing Board* (Jacksonville, N.C., 1993); and Nolan Thompson, “Boyd, Richard Henry,” *Handbook of Texas Online*, www.tshaonline.org/handbook/online/articles/BB/fbo60.html.

¹⁷ Napier, “Real Estate,” *NNBL Proceedings* 1900, 42. For more information on Napier, see Clark, “James Carroll Napier”; and Maceo Crenshaw Dailey, “Napier, James Carroll,” *American National Biography Online*, <http://www.anb.org/articles/05/05-00559.html>.

Napier established his reputation as a powerful influence in Tennessee’s Republican Party political machine. Despite his political activism, the successful lawyer and investor remained a close friend of Booker T. Washington. Napier served as an Executive Committee member for the NNBL from 1900-1915 and was elected president after Washington’s death in 1915. In 1904, he founded the One Cent (now Citizens) Savings Bank in Nashville and led a successful strike against Nashville public transportation in 1905. He and several other black businessmen and women, including Boyd, organized the short-lived Union Transportation Company to provide blacks an alternative to segregated transportation.

M. Banks of Mississippi understood that blacks in the Yazoo-Mississippi Delta represented the largest proportion of consumers in the area and made significant contributions to the area's wealth. Unfortunately, he lamented, only "some of these shekels" ever found their way to Negro merchants.¹⁸ Many Negro Captains bitterly complained about the lack of black consumer support.

Some of the earliest proponents of economic development led by Negroes for Negroes included New England businessman, mariner, abolitionist, and African emigrationist Paul Cuffe (1759-1817) and intellectual, abolitionist, and author Martin Delany (1812-1885).¹⁹ After the Civil War, black economic nationalism regained currency as an effective strategy in the towns and cities of the New South, not in the urban North generations later with Marcus Garvey, Father Divine, and Nation of Islam movements in the 1920s and 1930s. Vibrant communities emerged around "Black Wall Streets," first in Richmond's Jackson Ward, arguably the birthplace of modern black capitalism after the Civil War, and then in places like Durham, Atlanta, and Tulsa. Smaller, but no less

¹⁸ Charles M. Banks, "Merchandising," *NNBL Proceedings* 1901, 35. In 1890, Banks gave up teaching to open a store in Clarksdale, Mississippi, and met with immediate success. His emporium was reputed to be "magnificent" in its decor and merchandise selection. He ran the store until 1903 and moved to the black town of Mound Bayou. He organized several large-scale financial and industrial ventures there, including an oil mill, manufacturing company, loan and investment company, and bank. Banks was active in the NNBL, organizing the first state Negro Business League and serving as Vice-President of the national organization from 1907 to 1923. For more information on Banks, see David H. Jackson Jr., *A Chief Lieutenant of the Tuskegee Machine: Charles Banks of Mississippi* (Gainesville, Fla., 2002); Isaiah Wadsworth Crawford, ed., "Honorable Charles Banks," *Multum in Parvo, an Authenticated History of Progressive Negroes in a Pleasing and Graphic Biographical Style* (Jackson, Miss., 1912), 27-33; and G[reen]. P. Hamilton, ed., "Charles Banks," *Beacon Lights of the Race* (Memphis, 1911), 205-210.

¹⁹ On Cuffe, see Arthur Diamond, *Paul Cuffe: Merchant and Abolitionist* (New York, 1989); and Lamont D. Thomas, *Paul Cuffe: Black Entrepreneur and Pan-Africanist* (Urbana, 1988). On Delany, see Robert S. Levine, *Martin R. Delany: A Documentary Reader* (Chapel Hill, 2003); Juliet E. K. Walker, "Delany, Martin," in *Encyclopedia of African American Business History*, 180-182; and Shennette Garrett, "Martin R. Delany," *Encyclopedia of the Early Republic and Antebellum America: e An Encyclopedia of Social, Political, Cultural, and Economic History*, edited by Christopher Bates (Armonk, NY., 2010).

important, enclaves of Negro enterprise developed in Nashville, Little Rock, Jacksonville, Charleston, Houston, and other cities.²⁰

By the 1920s, black consumer support effectively linked expressions of racial pride, uplift, and progress. Underneath the ebullient praise for black entrepreneurs and glowing optimism about the potential of black business, it seemed any capitulation to the ravages of Jim Crow represented a sign of disunity, undermined the ideology of self-help, and threatened black economic development. The difficulties business owners faced because of Jim Crow were not problems easily addressed through rhetoric alone.

Therefore, it was not mere historical coincidence that Jim Crow emerged in tandem with the United States' race for empire and the national fascination with big corporations and their successful entrepreneurial leaders, epitomized by both the widespread public support and trepidation that the wealth of men like Andrew Carnegie, J. P. Morgan, and John Rockefeller aroused. The black group economy comprised an integral component of various social, intellectual, and political movements

²⁰ For a broad survey of black business enclaves, see John Sibley Butler and Kenneth Wilson, "Entrepreneurial Enclaves in the African American Experience," *National Journal of Sociology* 2 (Winter, 1988): 128-166; and Quincy T. Mills, "Black Wall Street," *Encyclopedia of African American Business History*, edited by Juliet E. K. Walker (Westport, Conn.: Greenwood Publishing Group, 1999), 81-82. For specific places, on Jackson Ward in Richmond, see Elvatrice Parker Belsches, "The Cradle of Black Capitalism," in *Richmond, Virginia* (Charleston, 2002). On Parrish Street and Hayti in Durham, see Butler, "Durham, North Carolina: An Economic Enclave," in *Entrepreneurship and Self-Help among Black Americans*, 175-206; Andre D. Vann and Beverly Washington Jones, *Durham's Hayti: An African American History* (Charleston, S.C., 1998); Booker T. Washington, "Durham, North Carolina: A City of Negro Enterprise," *Independent* 70 (1911): 542-550; W. E. B. Du Bois, "The Upbuilding of Black Durham...", *World's Work* 23 (Jan., 1912): 334-338; and Leslie Brown, *Upbuilding Black Durham. Gender, Class, and Black Community Development in the Jim Crow South* (Chapel Hill: University of North Carolina Press, 2008), 32-34 and *passim*. On Greenwood in Tulsa, see Butler, "Tulsa, Oklahoma: Business Success and Tragedy," *Entrepreneurship and Self-Help*; and Hannibal B. Johnson, *Black Wall Street: From Riot to Renaissance in Tulsa's Historic Greenwood District* (Eakin Press, 1998); There were, of course, enclaves outside of the South, such as in Chicago, Detroit, and Harlem. See Butler and Wilson, "Entrepreneurial Enclaves."

circulating in U.S. society and within the black community. It dovetailed with the powerful influence of corporate and industrial capitalism at the turn of the twentieth century.

However, the ideology also served as a powerful metaphor for marking “us” and “them” in the struggle over liberal democratic citizenship in the modern state. Yet it was an economic and cultural strategy fraught with contradictions, and it never overcame the problems of conflating personal success with communal uplift. Nor did it enjoy unconditional support among Negro captains of industry and black communities.

NEGRO CAPTAINS OF INDUSTRY AND THE NEW SOUTH

Some historians, perhaps, have given Booker T. Washington too much credit for setting the tone and timbre of race relations in the South with his “Atlanta Compromise” speech in 1895. Far from establishing race relations in the New South, Washington’s speech only confirmed rather than established separation of the races in Southern society. Historian Barbara Fields notes about Jim Crow “the *modus vivendi* itself had been determined, as it would continue to be, by means of crop lien and sharecropping, law and constitution, rope and faggot.”²¹ The compromise speech was useful because it seemingly acknowledged Negroes’ acceptance of the political and social terms of Southern race relations. Washington was incredibly successful in attracting Northern capital, but he primarily channeled it into education rather than business development.

²¹ Barbara J. Fields, “Origins of the New South and the Negro Question,” in *Origins of the New South Fifty Years Later: The Continuing Influence of a Historical Classic*, edited by John B. Boles and Bethany L. Johnson (Baton Rouge, 2003), 262n4.

On the one hand, Washington subscribed to Andrew Carnegie's gospel of wealth, and philanthropy was certainly a cornerstone of that philosophy. On the other, Washington was eminently practical: He knew titans like Carnegie were more interested in maintaining a compliant labor force than serious economic competition to white business. Despite his protestations about linking his name or image with specific enterprises, in a few instances Washington was able to marshal Northern capital to large scale Negro manufacturing enterprises like the New Century Cotton Mill in Dallas in 1902 and the cottonseed mill in Mound Bayou nine years later.²²

Entrepreneurial-minded blacks imagined business as a sure-footed avenue toward full citizenship. Financial success and achievement in business among their own people, they believed, did more to dismantle the mythology of white supremacy than blacks' involvement in the political process. Success, first within the black group economy, replete with overtones of self-help and community uplift, and then in the larger market, certainly confounded the deceptive logic of black inferiority and fettered efforts to consign blacks to the lowest rungs of U.S. society.²³

²² On the Dallas mill, see Chapter 4 "He Ran His Business like a White Man:" Whites and the National Negro Business League in the New South," in Shennette Monique Garrett, "He Ran His Business like a White Man': Race, Entrepreneurship, and the Early National Negro Business League in the New South," Master of Arts Thesis, University of Texas at Austin, 2006, 89-111. On the Mound Bayou mill, see Isaiah Montgomery, "Building Up a State Negro Business League," *Report of the Ninth Annual Convention of the National Negro Business League, Held in Baltimore, Maryland, August 19, 20, and 21, 1908* ((Pensacola, Fla., [1908]), 135-137, hereinafter referenced as *NNBL Proceedings 1908*; Janet Sharp Hermann, *Pursuit of a Dream* (New York, 1981; Jackson, Miss., 1999), 238-240; Jackson, *A Chief Lieutenant of the Tuskegee Machine*, 204-205.

²³ Regarding black business as a proxy for or step toward political power, see Tiffany M. Gill, *Beauty Shop Politics: African American Women's Activism in the Beauty Industry* (Urbana, 2010), 2-4 and throughout Chapter One, "Beauty Pioneers, Racial Uplift and Gender in the Creation of a Black Business Community," 7-31; and Louis Harlan, "Booker T. Washington and the National Negro Business League," in *Seven on Black: Reflections on the Negro Experience in America*, edited by William G. Shade and Roy C. Herrenkohl (Philadelphia; New

W. E. B. Du Bois certainly was not as confident in the curative powers of capitalism. Du Bois criticized “money-makers” in his seminal 1903 essay “The Talented Tenth” but often revisited them in his major studies and other writings.²⁴ Du Bois’ own economic ideas are not diametrically opposed to those of his contemporaries, men and women like Booker T. Washington, Madame C. J. Walker, and Marcus Garvey.²⁵

In “The Talented Tenth” and throughout *Souls of Black Folk*, particularly the essay “Of Mr. Booker T. Washington and Others,” Du Bois was critical of the materialism of the age. Du Bois understood that well-educated men had to earn a livelihood and enter the world of work, and he advocated that most of them become teachers but that some become professionals, such as editors, lawyers, and doctors. These professions were not only commensurate with their educations but offered direct services to the black community in fields that were equally esteemed in the white community. In *Souls*, Du Bois assesses Washington’s ascendancy. Du Bois spills most of his rhetorical vitriol against Washington’s acceptance of Negro inferiority, but Du Bois does mention

York, 1969), 84. Gill’s work also looks at entrepreneurship as part of the cultural politics of uplift and respectability within black society.

²⁴ Du Bois, “The Talented Tenth,” in *The Negro Problem: A Series of Articles by Representative Negroes of To-day* (New York, 1903), 33-75, quote on 33. Du Bois wrote, “If we make money the object of man-training, we shall develop money-makers but not necessarily men.” Yet “money-makers” often took center stage in his sociological laboratory at Atlanta University. See for example, *The Negro in Business* (Atlanta, 1899), *The Negro Artisan* (Atlanta, 1902); *Economic Co-operation among Negro Americans* (Atlanta, 1907) and *The Negro American Artisan* (Atlanta, 1912).

The term and concept of a “talented tenth” was not original to Du Bois. See Henry Lyman Morehouse, “The Talented Tenth,” *The American Missionary* 50, No. 6 (June, 1896): 13-15, available online at <http://www.gutenberg.org>.

²⁵ For a critical assessment of Du Bois’ economic philosophy, see Juliet E. K. Walker, “Racial Capitalism in as Global Economy: The ‘Double Consciousness’ of Black Business in the Economic Philosophy of W. E. B. DuBois,” in *W. E. B. DuBois and Race*, edited by Chester J. Fontenot, Jr. and Mary Alice Morgan with Sarah Gardner (Macon, Ga., 2001).

Washington's economic plan as a reflection of the age. Du Bois did not deny the importance of business and property ownership but entrepreneurship without suffrage or social equality, he believed, was ineffectual. Throughout his long, illustrious career, Du Bois further developed his ideas about a communal-based economy as a counterweight to the abuses of *laissez-faire* capitalism.²⁶

Scholars also question such confidence in the socially redemptive power of entrepreneurship. The structural problems black businesses faced—particularly, limited access to credit and capital, competition from whites and immigrants, and hostile racial climate—adulterated any possible communal benefit black entrepreneurship could offer. The criticisms were personal as well. Black entrepreneurs were criticized for emulating the “white world,” for their egoistic self-interest, and creating a “racial tariff”—what early black business scholar Abram Harris describes as “higher prices for inferior goods and services.”²⁷

According to critics, black entrepreneurship represented, at best, a naive optimism by the black aspiring and working classes and, at worst, pernicious self-interest by the black elite. Negro captains of industry were not interested in uplifting the

²⁶ Du Bois, “Of Mr. Booker T. Washington and Others,” 51-53. On Du Bois’ thinking for the separate black economy, see “The Group Economy,” in *Economic Co-operation among Negro Americans*, 179-180; and “A Negro Nation within a Nation,” *Current History* 42 (June 1935): 265-270, repinted in *African American Political Thought: Integration vs. Separatism, from the Colonial Period to the Present*, edited by Marcus Pohlmann, Vol. 1 (New York, 2003), 285-291.

²⁷ Abram Harris, *Negro as Capitalist: A Study of Banking and Business among American Negroes* (College Park, Md., (1936) 1968), 178. Harris was a socialist, and his political beliefs influenced his negative view of capitalism. See Abram L. Harris, *Race, Radicalism, and Reform: Selected Papers*, edited with an introduction by William Darity, Jr. (New Brunswick, N.J.; Oxford, 1989).

Portions of this literature review appear in Shennette Garrett-Scott, “A Historiography of African American Business,” *Business and Economic History Online* 7 (2009), <http://www.thebhc.org>.

race, providing occupational mobility, or developing the black community but in advancing the interests of the black middle and elite classes. The apparent failure of black entrepreneurs to match the kinds of large corporate and industrial empires of capitalists like Andrew Carnegie and Henry Ford made it impossible for them to create the foundation upon which the prosperity and vitality of every other kind of black business could be sustained.²⁸

In addition, reliance on the limited potential of the black group economy stunted innovation within the black entrepreneurial class. Statistician Joseph A. Pierce, commenting on black business in the late 1940s, wrote the black business owner “too frequently has relied upon ‘race pride’ as an incentive for patronage rather than upon such factors as service, quality of merchandise, and competitive prices.”²⁹ Business education rather than ideology and rhetoric, Pierce believed, were the keys to increasing black entrepreneurial competitiveness in the racially open market. In the classic *Black Bourgeoisie*, E. Franklin Frazier endorses Pierce’s and Abram Harris’ criticisms, sublimating them to the psycho-social level of racial self-hate and social isolation. He links the failures and “deep-seated inferiority complex” of the black middle class to its

²⁸ For generally negative assessments of the separate black group economy, see John H. Burrows, *Necessity of Myth: A History of the National Negro Business League, 1900-1945* (Auburn, Ala., 1988); Harris, *Negro as Capitalist*; E. F. Frazier, *Black Bourgeoisie* (New York: Collier, (1957) 1962); Manning Marable, *How Capitalism Underdeveloped Black America: Problems in Race, Political Economy, and Society*, revised edition (Cambridge, Mass., 2000); Joseph A. Pierce, *Negro Business and Business Education: Their Prospect and Prospective Development* (New York, 1947); and Earl Ofari, *The Myth of Black Capitalism* (New York, 1970).

²⁹ Pierce, *Negro Business*, 31-32.

false sense of pride in its “insignificant” business class in its imperfect efforts to replicate white American culture ³⁰

Finally, scholars have stressed that the Negro Captains’ mission of creating an economically independent black nation within a nation proved hopelessly anachronistic in the context of a modern American economy that had become increasingly more complex, corporate, and global. Therefore, the black group economy strategy compounded the miseries of the black community rather than advanced a viable strategy for its collective benefit. Yet these pedestrian analyses offer very little in the way of prescription other than perfunctory calls for radical social change and restructuring the global economy. The most serious fault with these analyses, however, lays in underlying assumptions that the business spirit emanated from the black elite down and existed as a tool for duping the black middle classes and oppressing the black working and poor classes.

More recent scholarship takes into greater account the imbricated nature of race and class in the political economy. For example, in the revised edition of *Entrepreneurship and Self-Help among Black Americans*, sociologist John Sibley Butler makes important linkages between structures, contexts, and effects to recover race as an integral element in business development, especially in business enclaves like the “Black Wall Streets” in Durham, Atlanta, and Tulsa. Market exclusion explains why most black businesses

³⁰ Frazier, *Black Bourgeoisie*, 27-28.

remained small but also why black businesses were more politicized, often espousing self-help and nationalist philosophies.³¹

Juliet E. K. Walker's comprehensive survey *The History of Black Business in America* foregrounds the impact of race and the limitations it imposed on black business development. Racism, rather than class, largely accounts for the apparent historical and contemporary disparities in black entrepreneurial development. It has also obscured blacks' rich entrepreneurial tradition. Though racism seriously hindered blacks' efforts to enter and sustain themselves in certain fields, it never stopped them from forming small businesses, corporations, manufacturing concerns, or cooperatives.

Walker also takes African American historiography to task for downplaying or ignoring the historical significance of black business. Black businessmen and women, she argues, who "forg[ed] their own economic liberation through business activities and entrepreneurship since the 1600s ... evoke only limited historical interest, compared to that given to the servile-labor contributions of blacks in the development of the American economy."³² It is important that scholars have focused much needed attention on blacks' grassroots and organized political activism in social welfare, in civil rights, and on the factory floor. However, more sustained focus on blacks' entrepreneurial activities would bring what scholars have too often treated as peripheral and negligible

³¹ Butler, *Entrepreneurship and Self-Help*, 29, 74-75, 77-82, and 151. Butler underestimates, however, the effects of racism on ethnic minorities, who were also negatively affected by racialization and by *de facto* racial segregation. See Robert W. Fairlie, *Ethnic and Racial Entrepreneurship: A Study of Historical and Contemporary Differences* (New York, 1996); and Illsoo Kim, *New Urban Immigrants: The Korean Community in New York* (Princeton, 1981).

³² Walker, *History of Black Business*, xviii-xx, quote on xx.

elements of black political and social struggles to the fore. Entrepreneurship provides a way to understand the many ways blacks have struggled to strike a tenable balance between personal agency and structural constraints.

The notion of Negro Captains of Industry, despite its elitist connotation, actually challenges top-down, elite-centered analyses of black business. These traditional analyses make it too easy to see the black group economy and its dream of racial advancement as only a means to an inevitable end: vacuous social ambition, personal profit, and conspicuous consumption for the black *petit bourgeois*. Most of these small formal and informal businesses were started not by elite blacks but by poor and working class blacks to supplement poor paying jobs; to escape the dangers and victimization of domestic, factory, and agricultural labor; and to gain some modicum of self-determination and independence for themselves and their families. It is important to recognize the long-term vitality of small businesses, which comprised the vast majority of black businesses. Small businesses persisted despite the growth and depredations of national and international big business.³³

Scholars traditionally divided the various approaches to black civil rights before World War I into two broad categories: political activism, characterized by W. E. B. Du Bois, and accommodation, characterized by Booker T. Washington. The institutional arm of the activist approach is characteristically represented by the National Association for the Advancement of Colored People (NAACP), and accommodation by the so-called

³³ For an assessment of the vitality of small business and its critical role in the economic and social development of the U.S. economy, see Mansel G. Blackford, *A History of Small Business in America* (Chapel Hill, 2003).

Tuskegee Machine: a loose, national network of “lieutenants,” men of distinction in cities throughout the North and South, who helped Washington solidify his national influence in exchange for patronage in the form of political appointments, jobs, and other opportunities.³⁴

These lieutenants spied on colleagues, wrote favorable editorials, conducted background checks on potential appointees, and even engaged in smear campaigns against Washington’s enemies. However, recent scholarship has provided a more nuanced assessment of Washington’s “accommodationist” philosophy and exposed serious chinks in the armor of the Tuskegee Machine. Indeed, Washington’s lieutenants expressed various levels of commitment to his philosophies. According to noted Washington scholar Louis Harlan, “Washington was frequently disappointed by the inadequate response” of members of his machine.³⁵

For example, lieutenants were often at odds with Washington—and with one another. Banker James C. Napier of Nashville did not stop openly agitating for political

³⁴ See biographies of Washington: Louis R. Harlan, *Booker T. Washington: The Wizard of Tuskegee, 1901-1915* (New York; Oxford, 1983) and Robert J. Norrell, *Up from History: The Life of Booker T. Washington* (Cambridge, Mass., 2009). On the Tuskegee Machine and nuanced assessments of the political ideologies in the period, see Kevin K. Gaines, *Uplifting the Race: African American Leadership, Politics, and Culture in the Twentieth Century* (Chapel Hill, 1996), particularly chapters one, “From Freedom to Slavery: Uplift and the Decline of Black Politics,” and two, “Living Jim Crow: The Atlanta Riots and Unmasking ‘Social Equality’”; August Meier, *Negro Thought in America: 1880-1915: Racial Ideologies in the Age of Booker T. Washington* (Ann Arbor, 1963); Kevern Verney, *The Art of the Possible: Booker T. Washington and Black Leadership in the United States, 1881-1925* (New York, 2001); Louis Harlan, “The Secret Life of Booker T. Washington,” in *Booker T. Washington in Perspective: Essays of Louis R. Harlan*, edited by Raymond Smock (Jackson, Miss., 1988), 110-132; Hugh Hawkins, *Booker T. Washington and His Critics* (Lexington, Mass., 1974); and Gregory Mixon, “Henry McNeal Turner versus the Tuskegee Machine: Black Leadership in the Nineteenth Century,” *Journal of Negro History* 79, No. 4 (Autumn 1994): 363-380. For a positive assessment of one “lieutenant,” see Jackson, *A Chief Lieutenant of the Tuskegee Machine*.

³⁵ Louis Harlan, “Booker T. Washington and the Politics of Accommodation,” in *Black Leaders of the Twentieth Century*, edited by John Hope Franklin and August Meier (Urbana; Chicago, 1982), 16.

rights, though he and others maintained a close working relationship with and deep respect for Washington. Attorney and NNBL Executive Committee member Giles B. Jackson of Richmond maintained his commitment to agitating for civil rights as secretary of the Constitutional Rights Association. An anonymous article, likely penned by Jackson, criticized the violation of blacks' rights, especially in the South, and argued that lawyers were the strongest instruments in the fight to secure civil rights—a strategy eventually embraced by the NAACP. Lieutenants also complained about each other. Charles Smith of Ohio criticized NNBL Executive Committee Member S. Laing Williams of Chicago of being “absolutely void of business courtesy.”³⁶ The open and continued calls for political engagement, in word and deed, among some of his lieutenants also vexed Washington's public stance against political involvement.³⁷

The NNBL was certainly the main institutional arm of not simply an accommodationist viewpoint but of the Captains' of Industry belief in black entrepreneurship and economic development as the key components of first-class citizenship. Shifting focus from accommodation to black economic nationalism as a political philosophy reveals a far more complex approach to citizenship and civic participation among blacks in the period. Enterprising blacks, including entrepreneurs, enterprising workers, and communally-minded fraternalists, participated in a broad

³⁶ Charles Smith to Emmett J. Scott, 11 April 1905, Reel 1, Frame 348, in *Records of the National Negro Business League, Part Two: Correspondence and Business Records, 1900-1923* (Bethesda, Md., 1995), hereinafter referenced as *NNBL Records*.

³⁷ See Herbert Leon Clark, “The Public Career of James Carroll Napier: Businessman, Politician, and Crusader for Racial Justice, 1845-1940,” Ph. D. Diss., Middle Tennessee State University, 1980, 105; “Constitutional Rights Association of the U.S.,” *Voice of the Negro* 1, No. 4 (August 1904), 309-311; and

spectrum of activities: from the purely economic, to those squarely focused on civic affairs, to outright demands for political and social equity. The gamut of activities include business creation; support of black institutions; working with whites on civic projects at the local, county, and state levels; civic education; political organizing; and even boycotts of white merchants.³⁸

Indeed, conservative approaches regarding broader economic and social issues often masked deliberate and measured protest activities over the long term. Focusing on business works against strict taxonomies of protest and accommodation that limit understandings of the contemporary political and cultural environment of the period.

Endeavoring in the most prestigious business sectors, like insurance and banking, mitigated some criticism. Linking the concepts of the “Talented Tenth” and black economic nationalism encouraged black success in the highest echelons of the business world and therefore expanded opportunities for women’s business but not without some caveats. The Negro Captains of Industry promoted black men’s ascendancy and black women’s subordination in the market. Men were the proper “captains” of the ship of industry and their leadership extended to and was buttressed by positions of authority in the home and community. Women best served the cause of Negro business in

³⁸ In “Neither ‘Uncle Tom’ Nor ‘Accommodationist’”: Booker T. Washington, Emmett Jay Scott, and Constructionalism,” *Atlanta History* 38: 4 (Winter 1995), Maceo C. Dailey Jr. argues that “constructuralism” describes Washington and other black leaders’ political and social philosophy in the period. They advocated an overt philosophy of expediency while launching open and covert attacks on discrimination, especially in transportation and housing. Dailey notes, “their task as statesmen of the African American community was to construct policies and programs to deal with the imposition and problems of racism, rather than to react with mere words or with the threat of retaliation” (27).

supporting roles: caring for the home and supporting their enterprising husbands and as consumers of goods and services provided by Negro businesses.

National Negro Business League Executive Committee (NNBL) member John Brown Bell, a leading Houston merchant and real estate investor, memorialized his wife's contribution to his business success by purchasing an NNBL life membership in her name. He expressed that the life membership was a tribute to his wife's role in creating a home life that complimented his business success. Motivated by a desire to free black women from the demands and indignities of the workplace, business success reinforced the sense of connection many black men felt between protecting black women and leading in the home and community.³⁹

Accomplished real estate investor, business owner, and former county commissioner Theodore Wellington Jones of Chicago expressed such attitudes. In 1901, Jones lamented that slavery had "deprived" Negro men of the opportunity to take "responsibility" for their families. Through business, he argued, Negro men could gain and exercise "a higher ideal of manliness" and outgrow "the feeling of dependence instilled in [the race] by more than 250 years of chattel bondage: many of us yet shrink

³⁹ Bell was born into slavery in Macon, Georgia, in 1858. In 1859, he and his mother were sold to a slaveholder in Galveston, and the two were forever separated from his father. After emancipation, they moved to Houston where Bell received a few years of formal schooling. He worked at Bell and Thornton Grocery Store until it went out of business in 1875. He worked a series of odd jobs until 1878 when his half-brother L. W. Woods hired Bell to work at a small grocery store and restaurant Woods owned. In 1883, Bell bought Reuben Thornton's store when the white man died for \$315. Seeing opportunity in other areas, Bell sold the store to his half-brother three years later and went full-time into real estate. His holdings included \$150,000 in commercial and residential real estate holdings. Bell attended his first NNBL meeting in 1906 and addressed the body in 1907. He was elected to the Executive Committee the same year. See "Biography of J. B. Bell, Capitalist," in *Red Book of Houston: A Compendium of Social, Professional, Religious, Educational and Industrial Interests of Houston's Colored Population* (Houston, Tex., 1915), 80-85.

from responsibility, and lack the requisite amount of ambition.”⁴⁰ The specter of slavery, and with it, connotations of dependency continued to menace black men’s efforts to improve their status at the turn of the twentieth century.⁴¹

The National Negro Business League (NNBL) was certainly the institutional arm of the Captains of Industry. Organized in 1900, Booker T. Washington courted hundreds of black entrepreneurs and professionals for the first meeting held in Boston in August.⁴² The organization, like the NAACP, did not turn away financial support from whites. However, unlike the NAACP, the NNBL limited the involvement of whites. No whites ever held positions in leadership or on the executive committee. Washington, though grateful for Carnegie’s financial support, relied on moguls like Carnegie, Rockefeller, and Peabody only as a last resort, and he kept their financial involvement secret. Black businessmen and women in the NNBL and its hundreds of local leagues insisted that blacks lead and run the organization. Nearly all of the most successful Negro

⁴⁰ Theodore W. Jones, “Can the Negro Succeed in Business?” *Report of the Second Annual Convention of the National Negro Business League at Chicago, Illinois* (Chicago, n.d. [1901?]), quotes on 56, 57, and 58, respectively, hereinafter referenced as *NNBL Proceedings 1901*.

⁴¹ See short sketch by Daniel Wallace Culp, ed., “Hon. Theodore W. Jones,” in *Twentieth Century Negro Literature: Or a Cyclopedia of Thought on the Vital Topics Relating to the American Negro...* (Atlanta, 1902), 370; Henry F. Kletzing and William Henry Crogman, eds., *Progress of a Race: Or, The Remarkable Advancement of the Afro-American...* (Atlanta, 1897; reprint New York, 1969), 248; and Frank Lincoln Mather, *Who’s Who of the Colored Race, Volume 1, 1915: A General Biographical Dictionary of Men and Women of African Descent* (Chicago, 1915), 163-164. In the essay accompanying the sketch in Culp’s book, “The Negro as a Business Man,” Jones again drives home the theme of Negro men’s progress since slavery.

⁴² For more information on the formation of the NNBL, see Garrett-Scott, “A Historiography of African American Business;” Burrows, *The Necessity of Myth*, 29-47; James A. Bochert, “The National Negro Business League, 1900-1915: Business as a Solution to the Negro Problem,” (M.A. Thesis, University of Cincinnati, 1966), 41-49, provided courtesy of author; Louis Harlan, “Booker T. Washington and the National Negro Business League,” in *Seven on Black: Reflections on the Negro Experience in America*, edited by William G. Shade and Roy C. Herrenkohl (Philadelphia; New York, 1969), 73-91; and Vishnu V. Oak, “National Negro Business League: An Evaluation,” in *The Negro’s Adventure in General Business* (Yellow Springs, Oh., 1949), 104-123.

businessmen and women were affiliated with the NNBL and with local Negro business leagues at one time or another.⁴³

Male members gave lip service to the protection of black womanhood: “We believe in the protection of womanhood,” proclaimed banker James C. Napier of Nashville in his welcome to the 1903 NNBL convention.⁴⁴ However, the NNBL often contradicted such proclamations in favor of Negro businesswomen and through its equivocal actions towards them. For example, at the 1909 meeting in Louisville, George L. Knox, editor of the Indianapolis *Freeman*, created what a journalist covering the conference described as a “mild sensation.”

From the convention floor, Knox moved that the NNBL make a formal resolution regarding the protection of black womanhood in response to a claim by a delegate from Arkansas that white men did more to protect their women than did Negro men. A few other delegates weighed in, included some prominent members of the Negro Captains of Industry. E. L. Blackshear, principal of Prairie View Normal School in Texas (sometimes described as “the Booker T. Washington of Texas”) enflamed sentiments when he

⁴³ Carnegie provided approximately \$2,700 a year in financial support to the NNBL until 1913. However, the NNBL always struggled financially. For example, in 1913, caterer V. C. Murray of Baltimore sued the NNBL for a \$198.93 unpaid balance (with interest) for the dinner he catered at the 1910 meeting. At the meeting, the NNBL paid \$300 on the \$750 debt. From April to December of 1911, Murray was able to collect some of his money. Over a year later, in September 1911, he received only \$159 from the local league and several individuals who contributed between \$3 to \$10 each. In 1912 from February to October, it seems the Executive Committee took on the debt and each member, including Washington, paid \$7.18 each. Murray was able to collect another \$122.40 (invoice and letter from V. C. Murray dated 19 August 1913, Reel 2, Frame 397, in *NNBL Records*). For a discussion of the NNBL’s financial difficulties, particularly its difficulties paying the national organizer, see Burrows, *Necessity of Myth*, 83-87.

⁴⁴ J. C. Napier, “[Welcome],” *Report of the Fourth Annual Convention of the National Negro Business League at Nashville, Tennessee Held August 19-21, 1903* (Wilberforce, Oh., 1903), 32, hereinafter referenced as *NNBL Proceedings 1903*.

asserted that women must be put to work and made useful or “eliminated” altogether from the workplace. A few other delegates mentioned the problem of black women’s corruptibility in the workplace. Booker T. Washington, momentarily forgetting his distaste for parliamentary procedure, ruled the discussion out of order and tabled any further debate regarding a resolution. The NNBL missed an opportunity to take a formal stand or even to engage in public debate about the issue of black women in business and in the workplace.⁴⁵

Businesswomen were often included in NNBL rhetoric as an afterthought. For example, in his opening and closing remarks of the conferences, Booker T. Washington made sure to address his praise equally toward both men and women. The typescript of an early draft of his closing remarks to the 1901 conference reads “[a]ny person engaged in any commercial enterprise...is entitled to membership under such regulations as may

⁴⁵ “Banquet Closes Tenth Annual Session of Negro League,” undated and unidentified newspaper clipping, Reel 11, Frame 187, in *Records of the National Negro Business League. Part Two: Correspondence and Business Records, 1900-1923* (Bethesda, Md., 1995), hereinafter referenced as *NNBL Records*. Knox was something of a provocateur. On the last day of the 1912 NNBL meeting in Chicago, Knox made a motion from the floor of the convention to introduce beauty products mogul Madame C. J. Walker and allow her to speak briefly regarding black women in business. Washington refusal to acknowledge Knox and Walker led to her famous outburst, “Surely you are not going to shut the door in my face. I feel that I am in a business that is a credit to the womanhood of our race.” (“[Comments],” in *Report of the Thirteenth Annual National Negro Business League, Held in Chicago, Illinois, August 21-23, 1912* ([Nashville?], [1913?], 154, hereinafter referenced as *NNBL Proceedings 1912*); and “‘The Negro Woman In Business!’ Mme. C. J. Walker Urges her Sisters to Rise above the Wash Tub and Cook Kitchen to Make a Place in the Commercial World,” *Indianapolis Freeman* (September 20, 1913), 1.

The contentious relationship between Walker and Washington is instructive on Washington’s attitude toward and treatment of black women in the NNBL. See Gill, *Beauty Shop Politics*; and Darlene Clark Hine, “Booker T. Washington, The Atlanta Compromise of 1895, and Madame C. J. Walker,” a speech presented at conference “Remembering the Wizard: Booker T. Washington and the International and Cotton States Exposition, Atlanta, Georgia” in September 1995, provided courtesy of author.

be adopted.” As an afterthought, he handwrote in the margins: “Women engaged in business should be represented.”⁴⁶

Few among the captains acknowledged the invisible role black women played in building their business. Educator and entrepreneur Nannie Helen Burroughs openly criticized the “self-made” man who received the public’s “thundering applause” for his achievements “while his poor hard-working wife...was at home still working and being worked far beyond the sound of any applause or commendation.”⁴⁷ In many instances, behind the self-made man stood women whose income from menial work or profits from their own businesses provided capital for their husbands to go into business. For example, in 1906, J. W. Williams used profits from his wife Lola Thomas Williams’ millinery and dressmaking business to purchase a moving picture house in Tulsa, which he renamed the Dreamland Theater. Rhetoric and reality clashed in black women’s experiences in the NNBL.⁴⁸

A few men did use the NNBL as a platform to openly acknowledge their wives and other women as essential partners in their success. Small merchant P. A. Tulane of Montgomery, Alabama, owed his business success to two women in his life: his mother

⁴⁶ Draft of Closing Remarks, page 2, Reel 1, Frame 82, in *NNBL Records*.

⁴⁷ Nannie Helen Burroughs, “The Mission of the Negro Calendar and Picture Company,” *Report of the Tenth Annual Convention of the National Negro Business League, Held at Louisville, Kentucky, August 18-20, 1909* (Nashville, 1910), 177, hereinafter referenced as *NNBL Proceedings 1909*. Ironically, Burroughs cut her discussion of her business short at the request of Washington to discuss “The Negro Servant Girl.” The next year, her business partner Dr. L. G. Jordan discussed the company she co-owned in detail at the 1910 meeting in New York in “[Comments],” *Report of the Eleventh Annual Convention of the National Negro Business League Held in New York, New York, August 17-19, 1910* (Nashville, 1911), 139-140, hereinafter referenced as *NNBL Proceedings 1910*.

⁴⁸ Clement Richardson, ed., “Mrs. J. W. Williams,” in *National Cyclopaedia of the Colored Race* (Montgomery, Ala., 1919), 317.

and his wife, and spoke at length about the sacrifices his disabled mother made to support him in the early days of his business and his wife's business savvy in turning his struggling venture into an unqualified local success. Arthur Gray, who co-owned The Fountain Pharmacy in Washington, D.C. with his wife Dr. Amanda V. Gray, quickly corrected delegates at the 1905 meeting: "My connection with the firm of Gray and Gray arises from the fact that it is my good fortune to have as my wife a hustling western woman who holds the degree of Doctor of Pharmacy." He continues to credit his wife and black businesswomen in general: "For years the sacrifice, the thrift and the economy of the women of our race have enabled our business men to succeed in business with scant capital and against relentless competition of the whites on one hand and the indifference of our own people on the other."⁴⁹

Dr. Gray spoke for herself at the 1908 NNBL convention in Baltimore. In an opening volley, she drove home her intentions: "The importance of the subject assigned is quickly made apparent by mention of the fact that in our country five million women are, by the sweat of their own brows, contributing to their own support and to the necessities and comforts of American homes."⁵⁰ Evocative of her husband's characterizations three years earlier of her "hustling" nature, Gray meticulously outlined how women might realize their desire to own a business in a profession like pharmacy. She also spoke of the advantages of entrepreneurship for Negro women. As proprietress

⁴⁹ P. A. Tulane, "Building Up a Grocery Business," *Report of the Sixth Annual Meeting, Held in New York City, New York, August 16-18, 1905* (Boston, [1905?]), 78-83, hereinafter referenced as *NNBL Proceedings 1905*; and Arthur Gray, "[Pharmacy]," *NNBL Proceedings 1905*, 73.

⁵⁰ Dr. Amanda V. Gray, "The Possibilities of Woman in Pharmacy," *NNBL Proceedings 1908*, 103-104.

of her own store, she avoided the kind of environment in white offices or on the factory floor that, claimed Gray, “too frequently insults the claims of woman’s nature,” such as coarse language and sexual advances.⁵¹

However, in spite of unequivocal statements that women were “a very necessary adjunct to the economic and business end of business,”⁵² Gray and her contemporary sharing the podium resisted pushing the boundaries too forcefully. Gray and fellow pharmacist and drugstore owner Julia Coleman of Newport News, Virginia, were careful to frame their business success in terms that reflected a concern for traditional notions of masculine and feminine authority. Coleman stressed that women nursed their businesses “as a good mother nurses her infant.” Appropriating the familial rhetoric of other members of the Negro Captains of Industry and with a nod to masculine egos, Gray stressed that businesswomen were not “usurpers” but “helpmeets” and “helpers;” women were formidable partners in the mission to protect and to build the black community: one family—and business—at a time.⁵³

Like the black businesswomen who spoke at the NNBL meetings and wrote about the possibilities of black women in business in the early twentieth century, women in the elite business sector of insurance were often were limited in how far they could challenge normative conceptions. The insurance industry stressed the protection of widows and children. For example, contrary to the pervasive rhetoric about male protection, women policyholders outnumbered men in most fraternal societies. For

⁵¹ Ibid., 106.

⁵² Dr. J. P. H. Coleman, “Woman’s Possibilities in Pharmacy,” *NNBL Proceedings* 1908, 98.

⁵³ On Gray, see Shennette Garrett, “Hilyer, Amanda Victoria Gray,” in *AANB*.

example, an 1897 survey of a poor and working-class neighborhood in New York revealed that fifteen percent of Negro fathers and more than half of mothers held fraternal insurance.⁵⁴

Before World War I, black women working in the industry struggled even to acquire sales positions, and were often hired only as office clerks.⁵⁵

A small number of women promoted themselves to executive leadership positions by founding or co-founding insurance companies and mutual aid organizations. Many relied on an anonymous force of women to support and promote these organizations. However, women remained essential to the success of these organizations, which represented the cornerstone of the black separate economy until mid-century. These enterprising women negotiated discursive frameworks shaped by race, class, and gender that changed and shifted over time. “Negro,” “woman,” and “entrepreneur” were all contingent (and negotiated) identities. The appeal of entrepreneurial discourses that emphasized women’s helplessness and need for male protection resonated in different ways in different contexts. In their efforts to establish their claim to the status of captains of industry, women in insurance navigated the troubled waters of regulation and state oversight. Particularly in the South, Jim Crow created barriers in social and economic life that became more and more difficult to scale. Finally, the field itself shifted;

⁵⁴ Fifty-two percent of women held policies. Survey figures from Du Bois, *Economic Co-Operation among Negro Americans*, 19.

⁵⁵ For a detailed, quantitative discussion of black women insurance clerks during Jim Crow, see Angel Kwolek-Folland, “The African American Financial Industries: Issues of Class, Race, and Gender in the Early Twentieth Century,” *Business and Economic History* 23, No. 2 (Winter, 1994): 85-106, journal hereinafter referenced as *BEH*.

professionalism proceeded on different trajectories within the black group economy and within the mainstream U.S. economy. Fraternal insurance, so essential to women's entry into and autonomy within the field, deteriorated in status by the 1920s; it was increasingly seen as backwards and out of step with the bright, modern future of the black separate economy.

Thus, black women's business activities in the South from the late nineteenth century to World War II underscore the ways race, gender, and class intersected within and outside of formal, externally-imposed constructions of "proper" roles and "legitimate" business activity. Black women entrepreneurs relied on discourses of business and nation-building that could be modern, radical, and progressive but also traditional, conservative, and reactionary. These women complicate notions of proper womanhood and manhood, public and private, and personal and political.

HISTORIOGRAPHY AND METHODOLOGY

The dissertation makes a number of interventions in the historiographies of business history, women and gender history, southern history, and African diaspora history. Black women entrepreneurs in insurance provides a fulcrum upon which to is critical to explore how gender, race, and place shaped a democratic capitalist vision within the political economy in the South. The dissertation limits itself to the decade before and after the period black business historian Juliet E. K. Walker describes as "The Golden Age of Black Business," the period between 1900 and 1930 when black businesses

multiplied and flourished at a phenomenal rate.⁵⁶ As the historical overview in Chapter One reveals, tensions and questions about women's place in business were certainly not limited to this time period. However, these temporal bookmarks encompass not only some of the most dramatic moments in U.S. history but also the rise of the black insurance industry. Insurance companies emerged as the most dominant vehicle of black business development and the most enduring symbol of black capitalism.

This dissertation understands entrepreneurship as an individual or group of individuals who raise capital, either by issuing privately-owned stock or by more informal means, to create a concern and who assume the risk of making it viable. Also, the definition makes room for the descriptor "enterprising" and not just "entrepreneurial." Strictly market orientations, particularly capital and profit, become less important in relation to creating an organization that pools resources to meet the needs and expectations of its customers. Entrepreneurship and capitalism imagined in this way becomes intelligible only in relation to other processes; in the case of black women in insurance, the key processes include gender roles, group identity formation, and community development.⁵⁷

Imagined in this more expansive way, the hope that entrepreneurs could create an economic foundation to benefit the entire black community had special significance

⁵⁶ Walker, "Golden Age of Black Business, 1900-1930," in *History of Black Business*, 182-224.

⁵⁷ On the "cultural turn" in business history, see the measured assessment by Richard R. John. "Elaborations, Revisions, Dissents: Alfred D. Chandler, Jr.'s, 'The Visible Hand' after Twenty Years," *Business History Review* 71, No. 2 (Summer, 1997): 151-200, journal hereinafter referenced as *BHR*; and also see Kenneth Lipartito, "Culture and the Practice of Business History," *BEH* 24, No. 2 (Winter 1995): 1-42; and Thomas J. Misa, "Toward an Historical Sociology of Business Culture," *BEH* 25, No. 1 (Fall 1996): 55-64.

for black women. Enterprising women in insurance set themselves in the forefront of economic, social, and cultural leadership, and they, too, placed their hopes in an economically viable separate economy based on race. Like other captains of industry, they acted as New South boosters, promoting opportunities in the South even as they wrested opportunities from its limitations to shape and reshape New South capitalism. They also created an autonomous “women’s sphere” within the black group economy.⁵⁸ It is unfortunate that the role of women entrepreneurs remains woefully absent in considerations of either the black group economy or New South capitalism.

The dissertation highlights black women in a field where they have received little attention, whether considering business history or the subfield of black business history. The dissertation moves beyond prosaic debates that evaluate black business strictly in terms of capital accumulation, sales figures, and market competition, and it considers how black formal and informal business interacted with the material and cultural dimensions of the political economy. The South is an especially rich context within which to gauge these interactions, since New South rhetoric stressed inclusion in a national (and global) drive for U.S. ascendancy while it crystallized racial and gender hierarchies.

The black group economy was not without practical challenges and ideological paradoxes. Indeed, novel emphases on racial uplift, self-help, civic responsibility, and economic development led black entrepreneurs to rely on gendered, sexist discourses

⁵⁸ Wendy Gamber discusses efforts by women in the dressmaking and millinery trades to create “a ‘women’s sphere’ within a largely male commercial arena” (27). Gender divisions did not isolate men and women from each other in the fashion trades. Though women predominated in retail stores, men largely dominated the wholesale trade. See *The Female Economy*, 3, 27, and 30.

that marginalized women even as they conflated business success and leadership with racial progress and elevated manhood and womanhood. The dissertation is particularly interested in the ways black women entrepreneurs drew themselves as modern, progressive elements of the black community and the consequences of the discourses upon which they relied to mark those distinctions. Thus, the informal and formal, independent economic activities of these women in the Jim Crow New South represent a rich site for historical inquiry.

Regarding sources, the dissertation takes a cultural history approach to the study of business history. It relies on traditional business history sources, such as financial and business records when available. However, these are exceptional finds in the study of black business before World War II. Major archival holdings of leading African Americans, such as Maggie L. Walker, Mary McLeod Bethune, C. C. Spaulding, and Booker T. Washington, are included with primary emphasis on their business dealings. In addition to standard types of sources from individuals, such as letters, diary entries, census manuscripts, and court records, the project makes extensive use of organizational records, such as those of the National Negro Business League and fraternal societies like the Court of Calanthe. Regulatory records of federal and state agencies uncover the role of the state in the black insurance industry.

The dissertation is significant because it is the first comprehensive assessment of early twentieth-century, enterprising black women in the elite business field of

insurance.⁵⁹ Black women entrepreneurs represent an important part of efforts for economic liberation in the twentieth century, yet the business and African diaspora historiography largely elides them except for the attention lavished on only the most well known early twentieth-century black women entrepreneurs: namely beauty products mogul Madam C.J. Walker and banker Maggie Lena Walker (no relation). Exemplary works on middle class and professional black women focus largely on club work, education, and professionalization—not entrepreneurship.⁶⁰

A seeming caveat to the marginalization black women entrepreneurs customarily experience in business and African diaspora historical scholarship, they enjoy a prominent place in research on beauty culture. However, much of this scholarship, with few exceptions, emphasizes the cultural implications rather than the business specifics of their enterprises. The exceptions in the scholarship provide a stronger focus on entrepreneurship and look at the other commercial elements of beauty culture, such as beauty schools.⁶¹ The experiences of women in beauty culture is certainly instructive, but

⁵⁹ Angel Kwolek-Folland has an impressive article on black women in the financial industry, but she focuses almost exclusively on women employees. See “The African American Financial Industries.”

⁶⁰ The titles mentioned here do not reflect the rich scholarship available on early twentieth-century black women but merely highlight a few key monographs in the field. For more information on aspiring class women, especially in club work, see Glenda E. Gilmore, *Gender and Jim Crow: Women and the Politics of White Supremacy in North Carolina, 1896-1920* (Chapel Hill, 1996); Higginbotham, *Righteous Discontent*; Elizabeth Lasch-Quinn, *Black Neighbors: Race and the Limits of Reform in the American Settlement House Movement, 1890-1945* (Chapel Hill, 1993); Michele Mitchell, *Righteous Propagation: African Americans and the Politics of Racial Destiny after Reconstruction* (Chapel Hill, 2004); Deborah Gray White, *Too Heavy a Load: Black Women in Defense of Themselves* (New York, 1999); and Wolcott, *Remaking Respectability*. For professionals, see Adam Fairclough, *A Class of Their Own: Black Teachers in the Segregated South* (Cambridge, Mass., 2007); Darlene Clark Hine, *Black Women in White: Racial Conflict and Cooperation in the Nursing Profession, 1890-1950* (Bloomington, 1989); and Shaw, *What a Woman Ought to Be and Do*.

⁶¹ For examples of the focus on only a handful of highly successful black women in the early twentieth-century beauty culture industry like Madame C. J. Walker, Annie Turnbo Malone, or Sarah Washington,

more stories are needed to illuminate the full breadth of the ways business was central to the experience of early twentieth-century black women. Thus, it is important to emphasize race in the dynamic of gender and business and to focus on other enterprises.

Another notable exception is the rich scholarship about black-owned insurance companies. In the late 1980s, the increased interdisciplinary focus of black business historiography coupled with the increases in black graduate students fueled a veritable renaissance in historical writing about successful black entrepreneurs and companies.⁶² Many of these newly-minted historians shifted back to the craft of telling stories versus providing academic fodder for policy initiatives, which had characterized the historiography in the 1970s. Histories of black enterprises appeared from authors who mined archival material to present more nuanced historical assessments of black

see references in Kathy Piess, *Hope in a Jar: The Making of America's Beauty Culture* (New York, 1998) and Julie A. Willett, *Permanent Waves: The Making of the American Beauty Shop* (New York, 2000). For examples of the cultural, versus the entrepreneurial, stress within these industries, see Ingrid Banks, *Hair Matters: Beauty, Power and Black Women's Consciousness* (New York, 2000); Ayana Byrd and Lori Tharps, *Hair Story: Untangling the Roots of Black Hair in America* (New York, 2001); and Noliwe M. Rooks, *Hair Raising: Beauty, Culture, and African American Women* (New Brunswick, 1996).

Exceptions with a more economic focus include Decker, "Reconstructing Enterprise"; Kate Dossett, "Luxuriant Growth: The Walkers and Black Economic Nationalism," in *Bridging Race Divides: Black Nationalism, Feminism, and Integration in the United States, 1896-1935* (Gainesville, Fla., 2008), 107-149; Dwojeski, et al, *Madam C. J. Walker*; Gill, *Beauty Shop Politics* and "I Had My Own Business"; and Adia Harvey Wingfield, *Doing Business with Beauty: Black Women, Hair Salons, and the Racial Enclave Economy* (Lanham, Md., 2008). Also see the dissertation Susannah Feeney Walker, "For Appearances' Sake: African American Women's Commercial Beauty Culture from 1920 to the 1970s," Ph.D. Diss., Carnegie Mellon University, 2001. On the modeling industry, see Laila Haidarali, "Polishing Brown Diamonds: African American Women, Popular Magazines, and the Advent of Modeling in Early Postwar America," *Journal of Women's History* 17, No. 1 (Spring, 2005): 10-37.

⁶² For a periodization of black business historiography, see Garrett-Scott, "A Historiography of African American Business." Also see Juliet E. K. Walker, "Constructing A Historiography of African American Business," in *The African American Experience: An Historical and Bibliographical Guide and Historiography*, edited by Arvarah E. Strickland and Robert E. Weems (Westport, Conn., 2000), 278-314; and Robert E. Weems Jr., "Out of the Shadows: Business Enterprise and African American Historiography," *BEH* 26: 1 (Fall 1997): 200-212.

business rather than celebratory accounts of black progress. Insurance companies figured prominently in this scholarship from the late 1980s through the 1990s. Histories of the major black insurance companies, such as North Carolina Mutual and Atlanta Life, and of major mutual insurance organizations, such as the Chicago Metropolitan Assurance Company, appeared. Articles on black insurance titans such as Heman Perry also appeared.⁶³

Unfortunately, these works have little to say about women and gender in the industry. There are scattered references to women agents and clerks and, particularly in the case of Atlanta Life, to the wives of company founders. Differences in treatment of women employees are mentioned, but their implications are not explored. The “cultural turn” in the more recent generation of business historiography has placed more emphasis on interactions between gender and business.⁶⁴ Political and cultural constructions of difference within the marketplace have gained greater currency as business historians have paid closer attention to women in business and to a broader range of enterprises

⁶³ Walter B. Weare, *Black Business in the New South: A Social History of the North Carolina Mutual Life Insurance Company* (Urbana: University of Illinois Press, 1993); Alexa Benson Henderson, *Atlanta Life Insurance Company: Guardian of Black Economic Dignity* (Tuscaloosa, 1990); Robert E. Weems Jr., *Black Business in the Black Metropolis: The Chicago Metropolitan Assurance Company, 1925-1985* (Bloomington, 1996); and Alexa Benson Henderson, “Heman E. Perry and Black Enterprise in Atlanta, 1908-1925,” *BHR* 61, No. 2 (Summer, 1987): 216-242.

⁶⁴ See Alice Kessler-Harris, “Ideologies and Innovation: Gender Dimensions of Business History,” *BEH* 2d ser., 20 (1991): 45-51; Wendy Gamber, “Gendered Concerns: Thoughts on the History of Business and the History of Women,” *BEH* 23, No. 1 (Fall 1994): 129-140; Susan I. Lewis, “Beyond Horatia Alger: Breaking Through the Gendered Assumptions about Business ‘Success’ in Mid-Nineteenth-Century America,” *BEH* 24, No. 1 (Fall 1995): 97-105; Kathy Peiss, “‘Vital Industry’ and Women’s Ventures: Conceptualizing Gender in Twentieth Century Business History,” *Business History Review* 72, No. 2 (Summer 1998): 219-241, hereinafter referenced as *BHR*; and Juliet E. K. Walker, “Free Black Women Enterprises and Entrepreneurship: The Intersection of Business, Race, Sex, Color and Gender in the Antebellum South,” in *Black Women’s History at the Intersection of Knowledge and Power: The Association of Black Women Historians’ Twentieth Anniversary Anthology*, edited by Rosalyn Terborg-Penn and Janice Sumler-Edmond (Acton, Mass., 2000), 49-63.

due to the growing dialog between business and gender. Business historians like Wendy Gamber, Angel Kwolek-Folland, and Mary Yeager trouble the concept of masculinity in business itself.⁶⁵ However, as mentioned previously, the scholarship on black women entrepreneurs remains limited—in both broader business historiography and in the more particular field of black business. The dissertation seeks to remedy the dearth of attention on entrepreneurial black women in insurance before World War II and to complicate the narrative of black southern labor history that focuses more on women as agricultural laborers, domestics, and factory workers rather than enterprising risk takers who sought to counterbalance personal ambition and self-interest with communal empowerment.

DISSERTATION OVERVIEW

Chapter One “‘We Need Not Die to Win’: Race and Gender in the Business of Insurance” explores the dynamic processes of race and gender within the fraternal and private insurance fields. It explores fraternal insurance as a “cooperative corporation”—

⁶⁵ See Gamber, “Gendered Concerns,” 131-139; and Wendy Gamber, *The Female Economy: The Millinery and Dressmaking Trades, 1860-1930* (Urbana, 1997); Angel Kwolek-Folland, *Engendering Business: Men and Women in the Corporate Office, 1870-1930* (Baltimore; London, 1994) and “The African American Financial Industries”; Lewis, “Beyond Horatia Alger,” 99-100, 104; Piess, “Vital Industry,” 220-221; and Mary A. Yeager, ed., “Will There Ever Be A Feminist Business History?,” in *Women in Business*, Volume 1, (Cheltenham, UK; Northampton, Mass., 1999), 3-43. Important surveys of business women provide important information about entrepreneurial women but include few black women. See Kwolek-Folland, *Incorporating Women: A History of Women and Business in the United States* (New York, 1998) and the three-volume Yeager, *Women in Business*.

The exceptions include those mentioned previously and John N. Ingham, “Patterns of African American Female Self-Employment and Entrepreneurship in Ten Southern Cities, 1880-1930,” in *Black Business and Economic Power*, edited by Alusine Jalloh and Toyin Falola (Rochester, N.Y., 2002); and a number of works by Juliet E. K. Walker, including *History of Black Business*; “Free Black Women Enterprises and Entrepreneurship;” and “War, Women, Song: The Tectonics of Black Business and Entrepreneurship, 1939-2000,” *Review of Black Political Economy* 31, No. 3 (2004): 65-116.

more specifically, a business entity based on democratic capitalist values that created alternative sources of capital for black business development. Mutually-operated fraternal insurance organizations are considered alongside capitalized private insurance company to reinforce the ways that black women's insurance businesses challenged normative conceptions of "legitimate" business corporations.

The next three chapters focus on women-run fraternal insurance societies through the 1920s. It identifies three key periods related to state regulation: the Pre-Regulatory Era, 1890s to 1906; the Era of Regulation, 1907-World War I; and the Professionalization of Black Insurance, Post-WWI to the Great Depression. The formal organization, by-laws, administration, and hierarchical leadership of fraternal insurance provided women unmatched opportunities for business education, leadership, and training. These societies developed into highly organized, autonomous institutions that became powerful and essential institutions in black economic development. Racism and exclusion in U.S. society influenced the emergence of these institutions as incubators of modern black capitalism. They drove black economic development by providing capital and training for the earliest generations of enterprising black men and women.

Sexism and gendered expectations intended to isolate and marginalize women opened a space for them to capitalize on limited expectations. Chapter Two "It is among These': The Grand Court of Calanthe of Texas in the Pre-Regulatory Era, 1890s-1906" focuses on one of the most successful of the women's auxiliaries to the popular Colored Knights of Pythias order, and Chapter Three: "Who Is So Helpless as the Negro Woman?": The Independent Order of St. Luke in the Pre-Regulatory Era, 1890s-1906"

focuses on arguably the most successful black women-run fraternal insurance organizations in history, ably led by Maggie Lena Walker of Richmond until the early 1930s. Chapter Four: “What Think You of This?": Women in Fraternal Insurance during the Era of Early State Regulation, 1907-World War I” looks at both organizations and the effect of regulation. Within these organizations, black women carved out a space to enact economic and civil rights denied them in larger society.

Chapter Five, “The Door of Hope, the Door of Opportunity’: Minnie Geddings Cox and the Mississippi Life Insurance Company, 1908-1923” explores women in more formal, private insurance. The chapter highlights Minnie Cox of Indianola, Mississippi, and the Mississippi Life Insurance Company (established 1908). It considers the effect of state regulation and briefly examines other women insurance owners and executives.

Chapter Six “Good, Strong, Hustling Women: Black Women in Fraternal and Private Insurance and the Professionalization of Black Insurance, Post World War I to the Great Depression” traces the fate of black women’s fraternal and private insurance businesses in the 1920s. Elite black women entrepreneurs continued to trouble the masculinist rhetoric of black entrepreneurialism within the black community as they matured and developed their organizations to compete in the post-WWI business climate. Finally, in Chapter Seven “The Time Is Hard’: Black Women in Fraternal and Private Insurance during the Great Depression”, the depression hit Negro business hard. Fraternal insurance rallied to meet the needs of its members, but lost ground to private insurance companies. The government launched an investigation of insurance industry in the late 1930s and strengthened its relationship with white insurance companies during

World War II. The Negro captains of industry's model of black economic growth, focused on black business development and elite entrepreneurial leadership, increasingly lost ground to an alternate vision: one focused on leveraging black consumer buying power and grassroots leadership. The chapter considers the benefits and pitfalls of the growing rift for black women entrepreneurs in these elite business sectors.

Black women entrepreneurs challenged efforts to consign them to the periphery in overt and subtle ways. It appears that, although black women in the upper echelons of U.S. business carved out an economic space that transcended many of the impediments that denied their civil and social rights in larger society, they won the battle but lost the war. During the 1930s, two issues in particular derailed insurance women among the Negro Captains of Industry. The nationwide activism of the National Housewives League, a powerful affiliate of the NNBL formed in the early 1930s, coupled with the failure of black women within the Negro Captains of Industry to maintain a significant presence in the insurance field led the black community to prefer acknowledging and championing black women as consumers and workers rather than business owners.

Chapter One

“We Need Not Die to Win”: Race and Gender in the Business of Insurance

“We need not die to win.”

— *Ad for People’s Benevolent and Relief Association of North Carolina in Republican Courier*, May 8, 1897¹

Ads similar to the one quoted above from the New Orleans *Republican Courier* enticed Negro readers to buy small industrial life and burial insurance policies by outlining the benefits to providing for their families in the event of an untimely death. However, the added inducement, “We need not die to win,” hinted that buying such a policy was intended to do much more than provide for personal needs. It also helped the race as a whole. Buyers were helping to build the foundation for a strong, separate black economy that would provide jobs and financial security for millions of others.

This chapter will look at the role of race, gender, and business within fraternal and private insurance within the political economy of the South. First, it provides a brief historical background of black mutual aid, burial, and fraternal societies. It explores their African origins and considers the influence of European and U.S. secret societies. Second, the chapter stresses the political economy that allowed for the strong cultural and economic connections between fraternal societies and private insurance among blacks. It pays close attention to the structural constraints of racism and the

¹ “Great Scott! Catch ‘Em Alive! A Home Enterprise,” [New Orleans] *Republican Courier* (May 8, 1897), no page; and also see ad for Home Mutual Aid Association in New Orleans,” [New Orleans] *Republican Courier* (January 27, 1900), 3, both on Reel 4, *Miscellaneous Negro Newspapers*, Committee on Negro Studies of the American Council of Learned Societies (Washington, D.C.: Library of Congress, 1953), Virginia Historical Society, hereinafter referenced as *Miscellaneous Negro Newspapers*.

institutional influence of the black church. Racism and the rise of Jim Crow spurred the growth of the black insurance industry, which provided alternative circuits of capital for financing black businesses, mortgages, and institutions.

Fraternal and private insurance are also fruitful areas to explore the imbricated nature of race, business, and gender in the political economy of the New South from the late nineteenth century up to World War II. Largely designed to protect widows and orphans in the event of a member's death, the societies stressed the moral duty and responsibility of men to their families, extending even beyond death. Fraternities were also the provinces of male sociability where, ideally, men from various political, religious, and economic backgrounds could meet and fellowship. Most of the very popular groups created subordinate female auxiliaries.

However, women struggled for autonomy and control over their own affairs, especially as these auxiliaries grew in membership and complexity. Membership swelled and the organizations became more complex largely because of the administration of insurance benefits. Women's involvement in fraternal and then private insurance challenged the masculinist model of protection and leadership in black families and in the black community. Insurance, then, emerged as a major commentary on the potential (and pitfalls) of a black separate economy. The vast majority of black-owned insurance companies were located in the South, and they became powerful symbols of black business achievement in the first half of the twentieth century.

A multitude of insurance options existed for Americans around the turn of the twentieth century. Major insurance companies, like Equitable and Metropolitan, were financial powerhouses and represented only a fraction of the financial power that they would become. However, most Americans relied on church, mutual aid, and fraternal societies to provide them and their families with small benefits in the result of sickness, injury on the job, and death. Fraternal insurance was a highly lucrative business in the late nineteenth and early twentieth centuries. The National Fraternal Congress estimated that, in 1920, its 200 member societies—a fraction of all such societies in existence—had \$9.5 billion of insurance in force.²

The “fraternal” element was a key distinction from private or formal insurance companies: Fraternal insurance had no capital stock. It was a local, lodge-based system in which members organized for their mutual benefit. The lodges usually had secret rituals, signs, and ceremonies. Fraternalists wielded a mighty advantage over insurance companies with the “open contract.” Fraternalists could amend the benefits contract at any time by making changes to the fraternalists’ constitution, by-laws, or charter. Once adopted by the main body, these changes went into effect immediately. Fraternalists often made changes such as collecting an additional tax, or payment, from members to cover any actual or potential shortfalls or losses.³

² Leslie Siddeley, “The Rise and Fall of Fraternal Insurance Organizations,” *Humane Studies Review* 7, No. 2 (Spring, 1992), <http://mason.gmu.edu/~ihs/s92essay.html>. Thousands of other fraternal groups providing such benefits were not part of the congress. No black fraternal societies were part of the congress until after World War II.

³ First Catholic Slovak Ladies Association, “Glossary of Insurance Terms”; viewed on 15 July 2009, <http://www.fcsla.org/glossary.shtml>; First Insured, “Glossary of Insurance Related Terms”; viewed on 15 July 2009, <http://www.1stinsured.com/o.htm>; and Johnnie Lucille Green, “An Analysis of the Financial

Among blacks, secret fraternal societies were popular after the Civil War through the 1950s. Membership in fraternal societies was second only to churches, and fraternal societies represented the primary form of voluntary association among blacks.⁴ A budding insurance industry and incipient social welfare system contributed to the popularity of secret societies from the late eighteenth century to the early 1930s. Secret societies offered sick and death benefits at affordable rates in the midst of expensive, stringent whole life insurance and in the absence of a strong state-supported social welfare system. For blacks in particular, racial discrimination within the private insurance industry forced them to create businesses and institutions to fill the gap.

ORIGINS OF NEGRO FRATERNAL INSURANCE IN THE U.S.

Though often used interchangeably, scholars define secret, mutual aid, and fraternal societies differently based on their functions and purposes. However, in practice, the functions and purposes of these groups often overlapped so that little distinguished one from the other. For example, a protected set of secret rules and rituals characterizes a secret society. However, most secret societies had a fraternal character, providing opportunities for sociability and camaraderie among men and/or women. In addition to the secret and fraternal character, some also had a mutual aid feature: They collected dues to care for the sick and orphaned and to bury the dead. Sociologists Theda Skocpol and Jennifer Oser define fraternal groups as “self-selecting brotherhoods and

Position of the Grand Court Order of Calanthe Jurisdiction of Texas,” (M.A. Thesis, Texas Southern University, 1958), 9-10.

⁴ Bayliss J. Camp and Orit Kent, “‘What a Mighty Power We Can Be’: Individual and Collective Identity in African American and White Fraternal Initiation Rituals,” *Social Science History* 28, No. 3 (Fall, 2004): 440.

associated female groups—and sometimes gender-integrated brotherhoods and sisterhoods organized as representatively governed federations that include local chapters within state, regional, or national organizations.” They also note that these brother- and sisterhoods can also “provide mutual aid to members and regularly enact moral rituals stressing shared values and identities.”⁵ Historian David Beito acknowledges the civic character of fraternalism in his definition, noting “a democratic form of internal government” working in conjunction with and through the lodge system, ritual, and mutual assistance features.⁶ Thus, in practice, the distinctions between these groups were often negligible.

This work will use *fraternalism*, *fraternal society* and *secret society* interchangeably to describe a group that engaged in secret rituals and ceremonies; served cultural, civic, and social functions; and maintained a strong insurance and mutual aid feature. As such, the meanings associated with the business and economic functions and with the internal workings of fraternalism are not distinct from their social and cultural ones. In the most practical sense, the economic functions allowed for the other functions to take place. Financially successful fraternalism purchased halls and published their proceedings, by-laws, and ritual manuals. New converts were attracted to the fraternalism’s financial power, and members took great pride in their financial success.

⁵ Theda Skocpol and Jennifer Lynn Oser, “Organization despite Adversity: The Origins and Development of African American Fraternal Associations,” *Social Science History* 28, No. 3 (2004): 367-437, quotes on 370.

⁶ David T. Beito, *From Mutual Aid to the Welfare State: Fraternal Societies and Social Services, 1890-1967* (Chapel Hill, 2000), 2.

The period after the Civil War through World War II represented a golden age for black secret societies. White fraternal organizations offering insurance declined between 1908 and 1948. However, black fraternal organizations experienced their greatest growth throughout much of the same period. Few other organizations matched their cultural influence, social prestige, and financial power. The popularity of secret societies, however, was not unique to the black community. The propensity to organize into voluntary associations was a very American phenomenon.⁷

Secret societies first developed in eighteenth-century Europe and migrated with Europeans to colonial America. These groups proliferated into the nineteenth century. Freemasonry is the most well-known secret society movement, and scholars have extensively explored its influence in the development of U.S. politics and culture. Its moral and democratic vision resonated with the ideals of the young Republic. Freemasonry attracted blacks as well.⁸

In the mid 1770s, a British Masonic lodge in Boston inducted fourteen free blacks including Prince Hall, a Methodist minister and business owner. The Grand Lodge of Massachusetts refused to grant Hall and the others a charter so they sought approval through the Grand Lodge of England. The African Masonic Lodge No. 459 applied for a charter in 1782 and received it in 1787. The lodge changed its name to the Prince Hall

⁷ Green, "An Analysis of the Court of Calanthe," 23; Beito, *From Mutual Aid to the Welfare State*, 142; Robert L. Harris Jr., "Early Black Benevolent Societies, 1780-1830," *Massachusetts Review* 20, No. 3 (Autumn, 1979): 607-609.

⁸ On freemasonry, see Lynn Dumenil, *Freemasonry and American Culture, 1880-1930* (Princeton, 1984) and Steven C. Bullock, *Revolutionary Brotherhood: Freemasonry and the Transformation of the American Social Order, 1730-1840* (Chapel Hill, 1996). For fraternalism's general influence, see Mark C. Carnes, *Secret Ritual and Manhood in Victorian America* (New Haven, 1989) and Mary Ann Clawson, *Constructing Brotherhood: Class, Gender, and Fraternalism* (Princeton, 1989).

Grand Lodge in the early 1800s. Prince Hall Masonry spread quickly among blacks, first in Philadelphia and New York. Prince Hall Masonry represented the most popular fraternal secret society for many decades, but other groups sprouted up in cities throughout the U.S. as blacks formed their own parallel groups when barred from membership in white groups. Denied membership in white fraternals like the Independent Order of Odd Fellows (1819) and Knights of Pythias (1864), blacks formed the Grand United Order of Odd Fellows in New York City in 1843 and the Knights of Pythias of North America, South America, Europe, Asia, Africa, and Australia in Vicksburg, Mississippi, in 1880.⁹

Fraternalism was indeed very popular among free blacks. Though accurate numbers are impossible to calculate, it is estimated that ten thousand blacks had joined over 200 secret societies by the 1840s. Membership numbered in the millions by World War I. Blacks also formed independent societies, not affiliated with either British or white American orders. Orders such as the Grand United Order of Galilean Fishermen

⁹ Joe W. Trotter, "African American Fraternal Associations in American History: An Introduction," *Social Science History* 28, No. 3 (Fall 2004): 355–366, see 355–356; Martin Anthony Summers, "Does Masonry Make Us Better Men?," in *Manliness and Its Discontents: The Black Middle Class and the Transformation of Masculinity, 1900–1930* (Chapel Hill, 2004), 25–65; Corey D. B. Walker, *A Noble Fight: African American Freemasonry and the Struggle for Democracy in America* (Chicago, 2006); William A. Muraskin, *Middle-Class Blacks in a White Society: Prince Hall Freemasonry in America* (Berkeley; Los Angeles, 1975); and Loretta J. Williams, *Black Freemasonry and Middle-Class Realities* (Columbia, Mo.; London, 1980). For fraternalism's general influence among blacks, see Tamara L. Brown, Gregory S. Parks, and Clarendia M. Phillips, eds., *African American Fraternities and Sororities: The Legacy and the Vision* (Lexington, Ky., 2005) and essays in *African American Fraternal Associations and the History of Civil Society in the United States*, special edition of *Social Science History* 28, No. 3 (September 2004).

On the colored Odd Fellows and Knights of Pythias, see Skocpol and Oser, "Organization despite Adversity," 384–388; and Albert Clark Stevens, *The Cyclopædia of Fraternities: A Compilation of Existing Authentic Information and the Results of Original Investigation as to ... More Than Six Hundred Secret Societies in the United States ...* (New York, 1907), 402.

(1856, Baltimore) and United Brothers of Friendship and Sisters of the Mysterious Ten (1861, Louisville) formed throughout the urban South from the mid-nineteenth century.¹⁰

The mutual aid, sick benefits, and benevolence feature certainly attracted members. Enslaved and free blacks in both the North and South replicated benevolent and burial societies similar to those that had existed in Africa to ensure decent burials, to provide for widows and orphans, and to help the sick and injured. The challenges of slavery and racism stimulated not only the emergence of these societies but also their importance as essential elements of early African-American culture in the U.S. Indeed, the capitalist, free market orientation of colonial society dovetailed with the pre-colonial Africans' communal, pre-industrial economic ethos to encourage savings and investment, to mitigate risk, and to accumulate and preserve wealth.¹¹

The history of African secret societies are more obscure and difficult to tease out than those of European friendly societies or U.S. secret societies. The very earliest incarnations of black secret societies replicated similar societies in West African society.

¹⁰ David N. Gellman, "Fraternal Organizations and Mutual Aid Societies," in *Encyclopedia of African American History, 1619-1895: From the Colonial Period to the Age of Frederick Douglass*, edited by Paul Finkelman. Oxford African American Studies Center, <http://www.oxfordaasc.com>; and Skocpol and Oser, "Organization despite Adversity," 391-392.

¹¹ For information on early African American mutual aid, burial, and benevolent societies, see Ira Berlin, *Generations of Captivity: A History of African American Slaves* (Cambridge, Mass., 2003), 139-140 and 183-184; DuBois, *Economic Co-operation*, 92-128; C. Eric Lincoln and Lawrence H. Mamiya, *The Black Church in the African American Experience* (Durham, 1990), 245-246; Michael A. Plater, "African-American Insurance Enterprises: An Early Vehicle for Economic and Social Development," *Journal of Management History* 3, No. 1 (1997): 42-58; Trotter, "African American Fraternal Associations"; Walker, *The History of Black Business*, 9 and 85-87; and Monroe N. Work, "The Negro in Business and the Professions," *Annals of the American Academy of Political and Social Science* 140 (Nov., 1928): 141-143.

These societies were not, of course, unique to the black community. Indeed, the origins of the U.S. welfare state are connected to mutual aid societies. See, for example, Beito, *From Mutual Aid to Welfare State*.

On the African origins, see Walker, *History of Black Business*, 51, 85-87; and Harris Jr., "Early Black Benevolent Societies," 613-614.

Secret societies created by Negroes in the United States especially maintained the mutual aid and burial assistance features of their African counterparts. West African secret societies had both distinct and overlapping functions. These societies, also called title associations, were well established long before the arrival of European traders. According to historian Betty Kuyk, “title associations combined political, social, religious, and psychological functions that operated to stabilize the community.”¹² Societies like Ekpe, Mmuo, and Ndichie had distinct functions, such as economic administration and trading, mortuary and funeral rites, and political and judicial administration, respectively. However, they often performed a number of simultaneous and interrelated roles with other associations.¹³

Secret societies played an important part in the organization and administration of political structures and trade networks among African cultural and ethnic groups. Seventeenth- and eighteenth-century European traders and diplomats described their encounters with these secret societies among some Western African ethnic groups in present-day Sierra Leone, Guinea, and Liberia. These secret societies operated under

¹² Betty M. Kuyk, “The African Derivation of Black Fraternal Orders in the United States,” *Comparative Studies in Society and History* 25, No. 4 (October 1983): 570.

¹³ For more information on the Ekpe, see Toyin Falola and Matthew Heaton, *A History of Nigeria* (Cambridge, U.K.; New York, 2008), 57-60 and 83; Paul E. Lovejoy and David Richardson, “From Slaves to Palm Oil: Afro-European Commercial Relations in the Bight of Biafra, 1741-1841,” in *Maritime Empires: British Imperial Maritime Trade in the Nineteenth Century*, edited by David Killingray, Margarette Lincoln, and Nigel Rigby (Suffolk, U.K.; Rochester, N.Y., 2004), 13-29, especially 21-29; Ivor L. Miller, *Voice of the Leopard: African Secret Societies and Cuba* (Jackson, Miss., 2009); and William H. Taylor, *Mission to Educate: A History of the Educational Work of the Scottish Presbyterian Mission in East Nigeria, 1846-1960* (New York, 1996), 37-40. Regarding the Ndichie, see K. Nwachukwu-Ogedengbe, “Slavery in Nineteenth-Century Aboh (Nigeria),” in *Slavery in Africa*, edited by Suzanne Miers and Igor Kopytoff (Madison, Wis., 1977), 133-154, especially 136-140 and 148-151. On a variety of title associations or societies and their relation to the political system, see Ikenna Nzimiro, *Studies in Ibo Political Systems: Chieftaincy and Politics in Four Niger States*, Volume 1972, Part 2 (Berkeley; Los Angeles, 1972).

different names, but the most well known are Poro or Wonde for men and Sande or Bundo for women. These societies often organized into lodges, or local chapters, with hierarchical degrees and rituals. They “combined training in civic and military matters with religious and initiation rites” to support chiefly authority and government.¹⁴ A primary component of chiefly authority and administration involved the complex and lucrative slave trade with Europeans. These societies transcended differences in politics and culture among Africans through interactions across regions “in networks of trade, mutual assistance, education, and spiritual practice.”¹⁵

Historian Michael Gomez rejects the descriptor “secret” and uses “societies of men and women or male and female societies,” terms that he believes “more aptly approximate the wide-ranging activities and multifaceted aspects of these institutions.” He emphasizes that the secretive aspect of these societies did not describe their clandestine activities as much as protection of information to assist them in the performance of their duties.¹⁶

Mutual aid and financial assistance were often a part of these title associations and secret societies. Still others were organized specifically for mutual aid. These groups operated with far less secrecy in pre-colonial West Africa. For example, tontines were popular. Tontines are financial arrangements in which members contribute set sums of

¹⁴ Alistair Chisholm, “Mende,” in *Africana: The Encyclopedia of the African and African American Experience*, Second Edition, edited by Kwame Anthony Appiah and Henry Louis Gates Jr., in Oxford African American Studies Center, <http://www.oxfordaasc.com>.

¹⁵ Quote from “Sierra Leone,” in *Africana*; and Kuyk, “The African Derivation of Black Fraternal Orders.”

¹⁶ Michael Gomez, *Exchanging Our Country Marks: The Transformation of African Identities in the Colonial and Antebellum South* (Chapel Hill, 1998), 94.

money. Each member may borrow or draw the money from the groups' savings for various purposes. Rotating credit groups and tontines were popular in places like Dahomey, where they collected money for the mutual assistance of its members.¹⁷

On U.S. and Caribbean shores, enslaved and free Africans replicated these civic, social, and economic organizations, especially to ensure decent burials and provide spaces hidden from white surveillance. According to historian Robert Harris Jr., "To a significant degree, [early black secret societies'] African heritage spurred them toward mutual cooperation."¹⁸ Yet they were also quickly transmuted and deeply influenced by the social, cultural, and economic currents of life in the New World. They exhibited fluid connections between benevolence, uplift, and social activism. These societies provided socially-valued services for blacks, stressed self-help rather than reliance on larger society, and expressed a broad concern for the race as a whole. The societies also blended African and American cultural and social elements. Thus, black secret societies evolved into complex organizations that melded African, European, and U.S. praxes and cosmologies to create uniquely African American institutions.

¹⁷ Kuyk, "The African Derivation of Black Fraternal Orders"; and Walker, *History of Black Business*, 9. On modern tontines in Africa, see Abdoulaye Kane, "Financial Arrangements across Borders: Women's Predominant Participation in Popular Finance, from Thilogne and Dakar to Paris," in *Women and Credit: Researching the Past, Refiguring the Future*, edited by Beverly Lemire; Ruth Pearson; and Gail Grace Campbell (Oxford; New York: Berg Publishers, 2001), 295-316; Catherine Ann Rielly, "Do Households Pool Their Savings? An Empirical Investigation of Rotating Savings and Credit Associations (RoSCAs) in Cameroon" (Ph.D. Diss., Harvard University, 1993); and Robert Tignore, "Senegal's Cooperative Existence, 1907-1960," in *The Political Economy of Risk and Choice in Senegal*, edited by Mark Gersovitz and John Waterbury (London; Totowa, NJ: Frank Cass & Co., Ltd., 1987), 90-122, especially 85-87.

Tontines are not limited to the African diaspora. Created by Italian banker Lorenzo Tonti in the mid-seventeenth century, tontines are popular financial arrangements among different ethnic groups in Europe, China, Mexico, and the U.S.

¹⁸ Harris Jr., "Early Black Benevolent Societies," 614.

Africans in colonial America informally organized for benevolent purposes. The evidence is limited due to the intense secrecy surrounding these societies. In 1693, Cotton Mather noted in his diary the efforts of “poor Negroes” to provide for the less fortunate among them.¹⁹ These societies especially collected money to ensure decent burials. Slaves, particularly in the South, paid society dues in secrecy by entering the secretary or treasurer’s residence and depositing funds. The secretary or treasurer recorded the deposits in a ledger using numbers rather than names. He or she kept the ledger hidden in a secret place, such as under the bed. The secretaries probably had at least some rudimentary literacy and mathematical skills, but they relied on a numbering system to preserve anonymity and secrecy.²⁰

Over time, burial societies became less clandestine, opening them up to risk. Indeed, their openness sometimes led to white hostility and extralegal violence. For example, in 1850 in Charleston, a white mob destroyed the meeting place of a group of urban slaves connected with the Calvary [Episcopal] Church “in protest to the doings” of their burial society.²¹

These burial societies functioned as part of an internal slave economy and as part of the larger market economy. Most of the literature on burial rites among slaves and free

¹⁹ Walker, *History of Black Business*, 86.

²⁰ W. P. Burrell, “The Negro in Insurance,” *Hampton Negro Conference Bulletin*, Volume 8 (1904); James B. Browning, “The Beginnings of Insurance Enterprise among Negroes,” *Journal of Negro History* 22, No. 4 (October, 1937): 417-432, see 431; and Henrietta Buckmaster, *Let My People Go: The Story of the Underground Railroad and the Growth of the Abolition Movement* (New York, 1941; reprint, Columbia, SC, 1992), 56-57.

For more on burial societies and complex Igbo burial practices among slaves, see Joseph E. Holloway, ed., *Africanisms in American Culture* (Bloomington, IN, 2005), 194-196 and 240-242.

²¹ Ulrich Bonnell Phillips, *American Negro Slavery: A Survey of the Supply, Employment, and Control of Negro Labor as determined by the Plantation Régime* ([n.p.], 1918), quote from 422-423.

blacks focuses on material culture, religious aspects, and cultural survivals from Africa. Yet it would be a mistake to see these societies and their activities only in anthropological, religious, or cultural terms. Slaves actively participated in the market economy. They purchased goods and services with money earned from over work, hiring out, and/or operating their own enterprises. Besides savings, it would be safe to assume that slaves' next most popular investment was in secret societies. Families use the money they received from the small burial benefits to purchase clothes and coffins and to compensate slaves and others who provided funeral-related services.²²

In addition to burial and benevolence societies, mutual aid societies were also extremely popular. One of earliest, formal mutual aid societies among free blacks was the African Union Society, formed in 1780 by Newport Garner (Occramer Marycoo) in Newport, Rhode Island. The most well-known, free black mutual aid societies was the Free African Society, formed in 1787 by Richard Allen and Absalom Jones in Philadelphia. It paid benefits to widows and to members who had fallen on hard times. It stressed moral living and thrift. To collect assistance, the society required that members' financial difficulties result from unforeseen misfortune rather than financial mismanagement. The

²² Sterling Stuckey, *Slave Culture: Nationalist Theory and the Foundations of Black America* (New York, 1988), 11-12, 39-43, and 108-109; Elizabeth Hafkin Pleck, *Celebrating the Family: Ethnicity, Consumer Culture, and Family Rituals* (Cambridge, MA: Harvard University Press, 2000), 198-205; and Matthew Dennis, "Cemeteries and Burials", *Encyclopedia of African American History, 1619-1895: From the Colonial Period to the Age of Frederick Douglass*, edited by Paul Finkelman, in Oxford African American Studies Center, <http://www.oxfordaasc.com>.

On the internal economy of slavery, see Chapter Three, "Business Activities of African American Slaves, 1790-1865," in Walker, *History of Black Business*, 67-107; and essays in Ira Berlin and Philip D. Morgan, eds., *The Slaves' Economy: Independent Production by Slaves in the Americas* (London, 1991; reprint, London, 1995). On burial societies, see John T. Schlotterbeck, "Internal Economy of Slavery in Rural Piedmont Virginia," in *The Slaves' Economy*, 178.

society ensured that the children of deceased members were provided an education and placed in an apprenticeship to learn a trade.²³

The Free African Society deposited its money in the Bank of North America and diversified its interests. For example, it looked to purchase land for a cemetery. Within a few years, the society increasingly shifted to religious activities, affiliating first with the Methodist Episcopal Church and breaking with that white denomination to form the first independent black denomination in the U.S.: the African Methodist Episcopal Church in 1793. Though the society dissolved in 1792, the economic activities begun by the society continued among its previous members and other Afro-Philadelphians. These societies naturally extended into the nascent insurance industry. A number of blacks connected with the Free African Society, including Absalom Jones, co-founded the short-lived African Insurance Company in 1810.²⁴

Scores of other similar mutual aid and benefit societies formed throughout the north, including some for women such as the American Female Bond Benevolent Society of Bethel (1817) in Philadelphia and the Female Benevolent Society of Troy (1838) in New York. Despite the word “benevolence” in their titles, these groups went beyond charity. They paid benefits to members suffering hard times, such as job loss or illness, and paid funeral expenses. Similar to most other antebellum women’s groups, these societies

²³ Walker, *The History of Black Business*, 86; Browning, “The Beginnings of Insurance Enterprise among Negroes,” 417; Harris Jr., “Early Black Benevolent Societies,” 611-613; and Carol V. R. George, *Segregated Sabbaths: Richard Allen and the Emergence of Independent Black Churches, 1760-1840* (New York: Oxford University Press, 1973).

²⁴ Walker, *The History of Black Business*, 86; and Browning, “The Beginnings of Insurance Enterprise among Negroes,” 417-419.

performed various functions and had important implications on the future of black women's activism.²⁵

Free blacks in the South faced greater obstacles, but they too formed independent societies. Many were cloaked in intense secrecy, in part because of legal proscriptions against large groups of blacks congregating together and fears about black independence. For example, free blacks in New Orleans founded the Perseverance Benevolence and Mutual Aid Association of New Orleans in 1783. In the early 1790s in Charleston, mixed-race free blacks founded the Brown Fellowship Society and darker-skinned free blacks the Free Dark Men of Color.²⁶

The ever-present specter of racial slavery hounded these groups. Members stressed the high moral character of their groups to gain some concessions from local whites, but it was their financial strength that worked best to their advantage. For example, in 1836, the South Carolina passed legislation forbidding more than seven black men congregating together. Such a legal proscription seriously hampered the activities of the Brown Fellowship Society, an exclusive society whose membership included the top mixed-race, light-skinned Negroes in Charleston and the surrounding area. However, a

²⁵ In *Black Women Abolitionists: A Study in Activism, 1828-1860* (Nashville, 1992), Shirley Yee highlights black women abolitionists established "a distinct pattern of black female activism" (2) that continued through the club movement and then on into the modern Civil Rights Movement. The distinctions between black women and other women's and mixed sex abolitionist groups grow out of the peculiar intersections of race, gender, and class. These intersections reduce the effectiveness of a single agenda organization. As such, black women included community building and political organizing among their activities. These antebellum black women's groups had important implications for the development and trajectory of black men's and white women's activism. Conflicting allegiances of race and gender placed black women at the metaphorical center of those.

²⁶ David R. Goldfield, *Region, Race, and Cities: Interpreting the Urban South* (Baton Rouge, 1997), 133; and E. Horace Fitchett, "The Traditions of the Free Negro in Charleston, South Carolina," *Journal of Negro History* 25, No. 2 (Apr., 1940): 143-148 and 150.

leading white citizen reviewed the law and, noting the character of the society, declared that the law was not intended to apply to the society. The significant amount of funds controlled by the Brown Fellowship deposited in local white banks probably spoke volumes about its character as well.²⁷

Blacks formed these mutual aid and secret societies to meet the specific needs of members, and early societies expressed few qualms about drawing harsh lines based on color, class, and gender. Nevertheless, despite their biases, they provided one of the few engines of financial investment within the black community. In addition to providing benefits for members, they also functioned as credit unions, providing loans to members and investing money in the businesses of members and other free blacks in the community. As sources of economic capital and savings, they grew very popular. For example, every large town in antebellum Virginia had at least one black secret society. The economic independence they symbolized threatened the white supremacist rhetoric of Negro inferiority and dependence. In 1842, Maryland passed a statute forbidding any Negro from being a member of a secret society.²⁸

These mutual aid societies formed an interdependent relationship with the black church. Church societies also organized for charitable purposes and to provide for burials. Within the black church, these societies were collective endeavors since

²⁷ Browning, "The Beginnings of Insurance Enterprise among Negroes," 423 and 426; and Walker, *The History of Black Business*, 86. For more information on the Brown Society, see Fitchett, "The Traditions of the Free Negro in Charleston," 143-148 and 150; and Michael P. Johnson, James L. Roark, *Black Masters: A Free Family of Color in the Old South* (New York, 1984), 212-217.

²⁸ Browning, "The Beginnings of Insurance Enterprise among Negroes," 426; and Carter G. Woodson, *Free Negro Heads of Families in the United States in 1830* (Washington, 1925), xxvii.

members pooled resources and shared the expenses. The church, like secret societies, represented one of the few spaces where blacks could exercise autonomy; however, they could not always avoid the surveillance of whites. Some independent black congregations still required the supervision of at least one white clergy person. Despite the limitations, church societies were important spaces for the economic and civic activities of women, especially after the end of the Civil War.²⁹

THE “GOLDEN AGE” OF NEGRO FRATERNAL AND PRIVATE INSURANCE

Around the Civil War, blacks in the South had greater freedom to create formal secret societies. Baltimore witnessed a flurry of early organizing. Lying near the crossroads of the free North, the enslaved South, and the nation’s capital, Baltimore was popular focus for abolitionists. After the war, the end to the antebellum ban against secret societies allowed many clandestine societies that had been operating in spite of legal restrictions to conduct their business more openly. The Grand United Order of Galilean Fishermen (1856), Grand United Order of Nazarites (1863), and Grand United Order of St. Luke (1867) were three of the earliest formal Negro fraternals, and they were all organized in Baltimore. The United Brothers of Friendship formed in 1861 in Louisville, Kentucky, and the Grand United Order of Tents of J.R. Giddings and Joliffe Union was chartered in 1866 in Norfolk, Virginia. Both of these groups were first

²⁹ James Cone, *Black Theology and Black Power* (Maryknoll, N.Y., 1997 [1969]); Lincoln and Mamiya, *The Black Church in the African American Experience*; Anthony J. Raboteau, *Slave Religion: The “Invisible Institution” in the Antebellum South* (New York, 1978); and Higginbotham, *Righteous Discontent*.

organized and operated by slaves. The Tents and the Independent Order of St. Luke were organized by women.³⁰

After the Civil War, in addition to forming independent groups, blacks continued their attempts to join major fraternal groups, but they met with mixed success. When joining groups focused on moral issues, like temperance, blacks were welcomed as members. By the late 1870s, however, they were segregated in separate orders, especially when they sought leadership roles within the white parent organization. For example, William W. Browne joined the Order of Templars in the late 1860s or early 1870s. By the time Browne sought an administrative position within the order, it had become segregated. He was allowed to form a mirror organization sharing the principles and goals of the Templars but not its name. He organized the Grand Fountain of the United Order of True Reformers in 1875 in a small Alabama town. He reorganized the society in 1881 and headquartered in the more progressive New South city of Richmond.³¹

Those societies that were more fraternal in character, like the Masons and Odd Fellows before them, denied black membership outright. Some blacks found creative

³⁰ On abolitionist sentiment and Baltimore, see Stanley Harrold, *The Abolitionists and the South, 1831-1861* (Lexington, Ky., 1995); Herbert Aptheker, "Militant Abolitionism," *Journal of Negro History* 26, No. 4 (Oct., 1941): 438-484; and the free produce movement that began in Baltimore in Lawrence B. Glickman, "'Buy for the Sake of the Slave': Abolitionism and the Origins of American Consumer Activism," *American Quarterly* 56, No. 4 (Dec., 2004): 889-912. On the Baltimore fraternal groups, see Skocpol and Oser, "Organization despite Adversity," 382-383. The women's auxiliary to some of the most popular fraternal groups were organized later: the Odd Fellows recognized the Household of Ruth in 1857; the Masons organized the Order of the Eastern Star in 1874; and the United Brothers of Friendship added the Sisters of the Mysterious Ten in 1878.

³¹ See W. W. Browne and D. Webster Davis, *The Life and Public Services of Rev. William Washington Browne* (Philadelphia, 1910); David M. Fahey, ed., *The Black Lodge in White America: "True Reformer" Browne and His Economic Strategy* (Dayton, Oh., 1994); and Gertrude W. Marlowe, *A Right Worthy Grand Mission: Maggie Lena Walker and the Quest for African American Economic Empowerment* (Washington, D.C., 2003), 14.

ways around such racial restrictions. For example, in the late 1870s, a crafty group of light-skinned black men “passed” as whites, applied for membership, and were subsequently inducted into a Knights of Pythias lodge in Vicksburg, Mississippi. In 1880, they chartered the Knights of Pythias of North America, South America, Europe, Asia, Africa, and Australia, a rather ambitious, globally-focused surname.³²

The waning years of Reconstruction in the nineteenth century and the tightening of Jim Crow in the early twentieth spurred a flurry of black fraternal organizing. According to Skocpol and Oser, “[f]raternalism was quintessentially American, and the aspirations of blacks to organize and join parallel fraternal federations exemplified their desire to participate fully in this vital aspect of U.S. civic life.”³³ Given the international surname of the Knights of Pythias as well as the existence of many international lodges in the Caribbean and Africa, black fraternalism was essentially diasporic as well. For example, historian Martin Summers stresses that Prince Hall Masonry “assumed a diasporic character from the beginning,” noting the earliest members were “[b]lack seamen from British North America and the French West Indian colonies.”³⁴ Members also hailed from and lodges existed around the world.

³² Smith W. Green, Joseph L. Jones, and E. A. Williams, *History and Manual of the Colored Knights of Pythias* (Nashville, 1917).

³³ Skocpol and Oser, “Organization despite Adversity,” 382-383. They also note that white ethnic fraternal proliferated in similar circumstances: “ethnic-identified white fraternal were especially likely to be launched during the 1890s, a juncture of intense conflict between native Protestants and immigrant Catholics, while African American fraternal federations seem especially likely to have been launched during decades when other avenues of civic organization and economic advancement were tightening for blacks” (382).

³⁴ Summers, *Manliness and Its Discontents*, quote from 25, and see especially 20-25.

Also during this time, white fraternal forbade Negro membership. In addition, insurance companies tightened restrictions on their black clients, and many dropped them from their membership rolls altogether. Because (or rather in spite) of these restrictions, many black fraternal groups formed during the period between the 1880s and the first decade of the 1900s would emerge as major players in fraternal insurance in the twentieth century.³⁵

Thus, mutual aid, fraternal, and secret societies represented the essence of self-help by providing philanthropy and charity to free black communities. Spontaneous, informal, and individual acts of charity existed alongside more formal organizational and institutional giving. Free blacks in both the North and South created benevolent and burial societies similar to those that had existed in Africa to ensure decent burials, to provide for widows and orphans, and to help the sick and injured. As such, they resembled white mutual aid societies. But the crystallization of *de facto* racial discrimination and the rise of *de jure* Jim Crow forced black secret societies to have a much broader function. These institutions stressed moral living, self-help, and mutual aid. The limitations of bondage as well as the problem of racism influenced the emergence of these societies and their growing importance as an essential element of early black culture in the United States.

³⁵ In , Martin Summers stresses the international, diasporic character of Prince Hall Masonry, see especially

GROWTH OF NEGRO INSURANCE COMPANIES

In the waning years of the nineteenth century, jealousies and suspicions in the Grand Fountain of the United Order of True Reformers helped fuel the growth of other fraternal insurance groups. Founder W. W. Browne of the True Reformers, the first fraternal to find success with the insurance feature, was a difficult personality. As the True Reformers became more and more successful, Browne grew more and more suspicious of those in power around him. Many high-ranking True Reformers left the group and formed their own fraternal insurance organizations and formal insurance companies. For example, in 1898 Samuel W. Rutherford moved to Washington, D.C. and formed the National Benefit Association, which became the National Benefit Life Insurance Company, which was the largest Negro insurance company by 1930.³⁶

Others who were pushed out of or had formerly worked as agents for the True Reformers and then started very successful fraternal insurance and insurance companies include John Merrick, who first helped organize the Royal Knights of King David and then the North Carolina Mutual Life Insurance Company in Durham; A. W. Holmes of the National Ideal Benefit Society; W. F. Graham of Richmond Beneficial and Insurance Company, later the American Beneficial Insurance Company; and Booker L. Jordan of the Southern Aid Society, all of Richmond. The Southern Aid was the first formal Negro

³⁶ David M. Fahey, "Grand United Order of True Reformers," *Organizing Black America: An Encyclopedia of African American Associations*, edited by Nina Mjagkij (New York: Garland Publishing, 2001), 254; and William Johnson Trent, "Development of Negro Life Insurance Enterprises," (Master's of Business Administration thesis, University of Pennsylvania, 1932), 57

insurance company, organized in 1893, and Richmond Beneficial was the second in 1894.³⁷

A few of the early insurance founders had worked at white-owned insurance companies, including the largest ones like Metropolitan and Equitable. They worked as agents selling industrial policies: low-cost, weekly policies very similar to the types of insurance offered by fraternalists. None held management or office clerk positions. As sales agents, they learned as much as they could about running an insurance company. For example, Heman Perry, the founder of Standard Life, had worked with Fidelity Mutual and Equitable and some other white companies for twelve years. An ambitious man, he cultivated relationships with the actuaries in those and other companies to learn as much as he could about the principles of insurance before starting Standard. Perry envisioned a Negro insurance company that sold whole, or ordinary, life rather than industrial insurance. The capital requirements for an old line, or legal reserve, insurance company were far more substantial than for those that sold only industrial policies. It took Perry a few years to raise the minimum \$100,000 in capital as he continued to seek

³⁷ Fahey, "Grand United Order of True Reformers," *Organizing Black America*, 253-254; Trent, "Development of Negro Life Insurance Enterprises," 57; Merah S. Stuart, *An Economic Detour: A History of Insurance in the Lives of American Negroes* (New York, 1940), 217 and 315; W. F. Graham, "Insurance," *Report of the Third Annual Convention of the National Negro Business League, Held at Richmond, Virginia, Held on August 25-27, 1902* (Chicago, [1902?], 58-60; and Weare, *Black Business in the New South*, 14. Also see See Southern Aid Society of Virginia, Records, 1893-1977, Accession 36805, Business Records Collection, The Library of Virginia, Richmond, Virginia, hereinafter referenced as LOV, and Astoria Beneficial Club/Richmond Beneficial Insurance Archives, 1906-1947, M 311, James Branch Cabell Library, Special Collections and Archives, Virginia Commonwealth University, Richmond, Virginia.

small investments from hundreds of individuals. He eventually raised the required minimum, and he chartered Standard Life in Atlanta in 1913.³⁸

The 1890s and early decades of the 1900s were a fortuitous time for Negro insurance. The pseudoscience of racial supremacy crept into the emerging field of actuarial science. White insurance companies ignored social and political economic factors such as poverty and segregation to argue that the higher death rate among blacks justified charging higher rates, reducing benefits, and even stopping coverage altogether. Racist, eugenic science argued that Negroes were not only inherently inferior in vitality but also prone to social and physical disease. Chief among those proponents in the insurance industry was Frederick Hoffman, a statistician employed by Prudential Insurance Company of America. In his 1896 book, *Race Traits and Tendencies of the American Negro*, Hoffman, also a staunch white supremacist, warned against insuring Negroes and argued the Negro race was on the road to extinction. Hoffman claimed that his opinions were not the result of “sentiment, prejudice, or the influence of pre-conceived ideas” but hard science: His actuarial statistics did not lie. Despite his claims of scientific objectivity and neutrality, he did not hesitate to suggest that “racial inferiority” had “brought about a moral deterioration” of the Negro. Negroes were devolving, Hoffman

³⁸ On the founding of Standard Life, see John N. Ingham and Lynne B. Feldman, “Pace, Heman Edward,” in *African-American Business Leaders: A Biographical Dictionary* (Westport, Conn., 1994), 534-537; Henderson, “Heman E. Perry, 217 and 221; Henderson, *Atlanta Life Insurance Company*, 59-60; and Harry H. Pace, “Organizing the First Old Line Insurance Legal Reserve Insurance Company among Negroes,” *Report of the Fourteenth Annual Convention of the National Negro Business League, Held in Philadelphia, Pennsylvania, August 20-22, 1913* (Philadelphia, 1913), 157, hereinafter referenced as *NNBL Proceedings 1913*. On Perry, see Henderson, “Heman E. Perry;” Ingham and Feldman, “Pace, Heman Edward;” Eric C. Walrond, “The Largest Negro Commercial Enterprise in the World,” *Forbes* (February 2, 1924); and Peggy Hardman and Sharon Robinson, “Pace, Heman Edward,” *Handbook of Texas Online*, <http://www.tshaonline.org/handbook/online/articles/PP/fpexj.html>.

and other Social Darwinists argued, quickly losing the battle of racial fitness. White insurers relied on his and others scientific “studies” to avoid insuring Negro risks altogether.³⁹

Racist actuarial science influenced underwriting standards, and social sentiment pressured companies to treat Negroes differently. Industry peers maligned companies that underwrote Negro risks. In 1903, an anonymous agent in Beekman, New York, enquired about any companies that insured Negroes. A number of “superior” Negroes had approached him for insurance but the agent’s company refused to insure them. The editor responded, “I do not know of any *reputable* company which writes negro risks, save with very great caution. Such companies as the Mutual Reserve and others of the *off-color sort*, write them freely, or used to do so.”⁴⁰ The editor opined that a few Negroes, like Booker T. Washington “would be accepted” but too many “would not be acceptable.”⁴¹

³⁹ Frederick L. Hoffman, *Race Traits and Tendencies of the American Negro*, Publications of the American Economic Association, Volume 11 (New York, 1896), 311. For contemporary reactions to Hoffman’s work among black intellectuals, see W. E. B. DuBois, Review of *Race Traits and Tendencies of the American Negro* by Frederick L. Hoffman, in *Annals of the American Society of Political and Social Science* 9, No. 1 (1897): 127-133 and Kelly Miller, *A Review of Hoffman’s Race Traits and Tendencies of the American Negro* (Washington, D. C., 1897); and among other social scientists, see Willis Duke Weatherford, *Negro Life in the South, Present Conditions and Needs* (New York, 1915), especially Chapter 3, “Health and Housing of the Negro.” Also see Megan J Wolff, “The Myth of the Actuary: Life Insurance and Frederick L. Hoffman’s *Race Traits and Tendencies of the American Negro*,” *Public Health Reports* 121, No. 1 (Jan.–Feb. 2006): 84–91; and Robert L. Boyd, “Residential Segregation by Race in Cities and the Employment of Blacks in Insurance Occupations during the Early Twentieth Century,” *Journal of Socio-Economics* 37 (2008): 758.

In 1906, DuBois oversaw the Atlanta University study *The Health and Physique of the Negro American* (Atlanta, 1906). His study reached similar conclusions about higher mortality rates and unhealthy living conditions, but he argued these differences were rooted in social conditions rather than inherent, hereditary racial traits. The work was a direct refutation of Hoffman’s *Race Traits*.

⁴⁰ Letter, *The Life Insurance Independent and American Journal of Life Insurance* 15 (November 1903): 219-220, quote on 220, emphasis added.

⁴¹ *Ibid.*

Many blacks, particularly middle class blacks, maintained their policies with big insurers despite paying higher premiums for reduced benefits. Negro agents working for white companies assured that they could still get good priced, twenty-year policies with big companies like Penn Mutual, Equitable, and Prudential. These agents assured skeptics that white insurance companies did not draw the “color line” but the “business line.”⁴² The trend for middle class Negroes to continue their business with white companies was a wise business choice in some instances. They too sought the economic security associated with the largest and most powerful insurance companies. In addition, it was not until the 1910s that Negroes could purchase whole life insurance policies with Negro companies like Mississippi Life, Standard Life, North Carolina Mutual, and Atlanta Life.

Negro insurance companies, however, grappled with the reality of higher mortality rates and with high lapsation, or dropped policies. To remain solvent, insurance companies charged higher rates, but they also made other improvements, such as better medical examinations and screening processes.⁴³ Before the 1920s, some whites in the industry simply chose to ignore the growth and popularity of Negro insurance. In the early 1910s, the American Actuarial Association stated in an industry pamphlet that, “As there is little or no insurance among the Negro race, he is left out of all calculation[s]

⁴² W. T. Andrews, “Insurance and Real Estate,” *NNBL Proceedings* 1906, 33.

⁴³ Winfred Octavus Bryson Jr., “Negro Life Insurance Companies: A Comparative Analysis of the Operating and Financial Experience of Negro Legal Reserve Life Insurance Companies” (Ph.D. Diss., University of Pennsylvania, 1948), 26 and 27-28.

in this book.”⁴⁴ Starting in earnest in the 1920s, insurance companies made a concerted effort to modernize their operations and professionalize the separate group economy in response to increased competition from white insurance companies and the continued dominance of fraternal insurance.⁴⁵

WOMEN AND GENDER IN FRATERNAL INSURANCE

In 1898, W. E. B. Du Bois conducted the first census of mutual aid, burial, and benevolent societies. In his Atlanta University study *Some Efforts of American Negroes for Their Own Social Betterment*, Du Bois and his staff shared their findings on Negro self-help efforts along organizational lines. The study was hardly exhaustive: only a handful of cities were surveyed, and he relied heavily on students and staff from Negro colleges in the area. However, it was significant as the first scholarly study to assess wealth accumulation and property-owning among Negroes since Reconstruction.⁴⁶

Du Bois’ study recognized the church as the epicenter of Negro self-help efforts, but he shifted much of the focus of the study to secret and mutual benefit societies and cooperative enterprises. He looked at nine large orders, including the most popular orders of the period: the Masons, Odd Fellows, Knights of Pythias, True Reformers, and

⁴⁴ Quoted in Harry H. Pace, “Organizing the First Old Line Insurance Legal Reserve Insurance Company among Negroes,” *NNBL Proceedings* 1913, 153.

⁴⁵ After World War II, the flow of Negro insurance workers and professionals into white insurance companies was serious enough to warrant anxious comment in the *Negro Year Book*: “The insurance industry has become increasingly concerned over the campaign by white companies to invade the Negro insurance market for new business. Already four of the larger white companies have employed Negro personnel and one has a regional staff headed by a competent Negro manager.” See Jessie Parkhurst Guzman, *Negro Year Book: A Review of Events Affecting Negro Life, 1952* (Tuskegee, 1952), 130.

⁴⁶ W. E. B. Du Bois, ed., *Some Efforts of American Negroes for Their Own Social Betterment...* Atlanta University Publications, No. 3 (Atlanta, 1898). Also see DuBois, ed., *Economic Co-Operation among the Negro....* Atlanta University Publications, No. 12 (Atlanta, 1907).

Knights of Tabor. He included the two largest and most popular women-founded orders, J. R. Giddings and Joliffe Union and the Independent Order of St. Luke. He pointed out that the ninety-two locals surveyed, a fraction of the actual total locals, owned a combined total of \$49,000 in real estate and had paid nearly \$13,000 in death and sick benefits.⁴⁷

Curiously, Du Bois separated secret societies from beneficial societies, even though he acknowledged that both emerged from the Negro church and that both primarily provided insurance and sick benefits. He praised secret societies as important “business enterprises” that embodied the “saving, banking spirit among the Negroes”: “The main practical objects of these [secret] societies are life and sickness insurance, and social intercourse. They represent the saving, banking spirit among the Negroes and are the germ of commercial enterprise of a purer type.”⁴⁸ Yet he criticized secret societies as being concerned with too “much extravagance and waste in expenditure, an[d] outlay for regalia and tinsel” compared to beneficial societies. Beneficial societies also engaged in secrecy, ritual, and ceremony like secret societies, but Du Bois felt that beneficial societies—being led by a board of directors, having members with some formal business training, and extending aid beyond their immediate memberships—were a higher form of business organization than secret societies. However, Du Bois’ distinctions between church, secret, and beneficial societies were tenuous.⁴⁹

⁴⁷ DuBois, *Some Efforts*, 12-13, and 17.

⁴⁸ *Ibid.*, 17.

⁴⁹ *Ibid.*, 17-18, quote on 17.

Interestingly, many of the beneficial and insurance societies Du Bois listed were organized by women. In Petersburg, Virginia, alone, of the twenty-two beneficial and insurance societies listed, ten were organized by or for women as indicated by feminine names such as the Sisters of Friendship, Ladies' Union, and Daughters of Bethlehem. Two of the women's groups, Daughters of Zion and Young Sisters of Charity, were started shortly after the end of the Civil War, but virtually all of the other women's groups listed were formed in the late 1880s and early 1890s. These groups, like church societies, often reference biblical names.⁵⁰

Women often led charitable efforts within the church. Indeed, historian Evelyn Brooks Higginbotham argues that black women were the vital key in transforming the black Baptist church into the most significant and powerful self-help institution in the black community. Women's vital, transformative influence was key in other denominations as well. Yet, with few exceptions, women were denied formal leadership positions in the pulpit and church organization. Women created separate spaces within and outside of the church to plan, direct, and execute charitable causes and philanthropic efforts. Shut out of the pulpit and burdened by the twin issues of racism in the larger society and sexism within the black community, these clubs, societies, and organizations also became important spaces where women could develop their business

⁵⁰ Chart, "Beneficial Societies of Petersburg, Va.," in *Ibid.*, 18.

and leadership skills in innovative ways. This was especially true of fraternal and beneficial societies.⁵¹

Some of these women's beneficial societies connected with fraternalists. In the late 1870s, Polly Mosby petitioned the United Brothers of Friendship (UBF) to include her organization of women, Sisters of the Mysterious Ten, as its sister group. The Sisters were one of the oldest female benevolent societies in Kentucky. The Sisters were exclusively female and tried to remain so; even after joining the UBF, its constitution limited male membership to no more than three men. However, for many years, the grand lodge officer and delegates to the national meeting had to be male.⁵²

As bastions of male influence and leadership, male fraternalists took a paternalistic attitude toward not only their relationship to the black community but also its fraternal insurance business and its primary beneficiaries: widows and orphans. In highly gendered terms, black male fraternal leaders determined that black men were the proper producers and consumers of insurance products. First in church beneficial societies and then in women's auxiliaries, women worked independently of male authority. They worked within narrow gender expectations, and they expanded them. It was within the areas of insurance and finance that the most enthusiastic voices for an

⁵¹ Higginbotham, *Righteous Discontent*. For women in other denominations in the period, see Dodson, *Engendering Church*; and C. Eric Lincoln and Lawrence Mamiya, "The Pulpit and the Pew: The Black Church and Women," *The Black Church in the African American Experience* (Durham, 1990), 274-308. Also see documentary sources, essays, and biographical sketches in Marcia Riggs and Barbara Holmes, eds., *Can I Get A Witness?: Prophetic Religious Voices of African American Women: An Anthology* (Maryknoll, N.Y., 1997).

⁵² W.H. Gibson, *History of the United Brothers of Friendship and Sisters of the Mysterious Ten, A Negro Order ...* (Louisville, 1897), 58; Anne S. Butler, "Black Fraternal and Benevolent Societies in Nineteenth Century America," in *African American Fraternities and Sororities: The Legacy and the Vision*, edited by Tamara L. Brown, Gregory S. Parks, and Clarendia M. Phillips (Lexington, 2005), 82.

independent black economy—and the uniquely qualified group of men to lead it—emerged.

The political and social realities of the Jim Crow South in the late nineteenth and early twentieth century led many to eschew enfranchisement and social equality as expedient elements of citizenship. This is not to say that blacks were silent on the question of equal citizenship in the New South. However, many black entrepreneurs imagined business as a more sure-footed avenue toward full citizenship. They believed that financial success and achievement in business did more to dismantle the mythology of white supremacy than blacks' direct involvement in the political process. Business was one way to maintain a strong presence in the civic life of the New South. Black business historian Tiffany M. Gill notes,

business and economic progress constituted one of the key components in African American political life. Business and economic empowerment was viewed by the African American leaders of the day to be one of the more effective challenges to white supremacy and African American disenfranchisement.⁵³

Success, first within the black group economy, replete with overtones of self-help and community uplift, and then in the larger spheres of U.S. business, confounded the deceptive logic of black inferiority and fettered efforts to consign blacks to the lowest rungs of U.S. society.

⁵³ Tiffany M. Gill, "Civic Beauty: Beauty Culturists and the Politics of African-American Female Entrepreneurship, 1900-1965" (Ph.D. diss., Rutgers University, 2003), 33. Also see George M. Frederickson, "Protest of the 'Talented Tenth': Black Elites and the Rise of Segregation," *Black Liberation: A Comparative History of Black Ideologies in the United States and South Africa* (New York; Oxford, 1995), 95-99 and Louis Harlan, "Booker T. Washington and the National Negro Business League," in *Seven on Black: Reflections on the Negro Experience in America*, edited by William G. Shade and Roy C. Herrenkohl (Philadelphia; New York: J. B. Lippincott Company, 1969, 84. Frederickson's arguments relate to the experience of black elites in general, but they have particular resonance with regard to black entrepreneurs.

Entrepreneurship gave energy to the promised benefits of noble manhood and womanhood, but it also injected its own venom as well: the promised social and personal benefit did not completely resolve the persistent specter of exploitation, risk, and self-interest. Indeed, black women's attraction to business complicated notions that entrepreneurship and its promises of financial reward, social prestige, and civic independence lay only at the center of male identity. This is especially evident in the early reactions of black male fraternal leaders to women auxiliaries.

Entrepreneurship powerfully reinforced the nascent cultural and economic identities of black men as emblems of authority and merit in a modernizing age. As such, class, gender, and race were recurring undercurrents in rhetoric about the promotion of fraternal insurance and communal capitalism. The politics of respectability, the political context of the New South, and the cultural *mélange* of big business in the period led the Negro Captains of Industry to glorify black men's ascendancy and black women's subordination in the public market and in the private home as the best resolution to the myriad problems affecting the black family and community. These attitudes were reflected in the promotion of fraternal insurance among the masses and, subsequently, in efforts to encourage (and to discourage) women's participation in the business aspects of fraternal life. Business increased rather than mitigated concerns about black women's moral and social development as "true" citizens.

Fraternal insurance provided an ideal laboratory for the Negro captains of industry. It combined capitalism and cooperative effort. Blacks pooled small sums of money for the benefit and greater good of the whole within wholly black-controlled

organizations. In addition, fraternal insurance encouraged thrift and savings, planning for the future, and protecting the black family. It resonated with rhetoric about the benefits of an independent black economy. First, it affirmed the ability of Negroes to create and sustain their own institutions. Colored Odd Fellows leader Ephraim H. McKissack of Holly Springs, Mississippi, believed that “whatever success shall come to our race must come through Union and Development.”⁵⁴ McKissack pioneered fraternal insurance in Mississippi. McKissack introduced the insurance feature to the Odd Fellows of Mississippi in the late 1880s. The first premium was fifteen cents a week. By 1908, the Odd Fellows were the largest fraternal insurer in the state, paying nearly a quarter million dollars of benefits that year alone. McKissack’s colleague E. P. Jones affirmed, “In every community where these Mutual Aids or Industrial Insurance companies flourish they are recognized as a power that compels thrift in individuals, restrains wastes [sic] in communities, increases the comforts of domestic life, and promotes prosperity.”⁵⁵ Their success seemed a testament in itself to the efficacy of the separate, independent black group economy.

Fraternal insurance was also implicitly masculine, affirming the role of black men as protectors and providers. John M. Wright, president of the Knights and Ladies of the

⁵⁴ Quoted in E. P. Jones, “Fraternal Insurance in Mississippi,” *NNBL Proceedings* 1909, 116. McKissack’s involvement in the Odd Fellows was a family affair: his wife Mary A. Exum McKissack was prominent in the order’s women’s auxiliary, the Household of Ruth, and their son, Dr. A. C. McKissack, served as Grand Medical Director for the Odd Fellows. E. H. McKissack was president of Rust University. He also served as Second Vice President of American Savings Bank and Director of Southern Bank, both in Jackson; General Manager of Union Guaranty Insurance Company; and he was associated with the founding of Mississippi Life, the first black-owned legal reserve insurance company. Like many other fraternal leaders, he also held high-ranking positions in other fraternal organizations, such as the Knights of Pythias. See Green Polonius Hamilton, “E. H. McKissack,” *Beacon Lights of the Race* (Memphis, 1911), 392–401 and Stuart, *An Economic Detour*, 320.

⁵⁵ Jones, “Fraternal Insurance in Mississippi,” *NNBL Proceedings* 1909, 116.

Orient, a Negro fraternal insurance society in Topeka, Kansas, stressed that fraternal insurance “represents the provision that a father has made for the protection of his wife and little children in the event of his death.”⁵⁶ A father’s provision was critical in his eyes so the widow could “keep her children at home and together where they could have a mother’s care and kindness.”⁵⁷ Even after death, fraternal insurance helped the good husband and father extend his role as provider and protector.

The most persuasive testament to the significance of fraternal insurance in the separate black economy was in the jobs it created. Fraternal business leaders had nothing but the highest praise for the power of fraternal insurance to provide well paying, professional jobs for Negroes, especially Negro youth. Whether working as agents in the field or as clerks, underwriters, and managers in the office, fraternal and private insurance together were the single most important employers of white-collar, Negro professionals.

The insurance field was especially important for women. After the Civil War, many black women took advantage of the education available at normal schools and colleges set up for Negroes to further their education. Women entered the workforce and entrepreneurship partly out of a desire to put their skills and talents to use, but also because many had to work to supplement their family’s or husband’s income. Most college-educated women entered the teaching profession. Those fortunate enough to gain degrees and certificates soon discovered, however, that black teachers were poorly

⁵⁶ Ibid.

⁵⁷ Ibid.

paid. Women teachers were often forced to give up their jobs once they married. More discouraging, however, was the reality that there was an overabundance of teachers for the small pool of teaching jobs. In 1900, clubwoman and business club organizer Albreta Moore-Smith observed, “[o]ur girls are now realizing how impossible it is for all of them to become school-teachers.... The supply is greater than the demand.”⁵⁸ Women seeking other employment opportunities outside of teaching soon discovered that there were few professional positions open to black women commensurate with their education. And for women with little or no formal education, the prospects were even more bleak. Some women embraced independent economic pursuits to supplement low incomes. Beauty culture was one avenue. Insurance was another. In the late nineteenth and early twentieth centuries, fraternal insurance was an important one for well-educated women and for those with little or basic formal educations.⁵⁹

Women running complex insurance “companies” within auxiliaries to male fraternities or independent orders are critical to understanding the interconnected roles of race and gender, business, and civic activism in the New South. Fraternal insurance plays a prominent role in the story of late nineteenth and early twentieth century black business. Women, however, too often occupy the periphery of these stories. Women

⁵⁸ Albreta Moore-Smith, “Negro Women’s Business Clubs, a Factor in the Solution of the Vexed Problem,” *Report of the Second Annual Convention of the National Negro Business League at Chicago, Illinois* (Chicago, n.d. [1901?]), 62.

⁵⁹ On black professional women in the period, see Adam Fairclough, *A Class of Their Own: Black Teachers in the Segregated South* (Cambridge, 2007); Darlene Clark Hine, *Black Women in White: Racial Conflict and Cooperation in the Nursing Profession, 1890-1950* (Bloomington, 1989); Angel Kwolek-Folland, “The African American Financial Industries: Issues of Class, Race, and Gender in the Early Twentieth Century,” *Business and Economic History* 23, No. 2 (Winter, 1994): 85-106; and Stephanie J. Shaw, *What a Woman Ought to Be and Do: African American Professional Women Workers During the Jim Crow Era* (Chicago: University of Chicago Press, 1996).

primarily engaged in business activities certainly struggle for inclusion alongside the well-elaborated narratives of black women in labor activism and club work. The formidable shadow cast by Maggie Lena Walker evinces that women's enterprise within fraternal societies is not completely ignored. However, even Walker's story—like her contemporary's, beauty products mogul Madam C. J. Walker—is one dominated by her status as a cultural, rather than entrepreneurial, icon.⁶⁰ As such, the business specifics of her transformation of the IOSL and its insurance feature and the success of its bank, as well as those of other women in fraternal insurance and banking, are less well-known.⁶¹

Women are also largely absent from stories of the formation of the formal insurance industry. Their work as office clerks and sales agents has been acknowledged by scholars like Angel Kwolek-Folland. The social connections and networks of the wives of powerful company founders like Adrienne McNeil Herndon and Jessie Gillespie

⁶⁰ Madam Walker and Maggie L. Walker are not related. Madam C. J. Walker is the most well-known black woman entrepreneurial icon. However, it is only recently that scholars are scrutinizing Madam Walker's entrepreneurial, versus cultural, influence. An exception is A'Leia P. Bundles, *On Her Own Ground: The Life and Times of Madam C. J. Walker* (New York; London, 2001), a biography that does a fine job of balancing Walker's public, personal, and entrepreneurial loves. Also see biographies Beverly Lowry, *Her Dream of Dreams: The Rise and Triumph of Madam C. J. Walker* (New York, 2003); and Anne E. Dwojeski, William Grudy, and Nancy F. Koehn, *Madam C. J. Walker: Entrepreneur, Leader, and Philanthropist* (Boston, 2007); and see Jeffrey L. Decker, "Reconstructing Enterprise: Madam Walker, Black Womanhood, and the Transformation of the American Culture of Success," in *Seductions of Biography*, edited by Mary Rhiel and David Suchoff (New York, 1996), 99-112; Tiffany M. Gill, "I Had My Own Business... So I Didn't Have to Worry": Beauty Salons, Beauty Culturists, and the Politics of African American Female Entrepreneurship," in *Beauty and Business: Commerce, Gender, and Culture in Modern America*, edited by Phillip Scranton (New York, 2001), 169-194, especially 172-180; and Kate Dossett, "Luxuriant Growth: The Walkers and Black Economic Nationalism," in *Bridging Race Divides: Black Nationalism, Feminism, and Integration in the United States, 1896-1935* (Gainesville, 2008), 107-149.

⁶¹ On the predominance of the cultural, versus the entrepreneurial, influence of Maggie Lena Walker, see Elsa Barkley Brown, "Womanist Consciousness: Maggie Lena Walker and the Independent Order of Saint Luke," *Signs* 14 (1989): 610-633; and Elsa Barkley Brown, "Constructing a Life and a Community: A Partial Story of Maggie Lena Walker," *OAH Magazine of History* 7, No 4 (Summer 1993), <http://www.oah.org/pubs/magazine/africanamerican/brown.html>.

Herndon, the two wives of Alonzo Herndon of Atlanta Life, helped build the social creditability of Herndon and his company in its infancy. However, their roles are seldom mentioned by some scholars.⁶²

By the late 1930s, a few women were making themselves more visible in the industry. The election of women into low-level offices in the NNIA were lauded as achievements by women in the industry. The author of an article on black women's contributions to the industry effusively noted the loyalty of women working behind-the-scenes: "when executives are in a confidential mood—they will admit that it was inspiration and encouragement given by these splendid women which helped them on when things looked blackest."⁶³ The article notes the traditional appeals of insurance as a "constructive force" for the race, an appeal that had special resonance with women. The author surveyed fourteen clerks working at thirty-two of the insurance companies associated with the NNIA. Based on survey returns, some companies had office staffs of up to seventy-five percent women, though women comprised about twenty-two percent of the 3,850 employees of these companies.⁶⁴

However, the role of women as founders or executives of insurance companies is less well known. Admittedly, few black women founded or co-founded formal insurance

⁶² Kwolok-Folland, "The African American Financial Industries"; Carole Merritt, *The Herndons: An Atlanta Family* (Athens, Ga., 2002), 6, 46, and 75; and Henderson, *Atlanta Life Insurance Company*, 28 and 32. Herndon's widow, Jessie Gillespie Herndon, formerly a successful hairdresser, became the major stockholder of Atlanta Life, and she served on the board of directors after his death. But her role was largely ceremonial, and she left the day-to-day operations of the company to her stepson Norris.

⁶³ Bernice Saunders, "Contribution Women Employees are Making to Life Insurance Business," *Woman's National Magazine* (July-August, 1938), 158 and 164, quote from 158, Box 2, Folder 41, National Housewives League Papers, Bentley Historical Library, University of Michigan, Ann Arbor, Michigan, hereinafter referenced as NHL Papers-UM.

⁶⁴ Ibid.

companies, and they experienced great difficulty rising to the executive ranks of Negro insurance companies until the World War II era. For example, in the mid 1920s, Charles Etta Jones became a Vice President of Excelsior Insurance Company in Dallas, Texas. In the late 1930s, Southern Aid had a woman on its executive board in 1938, and two district offices of Mammoth Life Insurance were led by women.⁶⁵

Regarding insurance company founders and owners, women like Minnie Cox of Mississippi Life were seldom acknowledged by their contemporaries, and others, like Mary McLeod Bethune, despite their entrepreneurial acumen, were lauded for their accomplishments in other traditionally feminine fields, such as education. Several more women, like Mame Stewart Josenberger of Fort Smith, Arkansas; Gertrude Geddes Willis of New Orleans; and Mary Augusta Rayford Collins and her daughter Clarie Collins Harvey were successful in smaller, more locally-based burial insurance companies.⁶⁶

This chapter has looked at the role of gender and the Negro Captains of Industry in the insurance industry. The following chapters will focus in detail on the important role of women in fraternal and private insurance by looking in detail at two of the longest lived and most successful women-run Negro fraternal insurance organizations, the Court

⁶⁵ Stuart, *An Economic Detour*, 211-212; Saunders, "Contribution Women Employees," 158.

⁶⁶ Clement Richardson, ed., "Mrs. Mame Stewart Josenberger," in *National Cyclopedia of the Colored Race* (Montgomery, Ala., 1919), 99; Elizabeth Lindsay Davis, ed., "Mrs. Mame Josenberger," in *Lifting as They Climb* (Washington, D.C., 1933; reprint, New York, 1996), 212-213, also 303; Josenberger's participation in a roundtable discussion entitled "The Undertaking Business," in *Report of the Fifteenth Annual Convention of the National Negro Business League, Held in Muskogee, Oklahoma, August 19-21, 1914* (n.p., [1914?]), hereinafter referenced as *NNBL Proceedings 1914*; and letter in *Woman's National Magazine* (July-August, 1938), 170.

of Calanthe and Independent Order of St. Luke, and at Minnie Cox and Mississippi Life Insurance.

Chapter Two

“It is among These”: The Grand Court of Calanthe of Texas in the Pre-Regulatory Era, 1890s-1906

It is among these [our Negro women] that this great southland is looking for examples of morality, industry, honesty, and integrity, that the proper relation which should exist between the two races of the South should be taught. — *Knights of Pythias and Grand Court of Calanthe Proceedings, 1897*¹

The Court of Calanthe was the women’s auxiliary to the Colored Knights of Pythias, one of the largest and most popular Negro secret societies in the early decades of the twentieth century. By 1901, the endowment of the Supreme Court of Calanthe, the national body representing all Calantheans, had become relatively successful—and time consuming. Supreme Worthy Counsellor [sic] S. W. Starks, who wanted to end his oversight of the Court’s endowment, suggested creating an independent Endowment Department and hiring additional clerks. The Calantheans saw this as an opportunity finally to gain their independence from the Pythians. A motion from women delegates moved that the Knights permit the Supreme Court of Calanthe full autonomy over the new Endowment Department. The motion met no objection from Starks. Indeed, the Calantheans left him little room for objection: The women threatened to “divorce” from the Supreme Court if the motion did not pass.²

¹ *Proceedings of the Thirteenth Annual Session of the Grand Lodge of K[nights]. of P[ythias]. State of Texas, Held in the City Hall, Under the Auspices of Pheagon Lodge No. 20, at Sherman, Texas, from May 11-14, [1897] ([n.p.]; [s.l.], [1897])*, 6., Special Collections, San Antonio College, San Antonio, Texas. Archive hereinafter referenced as SAC, and document hereinafter referenced as *1897 Proceedings*.

² *Ibid.*

Women at the 1901 national convention inverted the familial metaphor promoted by black male fraternal leaders, a metaphor that endorsed men as the ideal protectors and providers of women. With reference to the quotation used at the beginning of chapter, Calanthean women were considered representative women of the race, women who would model proper relationships in the family, in business and society, and, most importantly, between the races through their success in fraternal insurance. The familial metaphor promoted by black male fraternal leaders, one that made men the ideal protectors and providers so that women could take their rightful and idealized place in the home, placed constraints on black women's ability to assert a fundamentally different interpretation of their participation in the business of fraternal insurance. Women were limited in how far they could challenge normative conceptions of the family that shaped fraternal insurance. Thus, Calantheans invoked the term "divorce" to emphasize their agency as well of the limits of male leadership over women's concerns. The Calantheans, as evidenced by their threat in 1901, were not interested in titular leadership of the order but in direct leadership to assure financial independence and provide economic options for women.

This chapter will explore black women's experiences in fraternal insurance during the first period of black women's development in the insurance field, the Pre-Regulatory Era, 1890s to 1906. Closer scrutiny of fraternal insurance began around 1907 and culminated in the passage of the Mobile Law in 1912, the most comprehensive set of insurance industry reforms ever passed. The period before tighter regulation might

alternately be called the “Period of Self-Determination” for women’s fraternal insurance. It is within this period that groups like the Court of Calanthe came into their own.

The chapter also contemplates the dynamic interactions of race, gender, and business within one of the largest fraternal insurance societies run by black women in the early decades of the twentieth century. Auxiliaries like the Calantheans were created as separate, gendered spaces for women’s sociability and development apart from but in close connection with men’s fraternities. As such, women came to dominate the leadership positions and membership rolls, existing as a separate unit though still expected to defer to the dominant male order.

These women’s orders moved beyond socializing with one another and catering events for the male lodges. They grew in power and influence through their administration of the insurance function for their overwhelmingly female membership. The bureaucratic administration, by-laws, and hierarchical leadership associated with running a fraternal insurance business provided these women unmatched opportunities for business education, training, and leadership. Coupled with the mystery, ritual, and sociability that characterized secret societies, women were also able to carve out a space to enact civil and economic rights denied them in larger society. However, the Court and other auxiliaries like them struggled for autonomy and legitimacy among their peers in the industry and within their own ranks.

Therefore, the incident between Supreme Worthy Counsellor Stark and the Calantheans reflects issues of power and gender within what was already showing promise to be an extremely lucrative and profitable business sector for blacks in the late

nineteenth and early twentieth centuries. For example, the National Fraternal Congress (NFC) estimated that, in 1920, its 200 member societies—a fraction of all such societies in existence—had \$9.5 billion of insurance in force. In the same year, private insurers had only \$7.1 billion of industrial insurance (a product very similar to fraternal insurance) in force.³ These amounts did not reflect the hundreds of millions of dollars of insurance in force or paid out in claims by the thousands of Negro fraternal orders since the late 1880s; the NFC did not allow membership for Negro fraternal until the 1960s. In the late nineteenth and first decade of the twentieth centuries, black women, acting entrepreneurially to create independent women's lodges and to build fraternal insurance among women customers, creatively operated within normative expectations of women's place in the home and in the insurance business.

Having successfully met the challenges imposed by stricter state oversight by the early 1910s, they chafed under some of the limitations their successes exposed in the “woman-in-need-of-protection” model of fraternal business. The political and social landscape for black women changed over time, in large part because of changes in the field of insurance itself like state regulation but also because of the growing presence of women in this business sector. By 1910, insurance, both fraternal and private, emerged as the most powerful symbol of black business achievement. The “female economy” of fraternal insurance wrought distinct advantages and disadvantages, as evidenced in the

³ Siddeley, “The Rise and Fall of Fraternal Insurance Organizations;” and “Industrial Insurance in the U.S.: Aggregates,” *Insurance Year Book, Life and Miscellaneous* (New York, 1921), 292. Thousands of other fraternal groups providing such benefits were not part of the congress. Few black fraternal societies were part of the congress. As of 2009, the Court of Calanthe is a member, and it has been since at least the early 1950s.

experience of one of the most successful Negro women's fraternal insurance societies, the Court of Calanthe.

GENDER, RACE, AND FRATERNAL INSURANCE

Interest in fraternal insurance spread quickly among women. The Ancient Order of United Workmen, the first fraternal insurance society which formed in 1868, created a women's auxiliary, the Decree of Honor, in 1873. The Decree of Honor is widely acknowledged as the first women's fraternal insurance society. By the first decade of the twentieth century, women's orders—both auxiliaries and those organized exclusively by and for women—were, in the words of a contemporary, “the most progressive” in the fraternal insurance field.⁴ Women readily embraced the endowment idea. Private insurers discriminated against women who tried to open individual policies for themselves. Most women could obtain only small policies on themselves under very strict underwriting guidelines.⁵ However, with the development of fraternal insurance, women could get coverage in very small amounts but could combine several policies for adequate coverage.

Yet many white and some Negro women's auxiliaries and benefit associations faced considerable difficulty even gaining recognition from their associated male associations, let alone gaining approval and support to run an independent insurance function. For example, the Order of Pythian Sisters had a very different experience with the Knights of Pythias from its parallel sister group the Court of Calanthe. The white

⁴ Bayse, *History and Operation of Fraternal Insurance*, 207.

⁵ Bayse, *History and Operation of Fraternal Insurance*, 206-208, quote on 207.

Pythians resisted officially acknowledging the order for eleven years. Local Pythian Sister lodges, called temples, remained under the direct authority of the male Supreme Lodge for the first ten years of their existence. Also, very unlike the experience of black women church societies, which enjoyed great autonomy, some early twentieth-century archdioceses publicly expressed their disapproval of women's benefit associations like the Ladies Catholic Benevolent Association and the Catholic Ladies of Ohio.⁶

Some white women's fraternal insurance societies prospered against the odds, such as the Women's Benefit Association of the Ladies of the Maccabees (WBA). It was so successful that it severed its association with the Knights of the Maccabees altogether within a few years of its founding. By 1920, it was the largest women-controlled fraternal society in the U.S. The exclusively female WBA advocated insurance as a step toward self-reliance among women.⁷

Table 1: List of Women Fraternal Insurance Groups to 1920

Name	Associated Fraternal (if applicable or if known)	Year Commenced Business	Headquarters
Catholic Ladies of Columbia		1896	Canton, Ohio

⁶ Barbara J. Howe, "West Virginia Women's Organizations, 1880s-1930 or 'Unsexed Termagants ... Help the World Along,'" *West Virginia History* 49 (1990): 81-102, http://www.wvculture.org/HiStory/journal_wvh/wvh49-7.html, and Jason Andrew Kaufman, *For the Common Good?: American Civic Life and the Golden Age of Fraternity* (Oxford; New York: Oxford University Press, 2002), 27, 49-50, 69. While Kaufman offers a cogent analysis of the marginalization white women experienced in the world of fraternalism, he erroneously determines "African Americans ... had few if any successes with fraternalism" (27). On early-twentieth-century church-based mutual aid and beneficial societies run by women, see Du Bois, *Some Efforts of American Negroes for their Own Social Betterment*, especially 5-44.

⁷ For a history of the WBA, see Beito, *From Mutual Aid to the Welfare State*, 31-36 and Yates, *An Enduring Heritage*.

Name	Associated Fraternal (if applicable or if known)	Year Commenced Business	Headquarters
Catholic Union of Daughters of Columbus		1915	Omaha, Nebraska
Catholic Women's Benevolent Legion		1895	New York, New York
Court of Calanthes	Knights of Pythias	1888	Various States

Table 1 (continued)

Name	Associated Fraternal (if applicable or if known)	Year Commenced Business	Headquarters
Czech Roman Catholic Central Union of Women		1878	Cleveland, Ohio
Daughters of America		1899	Chicago, Illinois
Daughters of America, National Council		1907	Cincinnati, Ohio
Daughters of Improved Benevolent and Protective Order of the Elks of the World	Improved Benevolent and Protective Order of the Elks of the World	Founded 1902	
Daughters of Liberty		1893	New York, NY
Daughters of Rebekah	Odd Fellows	Founded 1897	
Degree of Honor	Ancient Order of United Workmen	1886	
Grand United Order of Tents of the J. R. Giddings and Joliffe Union	None	Founded 1866	Norfolk, Virginia
Hermann Sisters	Sons of Hermann	1909	St. Paul, Minnesota
Household of Ruth	Odd Fellows	1907	Various states
Independent Order of St. Luke	n/a	1867	Richmond, Virginia
Ladies [Order] of the Amaranth	Order of the Eastern Star (Women's Auxiliary to Masons)	1903	Detroit, Michigan
Ladies Auxiliary of Brotherhood of Railway Trainmen	Brotherhood of Railway Trainmen	Founded 1889	Columbus, Ohio
Ladies Auxiliary, Ancient Order of Hibernians Life Insurance	Ancient Order of Hibernians	1898	Stillwater, Minnesota
Ladies of the Modern Maccabees	Modern Maccabees	1900	Port Huron, Michigan

Table 1 (continued)

Name	Associated Fraternal (if applicable or if known)	Year Commenced Business	Headquarters
Ladies' Catholic Benevolent Association	None	1890	Erie, Pennsylvania
Lady Foresters of America	Foresters of America	1910	Philadelphia, Pennsylvania
Order of Eastern Star [Benefit Association]§	Prince Hall Masons	Founded 1874	Various states
Order of Eastern Star Benevolent Fund of America	Masons	1896	Detroit, MI
Order of Odd Ladies Relief Fund Association	None	1891	Somerville, Massachusetts
Pythian Sisterhood	Knights of Pythias	Founded 1888	
Rathbone Sisters	Knights of Pythias	Founded 1888	
Women of Woodcraft (known as Neighbors of Woodcraft after 1917)	Woodmen Circle	1897	Portland, OR
Women's Benefit Association (formerly Ladies of the Maccabees)	Knights of the Maccabees	1892	Port Huron, Michigan
Women's Catholic Order of Foresters	Order of Foresters	1891	Chicago, Illinois
Woodmen Circle	Woodmen of the World, Pacific Jurisdiction	1895	Omaha, Nebraska

The list includes only stand-alone women groups providing insurance benefits.

§ Predominately African American. Sources: *Statistics, Fraternal Societies*, Vol. 10 (Rochester, N.Y., 1904); *Fraternal Monitor, Statistics, Fraternal Societies*, Vol. 22 (Rochester, N.Y., 1916); "Directory of Assessment Life and Fraternal Organizations," *Spectator Insurance Yearbook* Vol. 46 (1918) (New York, 1918); Albert Clark Stevens, *Cyclopædia of Fraternities* (New York, 1907); *Fraternal Monitor* 23 (October 1, 1912): 3; *Fraternal Monitor* 32 (April 1922): 9; and Woodmen of the World, "History: Mergers," <http://www.woodmen.org>.

The reasons for black women's support of fraternal insurance are complex. The fraction of black women who could even afford private insurance faced double underwriting scrutiny because of their sex and their race. Compounding whatever misgivings insurance underwriters had about insuring women, private insurance companies used the higher death rate among blacks compared with whites to justify charging higher rates while reducing benefits at the same time. Racist, eugenic science argued that Negroes were not only inherently inferior in vitality but also prone to social and physical disease.

In addition to race, insurance underwriters assumed the combination of race and gender made black women doubly poor risks. Class excluded millions more. Private insurance policies were a luxury for the aspiring classes. Most poor and working-class blacks could not afford private insurance policies. During and after Reconstruction, the exigencies of daily life consumed much of their lives; planning for the family's future and using insurance as an investment was a low priority for most. Most placed their future security in gaining land to farm and build on: Land ownership could provide for the immediate needs of their families and leave something to their posterity. However, the crop-lien system placed the dream of land ownership out of the reach of most black farmers. For hundreds of thousands of others, life in the New South's cities, rather than on the farm, meant replacing dreams of farms with other measures of success, security, and achievement. Whether in the countryside or in the cities, most blacks were accustomed with putting a little something aside in case of sickness and to ensure decent burial.

Fraternal insurance, then, rose to fill in the gap between the lack of services and consideration from the private insurance industry and the growing need for more robust protections for black workers and professionals in the cities. Entrepreneurial-minded black men and women realized that they could adapt the system already in place within virtually all secret societies to administer the endowment plan. It would not be until stringent state regulations beginning around 1907 and culminating after World War I that Negro fraternal insurance would develop an underwriting structure that effectively, though not entirely, dealt with the serious problem of high mortality and payouts. Despite the inherent limitations of fraternal endowments and the initial reluctance on the part of many black fraternalists, fraternal insurance blossomed at the turn of the twentieth century.

The reasons for the popularity of fraternalism were practical (to provide protections) as well as idealistic. Fraternal societies offered much more than the average insurance company: They provided opportunities for sociability, communal economic development, and leadership. Robert L. Smith, founder of the Farmers Improvement Society in Texas, which also maintained an endowment for members, summarized the values of the Negro Captains of Industry with regard to black businesses like fraternal insurance: “this object has not for its ultimate end the enriching of its business men, but the freeing of a race from a bondage that seemingly grows heavier the more progress we make.”⁸ Indeed, the fraternal leaders’ appeals to the masses stressed charity, autonomy,

⁸ R. L. Smith, “Annual Address of President R. L. Smith,” *Minutes of the Twelfth Annual Session of the Texas Negro Business League held at San Antonio, July 4th and 5th, 1917* (San Antonio, [1917?]), 10, in Cobb-Smith Papers, Texas Collection, Baylor University, Waco, Texas, hereinafter referenced as CSPTC.

self-help, and virtue. These virtues stood in stark contrast to reliance on a capricious and increasingly hostile white community. They also served as a counterpoint to what many saw as the dubious values of capitalist society, namely exploitation, risk, and self-interest.

As bastions of male influence and leadership, male fraternalists often took a paternalistic attitude toward not only their relationship to the black community but also their fraternal insurance business and its primary beneficiaries: widows and orphans. In highly gendered terms, black male fraternal leaders determined that black men were the proper consumers of insurance products. Yet women's auxiliaries, working independently of male authority, worked within such narrow gender expectations—and expanded them.

THE COURT OF CALANTHE, 1883-1906

The Court of Calanthe began in May 1883 as the women's auxiliary to the colored Knights of Pythias, more formerly designated as the Knights of Pythias, North and South America, Europe, Asia, Africa, and Australia (or N. & S. A., E., A., A. & A.) to distinguish it from the white Pythians. (Knights will be used to denote the black order and Pythians to denote the white order.) Mattie A. Williams, wife of the Grand Chancellor (GC) of the Knights of Pythias of Louisiana, helped found the Negro Order of the Eastern Star, the women's auxiliary of the Masons. Williams was one of the first three Negro women to

The Farmers Improvement Society (FIS) also started a bank and school near Waco, Texas. For more on the FIS and Smith, see Robert Carroll, "Robert Lloyd Smith and the Farmers' Improvement Society," Masters thesis, Baylor University, 1974; Robert C. Fink, "Robert Lloyd Smith: Accommodating Visionary," unpublished manuscript, Vertical File, "Smith, Robert Lloyd", both in CSPTC, and Merline Pitre, "Robert Lloyd Smith: A Black Lawmaker in the Shadow of Booker T. Washington," *Phylon* 46, No. 3 (3rd Qtr., 1985): 262-268.

receive the degree from a white order in Indiana in 1880. She spread the order throughout her home state, and the Eastern Stars in Louisiana elected her Grand Secretary of the state lodge.⁹

Noting the success of the Eastern Stars, Williams believed that the Knights would also benefit from a women's auxiliary. She and her close associate, Virginia C. Green, whose husband was the Knights' Grand Vice Chancellor of Louisiana and Williams' partner in spreading the Eastern Stars in Louisiana, outlined the basics of the new courts in late 1882 or early 1883. The opportunity to take the idea to the next level presented itself in May 1883. The two women were traveling by steamboat with their husbands to the Knights' Supreme Lodge meeting in Vicksburg. They mentioned their ideas, and the two men supported it, suggesting they present it to Supreme Chancellor Thomas Stringer. Williams and Green, with minimal input from their husbands, worked into the wee hours of the morning to craft the by-laws, ritual, and ceremony for an auxiliary they called the Court of Calanthe.¹⁰

⁹ "M. A. Williams," Green, *et al*, *History and Manual of the Colored Knights of Pythias*, 728.

¹⁰ M[attie]. A. Williams, "Origin of the Order of Calanthe," 841-844; 60-61; and 728-729, all in Green, *et al*, *History and Manual of the Colored Knights of Pythias*.



Figure 1: Mattie A. Williams (left) and Virginia C. Green, circa 1917, from S. W. Green, J. L. Jones, and E. A. Williams, *History and Manual of the Colored Knights of Pythias, N.A., S.A., E.A., A. and A.* (Nashville, 1917), 937 and 939, respectively.

Stringer enthusiastically greeted Williams and Green's idea for the Court of Calanthe, and he appointed a committee headed by Williams and comprised of Green and three other high-ranking male officers to put the final touches on the ritual, ceremony, and constitution. When completed, Stringer presented it to the delegates for a vote to create the Supreme Court of the Independent Order of the Court of Calanthe. However, Stringer only publicly acknowledged the three male members of the committee so as to avoid any negative criticism or fallout from the all-male Knights membership that might object to women's participation in fraternalism and in the leadership of women on a Knights' committee.¹¹ Williams did not meet the stringent resistance to the idea of a women's auxiliary as the Pythian Sisters, who endeavored for many years to

¹¹ Ibid., 60-61 and 728-729.

convince the Knights of the necessity of an auxiliary, but she too labored under chauvinistic and paternalistic attitudes among the male Knights.

Once passed, Stringer welcomed the Williamses, Greens, and a handful of other Knights and their wives to a meeting a few days later to organize formally the Supreme Court. Immediately after the Supreme Lodge meeting, Williams and Green set about forming local courts. Even before they returned home to New Orleans, the two women organized the first court. The Knights expected their husbands to organize the first court when they reached New Orleans, but the ladies had a different set of expectations. It is not recorded how Williams and Green felt about the fact that the top three positions in the Supreme Court were held by Knights, but their actions reveal that they wanted ladies to be at the forefront of the organization. On their return journey home, they inducted almost fifty women in the Pride of Calanthe No. 1 in White Hall, Louisiana, as a “surprise” to their husbands. The women endured hardships to spread Calantheism throughout the state. Louisiana had few railroads, and the two women traveled by horseback under trying conditions to reach locales around the state. Williams worked without pay to manage the courts at the national level. By the end of 1883, five other courts were organized: three in Louisiana, one in Vicksburg, Mississippi, and another in Galveston, Texas, with a total of 194 members.¹²

In promoting the idea of a woman’s auxiliary to the national Knights’ assembly in 1883, Stringer stressed that women were a positive “moral strength” on the Knights in

¹² Williams, “Origin of the Order of Calanthe,” 841 and 729-730, *Ibid.* Williams served as the Supreme Register of Deeds. She stepped down in 1893 because of the pressures of the position and lack of pay.

particular and fraternalism in general. He also praised the Court as “co-workers” with the Knights in spreading Pythianism among Negroes.¹³ The published ritual of the Court rhetorically asked, “how can we better spread [the Knights of Pythias’] influence and power than through those whom God has made His ministering angels on earth?”¹⁴ Despite Stringer’s rhetoric and the valiant efforts of Williams and Green, the Calanthean idea spread slowly.

At the second convention of the Supreme Court of Calanthe in 1884, executive leadership expressed disappointment that the auxiliary had only grown to a total of fourteen courts. The executive leadership organized a Trustee Board for the Court to help organize more courts; the board was comprised at least one member from each court, and it acted as an advisory board on Calanthean issues.¹⁵ The effort helped: By 1888, there were thirty-three courts throughout the South and in New York, Massachusetts, and Pennsylvania. In some states, the Calantheans remained simply the Women’s Department rather than part of a separate lodge system with its own ritual and constitution.¹⁶

The Grand Court in Texas would emerge as one of the largest and most successful state courts among the Calantheans. In the mid-1890s, Susie H. Norris of

¹³ Ibid., first quote on 729 and second on 733.

¹⁴ Supreme Court of the Order of Calanthe, *Ritualistic Ceremonies of the Order of Calanthe* (n.p., [1916]), 4-5. The ceremonies were published with minor revisions since at least 1899. Compare Supreme Court of the Order of Calanthe, *Ritualistic Ceremonies of the Independent Order of Calanthe* (Birmingham, 1899), both in Texana Collection, Cushing Memorial Library, Texas A&M University, College Station.

¹⁵ Green, *et al*, *History and Manual of the Colored Knights of Pythias*, 734-735.

¹⁶ Regarding Calanthe as a women’s department rather than a separate auxiliary, see “John W. Strauther,” in *Beacon Lights of the Race*, edited by Green Polonius Hamilton (Memphis, 1911), 71

Dallas, Texas, organized Queen Thelma Court No. 1: the second court in the state but the first court organized by Texans. Texas delegates organized the first, the Pride of Galveston No. 4, when the Supreme Court was organized in 1883. It died out soon after it formed; no mention of it exists in proceedings of the Supreme Court after 1883 nor is it acknowledged in any of the Texas proceedings. Another Dallas court, Lily White No. 1, was active. The court, with the largest membership of any court in the state with 41 members, is listed in the 1901 session instead of Queen Thelma, but it disappears from official proceedings thereafter. The Lily White Court died out, but it was active at least until 1902 because it paid burial costs for Calanthean member Ellen Fletcher in Dallas.¹⁷



¹⁷ On the courts, see extant Calanthe proceedings; and record for the similarly named “Lillie White Court No. 1, Court of Calantha,” reprinted from George Loudermilk Undertaking Day Book in James M. Davidson, “Mediating Race and Class through the Death Experience: Power Relations and Resistance Strategies of an African-American Community, Dallas, Texas (1869-1907)” (Ph.D. Diss., University of Texas at Austin, 2004), 860.

Figure 2: Susie H. Norris, date unknown, from *Official Program of the Colored Knights of Pythias and Courts of Calanthe, June 2-6, 1930*.

By the late 1890s, Norris expressed her desire to form a Grand Court; the constitution required at least five local courts to form a Grand Court. Norris and other Calantheans organized six more courts in Austin, Dallas, Fort Worth, Marshall, and Houston, Texas. In 1897, Norris organized the Grand Court of the Order of Calanthe. The Knights' 1897 proceedings are silent on the formation of the court, except one mention to Supreme Representative J. W. Anderson to "use some effort to bring more attention to our ladies' department, and if possible to bring a closer relationship between the two bodies."¹⁸ The Grand Court elected Norris its GWC in 1898 at its first official meeting that same year.¹⁹

In the last quarter of the nineteenth century, the proliferation of fraternal societies meant fierce competition for members. In Texas, the Grand Court competed with other popular fraternal organizations such as the International Order of Twelve of Knights and Daughters of Tabor and the United Brothers of Friendship and Sisters of the Mysterious Ten, both of which would grow to become strong rivals of the Knights of

¹⁸ *Grand Court of Calanthe Proceedings 1897 Proceedings*, 24.

¹⁹ The sparse secondary literature is vague about the specifics of the formation of the Grand Court. However, the current Grand Court of Calanthe's Grand Secretary-Treasurer Bayonne Moody provided a list of the original courts. She also provided information showing that A. E. Leach, not Norris, came to Houston to organize the fourth court around 1896. Leach had some connection to Norris; she probably went to Houston to help Norris meet the minimum number of required courts. The original seven, not five as commonly believed, Texas courts were: Queen Thelma Court No. 1, Western Beauty No. 6, and Leading Star No. 7, all in Dallas, and Philomathean No. 5 in Fort Worth, probably organized by Norris; and Silver Spray No. 2 in Marshall, Merits of Knights No. 3 in Austin, and Hermione No. 4 in Houston. "[1899] Ninth Biennial Session [of the Supreme Court of Calanthe]," in Green, *et al*, *History and Manual of the Colored Knights of Pythias*, 757; *Grand Court of Calanthe Proceedings 1920*, 17; and Bayonne Moody, "History of the Grand Court of Texas," unpublished typescript.

Pythias and Court of Calanthe in the state. The Knights and Daughters of Tabor started as a Negro secret society, called the Order of Twelve, in 1855 in Illinois. It spread quickly throughout the South; membership included both enslaved and free blacks. The group was formally chartered by its founders, ex-slave Moses Dickson and several black Civil War veterans, in the early 1870s in Illinois. The Texas Taborians, headquartered in Marshall, were licensed by the state to conduct its fraternal insurance business in 1887.²⁰

The United Brothers of Friendship (UBF) was organized in 1861 in Louisville, Kentucky, by Marshall Taylor and a handful of others from the remains of a local benefit society of free and enslaved blacks. In 1865, the organization reorganized its benefit structure, began offering an endowment, and received a state charter. During the late 1870s, Polly Mosby petitioned the UBF to include her women's benefit organization, which was the oldest Negro women's benevolent society in the state, the Sisters of the Mysterious Ten. The Sisters remained almost exclusively female, even after combining with the Brothers; its constitution limited male membership in locals to no more than three men. At the convention to organize a supreme, or national, lodge in July 1875, six states, including Texas, were represented. Texas had organized eight lodges in Austin,

²⁰ Taborian history in Moses Dickson, *Manual of the International Order of Twelve of Knights and Daughters of Tabor* (St. Louis: A. R. Fleming Printers, 1891), 5-6, and Bioto, *From Mutual Aid to the Welfare State*, 182; and for year commenced business, see chart "Table No. 17: Conditions and Affairs of Fraternal Benefit for Year Ending December 31, 1910. Admitted to Business in Texas for Year Ending February 29, 1912," in State of Texas, Commissioner of Insurance and Banking, *Thirty-Sixth Annual Report Pertaining to Insurance, 1910-1911* (Austin: Austin Printing Co., 1912), 109.

Brenham, Galveston, and other smaller towns by the early-1870s. The UBF was licensed by Texas to offer fraternal insurance in 1873.²¹

Table 2: List of State-Licensed Black Fraternals Operating in Texas through WWI

Fraternals	Primary Headquarters
Colored Knights of Pythias	Dallas, Texas
Farmers Improvement Society	Waco, Texas
Grand United Order of Odd Fellows	Denison, Texas
Helping Hand Society*	Waco, Texas
Knights and Daughters of Tabor, International Order of Twelve*	Marshall, Texas
Modern Wood Choppers*	Terrell, Texas
Mosaic Templars of America	Little Rock, Arkansas
Order of Calanthe	Waco, Texas
United Brothers of Friendship	Houston, Texas

* Does not appear in reports after 1920

Source: *Texas Annual Insurance Commissioner Reports*

Initially, the Calanthe order grew slowly in Texas and across the nation, and it struggled to create an identity separate from the Knights. Some within the order considered it wholly dependent on the Knights. In 1897, the Knights passed a resolution to “use some effort to bring more attention to our *ladies’ department*.”²² Norris stepped down in 1902, and the delegates elected America D. Key the new GWC. Under Key’s leadership, the order exploded. In her seven years of leadership, Norris added thirty-eight more courts to the original five. In the first two years after Key took over the reigns of the

²¹ Gibson, *History of the United Brothers of Friendship*, iii-ix, 8-9, and 22-23; “Table No. 17,” *Texas Thirty-Sixth Annual Report Pertaining to Insurance, 1910-1911*, 109; Ad, “Second Emancipation Proclamation, the U.B.F. & S.M.T. of Texas Strikes Freedom’s Blow,” in *Official Program of the Forty-Eighth Annual Session of the Grand Lodge Colored Knights of Pythias, Jurisdiction of Texas and the Thirty-Fifth Annual Session of the Grand High Court of Calanthe, the Women’s Department of the Knights will Convene in Galveston, Texas, June 6-9, 1932*, 13, SAC.

²² *Grand Court of Calanthe Proceedings 1897*, 24, emphasis added.

Grand Court, the number of courts grew from forty-five to nearly eighty. By 1920, the Grand Court had grown to 8,500 adult members, 334 local courts, and 287 juvenile locals.²³



Figure 3: America D. Key, circa 1917, from Green, et al., *History and Manual of the Colored Knights of Pythias*, 927.

Key modernized the Calantheans' insurance business. One of her first acts was to license the Grand Court with the state of Texas and obtain a state permit to conduct fraternal insurance. Decades later, Key recounted that the state of Texas had issued the small order a "warning" that if it did not obtain a license, it would be "in trouble."²⁴

²³ Rebecca Sharpless, "Us Have Ever Lived de Useful Life': African American Women in Texas, 1874-1900," in *Black Women in Texas History*, edited by Bruce A. Glasrud, Merline Pitre, Angela Boswell, James M. Smallwood, and Barry A. Crouch (College Station, 2008), 91-92; nomorewars, "Houston's Hermione Court #4 (1895)," http://www.virtualtourist.com/travel/North_America/United_States_of_America/Texas/Houston-878298/Off_the_Beaten_Path-Houston-Unique_Unusual_One_Of_A_Kind-BR-1.html; and *Grand Court of Calanthe Proceedings* 1920, 28.

²⁴ "Mrs. A. D. Key. Short Sketch of G.C. of Texas," [Topeka] *Plaindealer* (August 12, 1921), 2.

Grand Counsellor L. M. Mitchell advised Key to operate under the Knights' charter, but Key refused; she told him, "I [do] not see it that way."²⁵

America Key was born in Alabama in 1862. As a young woman, she moved to Tennessee and worked as a teacher. She married Dr. Lorenza D. Key in 1880. Lorenza graduated from Meharry College, and he practiced during the yellow fever epidemic near Memphis in 1878. They had one daughter, Mattie, who also worked as a teacher. The Keys moved to Greenville in the 1890s. Lorenza became active in the local Knights in Greenville, serving as the Grand Master at Arms. In March 1900, he and the other officers of the Knights invited Calanthean pioneer Susie Norris of Dallas to Greenville where they organized the local Calanthe court, Brother's Delight, No. 29. Key and fifteen other women were the charter members.

Key was elected Worthy Inspectrix, a position similar to Vice President. When Worthy Counsellor Eva Carter fell ill, America took over Carter's duties and represented the new local at the Grand Court meeting in Austin that May. She impressed those around her, notwithstanding her short time in the organization, and the Grand Court elected her president of the Endowment Board. In 1902, Key was elected GWC. When her husband died around 1903, Key worked briefly as a laundress before organizing an undertaking firm, A. D. Key Undertaking Company.²⁶

²⁵ Ibid.

²⁶ Mrs. Key served as GWC from 1902 to her death in 1925; death announced in "J. O. Says His Last Thing to Do on Earth Will be to Die," *Kansas City Advocate* (May 15, 1925), 1. See 1903, 1911, 1913, 1916, 1922, and 1924 *Greenville City Directory* (Greenville, TX: Greenville Messenger Press) and "Notice," *Greenville Evening Banner* (May 18, 1921), 7, both from NTGHC; Green, *et al*, *History and Manual of the Colored Knights of Pythias*, 922; Charles Edwin Robert, *Negro Civilization in the South: Educational, Social and Religious Advancement of the Colored People ...* (Nashville, 1880), 148; "Negro Doctor Arrested. Charged at Greenville with causing death of a

The goals of the Court of Calanthe implicitly gave women members imprimatur to expand beyond traditional feminine roles. Women like Key certainly defied traditional expectations for women. She created and ran her own business. She traveled extensively, often alone, to spread and solidify the order throughout the state. She also stressed economic independence for women. When she was President of the Endowment Board, she advocated that women should take out their own policies to provide for their families in the event of not only the untimely death of a spouse, brother, or father but also for themselves. When she became president of the Grand Court of Texas, Key traveled throughout the state to spread the message of economic independence, strengthen the local courts, and grow the endowment. During her tours, she assessed local leadership, reviewed membership rolls, inducted new members, verified ritual and regalia, and wrote policies.

Key spent months traveling across Texas to visit local courts. She usually visited three to five courts a week. She traveled by train when possible and then by car or horse and buggy to more remote locales. Rain and bad weather were constant problems but so too were the realities of members' lives. Sometimes whole locals were unavailable because their members had to work in the fields during harvest seasons. In addition, the threat of racial violence affected Key's business as well. She had to cancel a planned trip

Negro woman," *Dallas Herald* (September 9, 1900); Bruce A. Glasrud, "Time of Transition: Black Women in Early Twentieth-Century Texas, 1900-1930," in *Black Women in Texas History*, edited by Bruce A. Glasrud, Merline Pitre, Angela Boswell, James M. Smallwood, and Barry A. Crouch (College Station, Tex., 2008), 109; and 1900 U.S. Census, Hunt County, 3-WD Greenville, Greenville, Texas, Enumeration District 123, Sheet 11, Dwelling 247, Family 20, Lorenza D. Key Record, National Archives Microfilm Publication Series T623, Roll 1647, Page 126, <http://www.heritagequest.com>.

to Oakwood on October 21, 1919, upon learning of “race trouble” in the town. Whites forced all of Oakwood’s Negro residents to leave the small town.²⁷

The requirements of the Court were slightly different from most other groups. Like other auxiliaries, membership was limited to women related to Knights by marriage or blood.²⁸ Women had to be between the ages of 16 and 50, God-fearing, “of good moral character, [and] of sound bodily health” to join. The express objects of the order were:

- To unite fraternally all mothers, wives, daughters, sisters, and widows of Knights of Pythias;
- To educate its members, socially, morally, [and] intellectually, also to assist the widows and orphans of deceased members; [and]
- To establish a fund for the relief of sick and distressed members.

²⁷ “Grand W. C.’s Annual Report,” *Grand Court of Calanthe Proceedings 1920*, 48. I looked for specific details about the nature of the “race trouble” in Oakwood but could not find any. However, it may have been related to general unrest during the Red Summer of 1919. In Texas, tensions from the Longview Riot of 1919 were still brewing; Longview is about 200 miles north of Oakwood. In Longview, a white mob beat and killed Lemuel Walters for an alleged relationship with an unnamed white woman who, reported the *Chicago Defender*, wanted to marry Walters. Walters’ murder and the attacks on local Negroes were more likely backlash against Negro leaders who encouraged local Negro farmers to sidestep white cotton brokers and sell directly to buyers in Galveston. The governor declared martial law and called in National Guard troops. For more on the Longview Riot in particular and the Red Summer of 1919 in general, see Kenneth R. Durham, “The Longview Race Riot of 1919,” *East Texas Historical Journal* 18, no. 2 (1980): 13-24; William Tuttle, “Violence in a ‘Heathen’ Land: the Longview Race Riot of 1919,” *Phylon* 33, no.4 (1972): 324-333; and Robert Whitaker, *Red Summer of 1919 and the Struggle for Justice that Remade a Nation* (New York, 2008).

²⁸ The widow who divorced from a Pythian was prohibited from membership, even if she had never remarried. See Article 18, *Constitution and By-Laws of the Grand and Subordinate Courts of Texas Independent Order of Calanthe, N[orth] A[merica,] S[outh] A[merica,] E[uropa,] A[sia,] A[frica,] and A[ustralia]* (n.p., [1902?], 25, hereinafter referenced as *Constitution, Court of Calanthe, Texas, 1902*. In 1903, Virginia-led faction successfully got permission from the Supreme Lodge to induct any worthy woman, regardless of her relation to a Knight. The Supreme Lodge quickly regretted its decision as it caused a great deal of discord among Grand Courts bordering Virginia. See Green, *et al*, *History and Manual of the Colored Knights of Pythias*, 772 and 823 and Alexander, *Race Man*, 153.

A committee investigated the “character and qualifications” of all women seeking membership, and the members voted on every application. Admission requires a two-thirds majority or a unanimous vote if the court had seven or fewer members.²⁹

However, the very nature of Calanthean membership stressed the independence of women. Unlike most other orders, women seeking membership in the Court of Calanthe also had to be “of [the] ability to earn a livelihood for themselves.”³⁰ The order encouraged not just industriousness, with its connotations of domestic work within the home and involvement in activities related to the family, but being a productive member of the family and of the community by earning money to support the same. It acknowledged the reality that many black women had to work to support their families, and it affirmed the dignity of remunerative labor outside of the home for women. Working for others or having your own business was encouraged rather than discouraged by the members of the Court.

The Court, like other fraternal orders, had an elaborate leadership hierarchy. See Table Three for a list of primary offices for the Court. The Counsellor and Inspectrix paralleled the roles of a President and Vice President, respectively. Other important offices include the Orator, Herald, and Protector who oversaw rituals, and the Conductress who oversaw regalia, paraphernalia, and care of the hall and meeting places.³¹ The constitution laid out extremely detailed rules regarding the order’s regalia and

²⁹ First and third quotes from Article 2, Section 1, p. 1 and second from Article 11, p. 32; and Article 18, Section 11, 16, all from *Constitution, Court of Calanthe, Texas, 1902*.

³⁰ Article 2, Section 1, *Ibid.*, 1.

³¹ Article 4, Sections 1-9, *Ibid.*, 4-5.

paraphernalia. Regalia included rosettes, collars, dresses for funerals, dresses for sermons and meetings, and more.³²

Table 3: List of Common Elected Offices for Court of Calanthe

Worthy Counsellor (like President)	Worthy Escort
Worthy Inspectrix (like Vice President)	Worthy Conductress
Worthy Inspector	Worthy Herald
Worthy Senior Directress	Worthy Protector
Worthy Junior Directress	Worthy Orator
Worthy Register of Deeds	President, Endowment Board
Worthy Register of Deposits	Vice President, Endowment Board
Worthy Register of Accounts	Secretary-Treasurer, Endowment Board

* Officers of the state-level court added “Grand” before each title and “Supreme” at national level.

The Court divided the financial responsibilities of the order: in part because of the amount of work but also as a system of checks and balances to safeguard against financial mismanagement and embezzlement. The Register of Deeds prepared the semi-annual financial reports; sent notifications to members, committees, and officers; and kept the seals. The Register of Deposits wrote receipts for money received by the Register of Accounts, reviewed and submitted financial reports by the Register of Accounts, and kept the ledgers. The Register of Accounts received all money and gave it to the Register of Deposits, sent notifications of arrearages, and created the financial reports. The Registers of Deposits and Accounts were paid positions within the order. Both were required to be bonded. Officers were elected to six-month terms in elections held in December and June. Officers could be suspended or removed “for inattention to the duties of his or her office, or for violations of the principles of the order or the laws

³² Article II, Sections 10, Ibid., 15.

and regulations of the court.” A trial was conducted by request to determine if suspended officers should be reinstated or removed.³³

The most important board in the Court of Calanthe was the Endowment Board, which administered the insurance feature. The Grand Court did not offer an endowment until 1900; up to that point, it offered only a small burial benefit. At the 1901 meeting, the Grand Court officers established an endowment board. America Key was elected president, and prominent Houston physician Robert F. Ferrill of Houston was elected secretary-treasurer. The other members of the otherwise all-female board were Waco schoolteacher Lula Bell Waites and GWC Susie Norris. In its first report, the board was proud that it had doubled its business since 1900. Of the 722 policies issued, \$1,022.40 had been paid-in, and twelve beneficiaries had been paid claims totaling \$685.50. Expenses like printing and postage ate up much of the remaining funds.³⁴

In 1901, the new endowment board president Key complained that though committees had been appointed, “they had not accomplished anything” in advancing the new \$100 endowment policy.³⁵ It appears that the Court started offering a small benefit \$50 in the event of a member’s death around 1898 or 1899. In 1900, the Court created a \$100 policy. Without a formal board to manage the endowment, timely and accurate reporting quickly became a major problem. Few councils sent their monthly and

³³ Article 4, Sections 1-9, pps. 4-5; Article 18, Sections 18, p. 17; quote from Article 3, Section 7, p. 4 in Ibid.

³⁴ Ferrill, “[Report of the] Endowment Department,” 26-32; and Key, “Report of the President of the Endowment Board,” 35; and page 13, all in *Grand Court of Calanthe Proceedings 1901*; 1900 U.S. Census, McLennan County, 5-WD Waco, Waco, Texas, Enumeration District 80, Sheet 6, Dwelling 114, Family 116, Henry Waites Household; National Archives Microfilm Publication Series T623, Roll 1656, Page 6, <http://www.heritagequest.com>.

³⁵ *Grand Court of Calanthe Proceedings 1901*, 14.

quarterly reports on time if at all. Key wanted to impose a twenty-five cents fine to encourage timeliness among the courts, but the GC voted her down. The GC's action was a portent of the conflicts to come between the Court and the Pythians regarding control of the court's business affairs. The Pythians, having slightly more experience in administering the endowment, may have believed the fines to be too punitive so early in the Grand Court's effort to establish the endowment or that the fines would discourage local courts from participating in the endowment.

Another serious problem Key faced came from among her sister Calantheans. She battled discord among many of the delegates at the state meeting who did not seem to support the new endowment and blocked her motions from the floor. To bypass the efforts of, in the words of Key, "malicious persons" to reject the forty cents quarterly fee for a new \$150 policy, Key suggested only two votes be required to change the endowment. Her suggestion was not accepted, and the new policy increase failed.³⁶

During Key's administration, she strengthened the Endowment Board. By 1902, the board had its by-laws and constitution. The board generated some income to cover part of its expenses by imposing a small quarterly endowment tax, or fee, on each member to support the endowment. The offices of the board were President, Vice President, and Secretary-Treasurer. Only the Secretary-Treasurer received a salary. The board paid death benefits in four equal, quarterly installments. It also kept records of

³⁶ *Grand Court of Calanthe Proceedings 1901*, 14 and 41. The Knights of Pythias paid 75 cents for a \$300 policy.

each death, recording the name of the deceased, cause of death, and amount of the benefits paid.³⁷

Ritual, principles, and sociability were certainly important, but these were not the lifeblood of the order. Money was. For example, Calanthe charged for everything conceivable. In addition to monthly dues and weekly premium payments, the courts charged for each degree, traveling cards, dispensations, and even withdrawing from the order. Members had to have a requisite number of degrees before qualifying to run for office or serve on most committees. Committees were responsible for covering their own expenses, so committee members contributed special fees to cover the costs of operating their committees. Committees included Audit, Investigation, Relief, Finance, Credentials, Reports, State of the Order, Rules, Printing, and Grievances.³⁸

Public ritual and ceremony were important as well. Other than annual parades, funerals were the primary time that courts and societies dressed in regalia and made a very public showing of their power and influence. But money still mattered. Courts imposed a hefty fine of \$150 or more for burying a member who was not in good financial standing in the order.³⁹ Fraternal societies often were criticized for the numerous dues, fees, and fines they collected. Yet these various fees paid salaries and expenses for officers, managers, and clerks. These taxes built meeting halls, orphanages, and old folks' homes.

³⁷ Articles 24, 25, and 27, *Constitution, Court of Calanthe, Texas, 1902*, 26-28 and 30.

³⁸ Article 7, Section 1, p. 7-8; Article 12, Section 10, p. 15; Article 5, Sections 1-5, p. 6; Article 16, 21-22, all in *Ibid.*

³⁹ Article 27, *Ibid.*, 30.

However, it was the endowment that would emerge as the greatest profit center for the organization. Initially, it did not appear to be the case. For example, in the early 1890s, fifty-seven member courts of the Supreme Court of Calanthe had only 696 members but had issued an astounding 10,881 policies. Surely the number of policies reflected irregularities in recordkeeping by the locals, a serious early problem in Calanthe. No matter how many actual policies were in force, almost none of the courts had paid up assessments. Indeed, the leadership bitterly complained that the endowment was “a thorn in our side and very inoperative,” largely because locals would not send in the assessments.⁴⁰ A few delegates grumbled that the endowment would be the “destruction” of the Calantheans.⁴¹ A committee was quickly appointed to revamp the Calanthean fund. The record provides no details about the reorganization of the Calanthean endowment, but the committee obviously scrapped the current system and probably made it resemble the Knights endowment. For \$1.80 a year, the new policy would pay a \$100 benefit. The court would issue certificates for each policy.⁴²

Two key innovations made in 1891 by the Supreme Court in the endowment would be significant. First, the Supreme Court of Calanthe created a Board of Audit to monitor the endowment fund; larger courts were required to send quarterly reports and smaller courts’ semi-annual reports to the new board. Second, courts could be suspended if they failed to make monthly payments to the endowment fund. The first measure was

⁴⁰ “[1891] Fifth Biennial Session [of the Supreme Court of Calanthe],” in Green, *et al*, *History and Manual of the Colored Knights of Pythias*, 746.

⁴¹ *Ibid*.

⁴² *Ibid.*, 747-749.

designed to address the local and state courts' sloppy record-keeping. The second innovation was particularly important because it penalized locals for not paying the required endowment fees. Many locals vehemently resisted the reporting and payment requirements. By the 1893 meeting in New Orleans, factional infighting among the locals financially "crippled" the Supreme Court and Lodge. Pioneer Calanthean Mattie Williams quit her position as Supreme Worthy Recorder of Deeds, describing it as a "thankless job with no compensation."⁴³ Also that year, a faction broke off to form the Colored Knights of Pythias of the World.

The locals resented the centralization of the endowment, but it proved the best way to ensure a healthy endowment fund. Resistance to centralization abated as women took leadership of the administration of the endowment. By 1897, the endowment began to bear fruit. Twelve hundred policies were in force that year and \$1,985 had been paid in death claims. Nationally, the order was growing as well. Five Grand Courts formed before the end of the nineteenth century: the first in 1892 in Alabama, followed by Georgia in 1893, Kansas in 1895, Texas in 1897, Louisiana in 1898, and Missouri in 1899.⁴⁴

In 1901, Grand Court of Texas experienced growing pains. At the annual meeting in Marshall, many of the delegates wanted their new charter with the state to reflect the women's independence from the Knights. Norris and her supporters, which likely included Key, expressed great displeasure that "Independent" was dropped from the Grand Court's name and the suffix "of the Knights of Pythias" proposed. Despite heated

⁴³ "[1901] Tenth Biennial Session [of the Supreme Court of Calanthe]," in Green, *et al*, *History and Manual of the Colored Knights of Pythias*, 760.

⁴⁴ *Ibid*.

debate and resistance from the highest echelons of Calanthean leadership, the motion to drop Independent and assume the Knights' name passed. The minority of Court delegates were not able to sway significant numbers of Knights delegates. The Knights likely felt that the Court had assumed too much independence, and the Knights needed to reinforce the Court's subordinate status. The name signified, at least on paper, the order's subordination to the Knights, but the fierce determination of the Court's leaders to manage its on endowment and to focus on providing economic security for women ensured that the Court would only marginally tolerate oversight and interference from the Knights.⁴⁵

Despite managing their own affairs with minimal input and oversight from the Knights, it took some years for the Calantheans to operate efficiently the endowment. This was not unusual. In its early years, the zeal to sign members combined with lax medical standards often spelled high payouts that outstripped the groups' financial resources. In particular, early fraternalists including the Calantheans admitted members of different ages at the same rate. A fifty year old and a twenty-one year old paid the same assessment, even though the risk of death and sickness was greater for the former. Early medical questionnaires asked only a few questions and did not adequately assess members' medical status. In the first decades of the endowment, the locals struggled to make the endowment profitable.

In 1904, the leadership of the Endowment Board fell to Mattie Gaston Barnes of Cleburne, Texas. Barnes was born near Cameron, Texas, in 1866. She attended Prairie

⁴⁵ *Grand Court of Calanthe Proceedings 1901*, 15 and 19-20.

View Normal School but could not complete her education due to family circumstances. In 1886, she met Dr. R. B. Barnes and the two married the next year. Barnes worked as a schoolteacher in the all-black town of Nunnsville. Barnes lived and worked in Gainesville, Texas, and in Kansas before settling in Cleburne. It was in Gainesville that Barnes became a member of the local court. She also worked as a deputy of the Grand Court and was responsible for recruiting members and chartering courts throughout the state. By 1908, the Grand Court boasted 188 courts with 4,500 members. The Endowment Board oversaw the payment of nearly 200 claims for \$9,000. As President of the board, Barnes earned \$100 a year. She requested the Grand Court require two proofs of death and a stiff \$10 fine for late death documentation.⁴⁶

Centralization helped to ensure uniformity and improved oversight, but balancing expenses and income proved difficult. The premiums paid by members included small amounts for expenses and overhead, but these amounts often were not sufficient to cover all costs associated with running an insurance business, especially in the face of unexpectedly high numbers of deaths and payouts of sick benefits. Also,

⁴⁶ "Barnes, Mrs. Mattie Gaston," in *Centennial Encyclopaedia of the African Methodist Episcopal Church* ..., edited by Richard R. Wright (Philadelphia: [Book Concern of the AME Church], 1916), 32, reprinted in Documenting the South, <http://docsouth.unc.edu/church/wright/wright.html>; and M. R. Barnes, "Annual Report of the President of the Endowment," 70-72, Mrs. L. B. Williams, "Annual Report of the Secretary-Treasurer of the Endowment," 72-73, and 26-27, all in Grand Court of Calanthe, Texas Jurisdiction, *Proceedings of the Eleventh Annual Session, Grand Court of Texas, Order of Calanthe, Knights of Pythias, Jurisdiction Supreme Court N.A., S.A., E., A., A. And A., Held June 9-12, 1908 [in Dallas, Texas]* (Dallas: Dallas Express Print., [1908?]), hereinafter referenced as *Grand Court of Calanthe Proceedings 1908*, Calanthe Temple.

The Wright sketch mentions Nunn, Texas, but is most likely referring to Nunnsville, a small black town founded by ex-slave blacksmith George Washington Nunn in the 1880s. See Thad Sitton and James H. Conrad, *Freedom Colonies: Independent Black Texans in the Time of Jim Crow* (Austin: University of Texas Press, 2005), 39-40; and Nolan Thompson, "Nunnsville, Texas," *Handbook of Texas Online*, <http://www.tshaonline.org>.

expenses not covered by taxes and assessments collected from members were paid out of remaining endowment funds. Indeed, most orders failed precisely because only the most well-managed and well-funded could pay the constant stream of requests for death and sick benefits in addition to associated expenses, salaries, and commissions.

Legal suits against the order represented another serious drain on its resources. Despite vast improvements in the rules and management of the endowment, some problems remained. Some members and beneficiaries took advantages of loopholes in the endowment plan to demand payment for deceased loved ones. For example, in 1915, Matthew Jones of Texarkana sued for the \$300 death benefit owed on behalf of his wife Lulu, who passed away on February 29, 1912. When Lulu died, her \$1 quarterly payment due on January 30 had not been paid. Lulu, a member of Pythian Pride No. 8, was also in arrears with her monthly dues, *per capita*, emergency, and building taxes, which totaled an additional \$2.90. She felt well enough to attend the monthly court meeting two weeks before her death. At that meeting, she received written notice of her indebtedness, and the Worthy Counsellor declared Lulu suspended. A local Texas court ruled in favor of Jones. According to Section 4 of the Calanthe constitution, any member “one month in arrears with endowment dues” forfeited her endowment benefit. However, the Appeals Court ruled that the constitution allowed a kind of 30-day grace period that had not yet elapsed when Lulu died. Though the court acted properly to suspend Lulu, the

suspension did not revoke her right to the endowment. The local had to pay the \$300 death benefit.⁴⁷

Despite the profitability and legal issues, the Calantheans of Texas had come a long way. In the 1890s, the courts fielded complaints from national about its recordkeeping, and the courts did make changes. In 1905, the Grand Courts began submitting individual state reports to the Supreme Court. The inefficiencies of 1891 were long past the Grand Court of Calanthe of Texas by 1906. Through the tireless efforts of women like Cora Allen of New Orleans, Carrie Tuggle of Birmingham, Jessie D. Robinson of St. Louis, and America Key of Greenville, Texas, the endowment blossomed. Endowment departments only became profitable when they had low pay outs combined with more than sufficient numbers of members paying into the fund. It was not until after 1911 that the Grand Court of Texas consistently realized steady “profits” in its endowment. Part of the reason for the success of the court came from an unexpected source that was both a blessing and a curse: state regulation.

This chapter has looked in detail at the operations of a large women-run fraternal in Texas, the Grand Court of Calanthe, in the early twentieth century. Struggles to build up the insurance side of the fraternal society and to gain autonomy from male oversight characterized the first phase of black women’s involvement in the insurance field. The next chapter considers the second phase, Era of Regulation, 1907-WWI. Regulation was

⁴⁷ *Grand Court of Texas Independent Order of Calanthe v Johns* (1542), Court of Civil Appeals of Texas, Texarkana, February 16, 1916, in *The Southwestern Reporter* Volume 181 (St. Paul, 1916), 869-871.

both a blessing and a curse for Negro fraternal insurance. For the Calantheans, heightened state regulation contributed to the Calantheans' dramatic increase in profitability after 1911. However, it also constituted another unwelcome effort from outsiders to control, and in some instances, obliterate Negro fraternal and private insurance, the primary symbols of the success of the black separate economy.

Chapter Three

“Who Is So Helpless as the Negro Woman?": The Independent Order of St. Luke in the Pre-Regulatory Era, 1890s-1906

In late August 1902, more than a thousand men and women crowded into the auditorium of the True Reformers Hall in Richmond for the third annual National Negro Business League convention. Attorney Giles Jackson, who presided as the “Negro mayor” of Richmond for the three days of the convention, welcomed the convention guests and praised the Ladies Auxiliary to the Richmond Negro Business League for the fine arrangements, which included a banquet at undertaker A. D. Price’s hall and sunbathing at Buckroe Beach. In addition to the unseen women working in the background, two women appeared on the formal program: Dora Millar and Fannie Barrier Williams.¹

Dora Millar served as president of the Colored Women’s Business Club of Greater New York City, a club she helped organize in 1900. She was a successful *modiste*, a high fashion dressmaker, in her hometown of Brooklyn, New York. Millar spoke on dressmaking as a respectable business for black women. Millar offered practical advice to women business owners: She stressed the importance of utilizing up-to-date business methods and offered advice on how to create and maintain an elegant place of business. She stressed vigorous self-promotion, offering advice on soliciting customers to

¹ On NNBL details, see “Minutes of the Convention,” *Report of the Third Annual Convention of the National Negro Business League, Held at Richmond, Virginia, August 25-27, 1902* (Chicago: R S Abbott Publishing Co., 1902), 17, hereinafter referenced as *NNBL Proceedings 1902*; and “Echoes of the National Negro Business League. Heard by Our Special Correspondent,” *Colored American* [Washington, D.C.] (September 06, 1902), 9.

advertising. For example, she encouraged women to hang signs listing all of their services because they “must have dignity and a sense of self-possession” about their enterprises.²

Chicago clubwoman Fannie Barrier Williams was less practical. Williams was an associate of Booker T. Washington; she contributed to a volume co-authored by Washington, *Colored American from Slavery to Honorable Citizenship* published in 1908, and she was one of his most vocal advocates living in the North. Williams used the occasion to speak in general about “Women and Business Occupations.” Williams was not a business owner herself, but she heralded the arrival of the “twentieth century colored woman” who was “eager for an opportunity ... [to] lay the foundation for the business and wealth of the Negro race in this country.”³ She stressed entrepreneurship as not only an important avenue for black women but a vital life choice: Rather than accept low wages, dangerous working conditions, sexual exploitation, and racial discrimination, the new woman of color must impress her presence on “the business, the commerce, and the thought of the age.”⁴

Richmond was certainly *the* place for a “new woman of color” seeking her fortunes. The cradle of black capitalism after the Civil War, Richmond boasted many

² Dora Miller [but actually Millar], “Dressmaking,” in *NNBL Proceedings 1902*, 54.

³ Fannie Barrier Williams, “Women and Business Occupations,” *NNBL Proceedings 1902*, 95. Williams was the wife of NNBL Executive Committee member, attorney, and “Tuskegee Machine” Lieutenant Samuel Laing Williams. She was an active social welfare reformer. She helped organize a training school for black nurses at Provident Hospital, wrote for the *Women’s Era*, and served on the board of the Phyllis Wheatley Home Association. On Williams, see Mary Jo Deegan, *The New Woman of Color: The Collected Writings of Fannie Barrier Williams, 1893-1918* (DeKalb, Ill.: Northern Illinois University Press, 2002).

⁴ Williams, 90. In *The New Woman of Color*, Deegan refers to Williams as a New Woman of Color; she does not offer a singular definition, but she describes Williams’ intellectual accomplishments, social standing, and club work.

black business firsts: the first chartered Negro-owned bank, True Reformers Bank, which opened in 1888, and the first Negro-owned insurance company, Southern Aid, which opened in 1894. By the time the NNBL convention came to the city, Richmond's "Black Wall Street" in Jackson Ward boasted a robust social and business climate: twenty-nine hucksters, fifteen public halls and auditoriums, fifteen saloons, eight livery stables, three asylums and hospitals, three major burial associations that owned nine cemeteries and had paid-in capital of \$10,000, two photography studios, two real estate agencies, the True Reformer hotel, a jeweler and watchmaker, and a steam laundry. Richmond also had a large number of successful assessment, fraternal, and formal insurance organizations and companies. Stellar among them was the Independent Order of St. Luke (IOSL), a successful woman-run fraternal insurance company that would eventually become the largest employer of black women in the city and operate a store, newspaper, and bank.⁵

As in the preceding chapter, this chapter will further explore black women's experiences in the fraternal insurance field during the first phase of the black insurance industry by looking within a fraternal order originally started by women for women: the Independent Order of St. Luke. Though not created as an adjunct or support system for a men's fraternity like the Court of Calanthe, men became members very soon after IOSL's formation. Men held some leadership positions, but women dominated the upper echelons of leadership in not only the local but also the central bodies. Most local councils (as the subordinate groups were called) had male members but were

⁵ W. P. Burrell, "The Colored People of Richmond, Va.," *NNBL Proceedings* 1902, 42.

predominately female, while a few preserved the traditional model of all-male or all-female membership. IOSL became one of the most influential women-run fraternal insurance organizations in the country, black or otherwise. Women working in IOSL gained invaluable business and sales experience running a complex insurance and financial empire that would be worth in the millions of dollars. Despite their success, women still labored under conflicting expectations of women in business and society.

INDEPENDENT ORDER OF ST. LUKE, 1867-1899: THE EARLY YEARS

Mary Prout organized the Grand United Order of St. Luke in Baltimore in 1867. Prout was born a free woman in Baltimore around 1801. Her family had been actively involved in the Liberian emigration movement with the American Colonization Society in the mid-1800s. Though Prout's older brothers William and Jacob emigrated to Liberia and emerged as prominent leaders there, Prout stayed in the United States. However, she likely shared many of their ideas about black political and economic independence. Prout joined the Bethel African Methodist Episcopal (AME) Church as a child and remained a devoted member throughout her life. Contemporaries praised her as an accomplished fundraiser for her work in Bethel's women's societies and missions and as a generous philanthropist for her work in the community. Prout opened a school in 1830, and she helped found the first home for the black elderly in the city in 1867. She closed her school in 1867.⁶

⁶For sketches of Prout's life, see Jeff Crocombe, "Prout, Mary Ann," *AANB*; and Marlowe, *A Right Worthy Grand Mission*, xxxiv.

Although in her late sixties, Prout did not settle into a quiet life. She organized the Grand United Order of St. Luke as a fraternal mutual aid organization. Baltimore was a magnet for recently emancipated black men and women seeking personal and economic independence. St. Luke, like many fraternal orders in the U.S., originated in Great Britain. Order lore holds that two British women traveling in the states shortly after the Civil War shared the secrets of the order with emancipated and former free black women. If Prout was among those who heard the two Britons, she probably did not find the notion that women could run a secret society a novel one. A stalwart in Bethel AME church societies, Prout was already a seasoned, veteran organizer, administrator, and fundraiser. She cut her teeth alongside pioneering women in the AME church, including Sarah Allen (wife of church founder Richard Allen) and Mother Doritha Hill. Historian Julyanne Dodson's short description of Prout includes an observation that she was known as an "extraordinary, anointed AME woman" who "kept an entire congregation committed to the goal of an independent African Methodist Church" in the face of (white and black) naysayers in Baltimore.⁷ As a young woman, Prout took an active role alongside Annie Dickerson in creating an independent Negro congregation in the mid-1810s, and she was present at the formalization of the AME denomination at the 1816 conference in Philadelphia.⁸

⁷ Dodson, *Engendering Church*, 78.

⁸ Theda Skocpol and Jennifer Lynn Oser. "Organization Despite Adversity: The Origins and Development of African American Fraternal Associations," *Social Science History* 28, No.3 (2004): 395; Dodson, *Engendering Church*, 12-13 and 28-29; and Marlowe, *A Right Worthy Grand Mission*, xxxiv. Skocpol and Oser quote a source that states St. Luke originated within the Bethel Church. On the movement to create separate "African" congregations, especially in Philadelphia and Baltimore, see James Sidbury, *Becoming African in America: Race and Nation in the Early Black Atlantic* (New York, 2007), 131-142 and 165-167.

Prout challenged many of the gender restrictions of the times—within and outside of the church. These challenges, it is important to stress, were not direct challenges to male authority in the church, however, but indirect challenges to notions that women were not equipped to lead from the pulpit. Prout led prayer meetings, but she, like other AME women, did not often openly challenge women's exclusion from the pulpit and the formal religious leadership of the church. Instead, women like Prout focused on building religious and social organizations with strong moral foundations within the church to strengthen and develop their communities.⁹

The women leaders of the AME church formed a tight network. Bethel in Baltimore became the second largest AME church in the U.S. In the 1840s, under its controversial pastor Reverend Daniel Payne, Bethel instituted a number of reforms that placed it out of step with other AME churches. In the 1850s, noted abolitionists spoke from its pulpit, and the church hosted a convention of free blacks in July of 1852. Bethel church in Baltimore, along with Philadelphia's church, lay at the center of the freedom struggle in the region.¹⁰

⁹ On women's activities in the early nineteenth-century AME church, see Dodson, *Engendering Church*, 12-13, 28-29, and 78. On black women in the Baptist church, see Higginbotham, *Righteous Discontent*.

¹⁰ Lawrence H. Mamiya, "A Social History of the Bethel AME Church in Baltimore: The House of God and the Struggle for Freedom," in *American Congregations*, edited by James P. Wind and James Welborn Lewis (Chicago: University of Chicago Press, 1994), 221-292, see especially the section "Accommodation and Controversy: The Pastorate of Daniel Alexander Payne From 1816 to 1853," 229-238; Carol V. R. George, "Widening the Circle: The Black Church and the Abolitionist Crusade, 1830-1860," in *Antislavery Reconsidered: New Perspectives on the Abolitionists*, edited by Michael Fellman (Baton Rouge: Louisiana State University Press, 1979), 75-95; Howard Holman Bell, *Survey of the Negro Convention Movement, 1830-1861* (1953; reprint, New York: Arno Press, 1969), 146-147; and Dodson, "Table 2.1: AME Congregations of 1816," *Engendering Church*, 24.

Women's church societies filled the gap in addressing the practical needs of fugitive and former slaves. During and after the Civil War, Baltimore drew tens of thousands of former slaves. These people needed every kind of assistance imaginable—from basics like food, clothing, and shelter to more ambitious services like education and jobs. Though women were consciously excluded from the ministry and conference system of the AME church, they functioned outside of the formal structure of the church, primarily within church-related societies. Women dominated church societies, regardless of denomination. These societies were one of the few places where they could exercise authority and leadership within the church. These societies not only provided direct services to the community outside the church walls but also constituted a support system for women working within those same walls. Women in these societies raised funds to care for the needy and sick, build orphanages, and run schools. Many church societies collected small dues and pooled the money to provide benefits to support members and their families. Women ran these church societies like small business empires, raising money and directing the flow of capital as well as encouraging stewardship and mission among members—and givers.¹¹

St. Luke evolved from these women-run church benevolent societies. Indeed, Baltimore was the birthplace of the earliest independent Negro secret societies that

¹¹ Dodson, *Engendering Church*, 16-21; Bethel AME Church, "History of Bethel AME Church," <http://www.bethell.org/page.php?id=1>; and Higginbotham, *Righteous Discontent*. For specific examples of late nineteenth-century black women's church societies, see Du Bois, *Some Efforts of American Negroes*, 5-44. On the entrepreneurial aspects of women's mission societies, see Susan Yohn, "Let Christian Women Set the Example in Their Own Gifts': The 'Business' of Protestant Women's Organizations," in *Women and Twentieth-Century Protestantism*, edited by Virginia Brereton and Margaret Bendroth (Urbana, 2002), 213-235, especially 227-231 on black women and Nannie Helen Burroughs.

started around the Civil War. Two of the earliest formal fraternal orders not connected with a British or Anglo-American order began in Baltimore: the United Order of Galilean Fishermen, founded in 1856, and the Grand United Order of Nazarites, founded in 1863. No personal correspondence or personal musings have survived, but Prout had much more than fellowship among women on her mind when she organized St. Luke. It was within St. Luke that Prout enacted many of the same values about economic independence and self-sufficiency exhibited by her brothers in their desire to build Liberia. Prout's organization offered sick and burial benefits like most other fraternal orders, but, unlike most others, hers was organized for the benefit of women. Prout envisioned St. Luke as a financial organization of women freed from the encumbrances of subordination to male authority.¹²

St. Luke steadily spread throughout Maryland and into Virginia, Philadelphia, and New York. It was in Virginia that men first became involved with the order, though it remained an order largely run and controlled by women for the benefit and uplift of women. Prout desired that the order remain all-female. She had demonstrated that women were indeed capable at directing their own affairs. If she suspected that the presence of men could be disruptive to the order, her worst fears were soon realized. The presence of men ushered in the first split in the young organization. A Virginia

¹² Maggie L. Walker asserted that Prout wanted St. Luke to remain an all-female society. See Walker, "[Comments]," *Fiftieth Anniversary, Golden Jubilee Historical Report of the R[ight] W[orthy] G[rand] Council, I[n]dependent O[rder of] St. Luke, 1867-1917* (Richmond, [1917?]), 1, Item A-0228, Box 14, Folder 5, Independent Order of St. Luke Records, National Park Service, Maggie L. Walker National Historic Site, Richmond, Virginia, archive hereinafter referenced as MLW House and source hereinafter referenced as *IOSL Fiftieth Anniversary Report*. Unfortunately, reports from 1867-mid-1870s and 1910-1914 are missing from the National Park Service's archival copy.

contingent, which included father Richard and son William M. T. Forrester, along with several other men, splintered from Prout and formed the Independent Order of the Sons and Daughters of St. Luke (later shortened to IOSL) in Richmond in 1869. The main sources of disagreement between the Forrester-led faction and the “motherhead” in Maryland were the entrepreneurial aspects of St. Luke; more specifically, those entrepreneurial aspects that directly enriched Prout. The male members protested the fifty cents fee for every degree conferred remitted to Prout and the requirement that twenty-five per cent of a council’s net proceeds be paid as tribute to Prout and the motherhead order, now known as the Grand United Order of St. Luke of Maryland.¹³

Discord over the finances of fraternal orders was not unique to the St. Luke. Financial mismanagement plagued small and large orders alike, but jealousies and concerns over the financial successes of orders also caused intense conflict. For example, the True Reformers, an early success story among Negro fraternal orders, struggled with the issue of “compensation” for the works, or the fraternal ritual, created by its founder William Washington Browne. In 1895, Browne determined the order was sufficiently successful to reward him retroactively for his service. Browne believed that he should be paid \$40,000 over a period of seven years for his service in building the Reformers. He argued that he had labored without pay or support—outside of his wife’s income—to single-handedly spread the Reformer movement and shape its vision.¹⁴

¹³ On Forresters’ disagreement with fees, see Marlowe, *A Right Worthy Grand Mission*, 11; and Crocombe, “Prout, Mary Ann.”

¹⁴ Fahey, *The Black Lodge in White America*, 18 and 22-23; Marlowe, *A Right Worthy Grand Mission*, 34; and Ann Field Alexander, *Race Man*, 148-149. See the reprinted text of Browne’s specific appeal to the 1895 convention in Burrell and Johnson, *Twenty-Five Years History of the Grand Fountain*, 200-206.

In justifying his financial appeal, Browne ignored the contributions of others to building the Reformers, especially the important, but neglected, influence of women in the business of building fraternal insurance. Women like Eliza Allen. Allen joined the True Reformers when Browne reorganized and moved the virtually moribund organization to Richmond in 1880. She was elected Grand Worthy Governess at the first convention in 1881. Allen organized one of the first three fountains in Virginia: the Shiloh Fountain in Petersburg with 90 charter members. Allen's success in organizing such a large fountain for a relatively unknown, small organization demonstrated the appeal of the Reformers idea throughout the state. In 1885, she, along with founder William W. Browne and Mrs. M. A. Berry, organized the juvenile auxiliary, the Rosebuds. The convention delegates elected Allen Governess, and Allen helped establish a juvenile endowment program. Allen was one of the very few women who traveled throughout the state and around the country to spread True Reformism. She was the only woman listed on the True Reformer Bank's 1888 charter and the only one to serve on its Board of Directors.¹⁵

One reason for Allen's great success and standing in the Reformers was her commitment to Negro organizations and self-help. Allen was born a slave in 1835 on the Madison County, Virginia, plantation of Major Robert Beale Sr., a veteran of the Revolutionary War. In the 1860s, she became the property of Professor W. T. Davis of

¹⁵ Burrell and Johnson, *Twenty-Five Years History of the Grand Fountain*, 69, 74, 93, and 398. Also see the "Savings Bank of the Grand Fountain, United Order of True Reformers, of Virginia Charter" reprinted on 98-99.

Martha Washington College in Abingdon, Virginia. Allen organized several benevolent societies among her fellow slaves, including Consolation Sisters, Tobita, and Sisters of Usefulness. She often served as president in most of them, though her sister Mary was the more literate of the two and kept the records and accounts of the various societies. Antebellum custom required that a white man had to sit in on the Sunday afternoon meetings to make the societies “lawful.” Society officers and members of the Sick Committee visited sick slaves during the day, but they had to get passes from their masters to do so at night. Allen married James Allen in 1859, and they had five children. After the Civil War, Allen and her family moved to Petersburg. Like many black women, she worked as a laundress.¹⁶

¹⁶ 1880 U.S. Census, Population Schedule, Dinwiddie County, 5-WD Petersburg, Virginia, Enumeration District 97, Page 12, Dwelling 112, Family 149, James Allen Household; National Archives Microfilm Publication Series T9, Roll 1363, Page 437, HeritageQuest, <http://www.heritagequest.com>. The 1900 census lists that Allen was born in March 1840, sixty years old, and married for 50 years. It is unlikely that she married at age 10. Details about Beale from “Biographical Information,” Finding Aid for Beale and Davis Family Papers at the University of North Carolina Chapel Hill Library, http://www.lib.unc.edu/mss/inv/b/Beale_and_Davis_Family.html#; and details about college from Charlotte Nolan, “On my high horse about some changes,” *Harlan* [Ky.] *Daily Enterprise* ([No date], 2005), <http://harlandaily.com/bookmark/1494067-On-my-high-horse-about-some-changes>; and Martha Washington Inn “History”, <http://www.martha-washingtoninn.com/history>; and Virginia Historical Marker K56 Martha Washington College, <http://historicalmarkers.photoshelter.com>.



Figure 4: Eliza Allen, circa 1909, from William P. Burrell and D. E. Johnson, *Twenty-Five Years History of the Grand Fountain of the United Order of True Reformers, 1881-1905* (1909), page 43

Allen, like many women, was involved in more than one fraternal society. However, she shared the company of only a few women who were able to balance effectively high-ranking, influential positions in numerous organizations. She was elected Right Worthy Grand Vice Chief of the Independent Order of St. Luke in 1896. However, she “passed out” or stepped down from leadership in the organization at the controversial 1899 meeting in Hinton, Virginia. She remained a local member of the IOSL. Allen was also an active member of the Good Samaritans and Daughters of Samaria, achieving the position of Grand Presiding Daughter. She helped organize the Grand United Order of Brothers and Sisters of Charity, another popular early fraternal, and she served on the board of Order of Tents of the J. R. Giddings’ and Joliffe Union, achieving the position of Senior Matron.¹⁷ This, Allen’s contributions included starting local

¹⁷ Burrell and Johnson, *Twenty-Five Years History of the Grand Fountain*, 398; and “Officers Elected,” *Richmond Planet* (August 22, 1896), 4.

groups, directing some of the activities of the organization on the local and state level, helping to create the juvenile division, and utilizing her expertise within other fraternal societies. Without the tireless efforts of women like Allen, True Reformers would not have been able to build on the foundation of mutual aid, benevolence, and burial aid societies laid during slavery. Nor would it have been able to spread the new industrial insurance or attract the membership that would eventually provide the economic base of the black separate economy in the late nineteenth century.

Delegates at the 1895 Convention agreed with him and voted to pay him not forty but fifty thousand dollars. The decision generated a great deal of criticism and animosity within and outside of the order. Browne died before collecting the full sum and before the scars his demands created had healed. Within IOSL, despite the powerful Forrester faction's clear rejection of compensating founder Prout for the original works, the issue was not so easily decided. Some Virginia councils continued sending the degree fees and twenty-five percent tribute to Prout. When Prout died in 1885, her niece, as heiress of the works, continued to receive the councils' fees.¹⁸

Initially, the Forresters were a force of nature within the IOSL. Richard Forrester's father was Gustavus Myers, a prominent, Jewish attorney and civic and fraternal leader in Richmond, and his mother was the free black house servant of Myers' cousin, Gustavus Forrester. Richard grew up in Richmond in relative privilege, living among a small, accomplished group of free blacks in a home he inherited from his white aunt. His home was within a block's view of Jefferson's Davis' home and the confederate

¹⁸ Fahey, *The Black Lodge in White America*, 22-23; and Marlowe, *A Right Worthy Grand Mission*, 11.

statehouse during the Civil War. Richard became active in Richmond's local government during Reconstruction. He was the first Negro elected to Richmond's city council in 1870, a position he held until 1881. He also served on the Richmond school board in the 1880s. Richard's son William M. T. Forrester was born in Richmond in March 1847. Forrester became a barber and regalia manufacturer. He married Eliza in 1867, and they had two children.¹⁹

Forrester and his father shared a passion for the St. Luke order. They both were among the original male members of the order in Virginia. The Forresters chartered the IOSL in July 1869, and the members elected Forrester Right Worthy Grand (RWG) Secretary of the infant order. Forrester served as RWG Secretary for thirty years, from 1869 to 1899. One of his first acts was to abolish the fifty cents degree fee paid to Prout. Instead, he required that the fee be split between the subordinate council and the elected Degree Chief—a move that signified the separation between the two orders. In 1870, Forrester's father Richard and three other men, all listed as trustees, opened an account for "St. Luke's Lodge No. 9" at the Freedmen's Bank, a move they probably felt put the young order on firmer footing in Virginia and further attested to its sense of independence. Forrester set about creating a distinctive ritual for the IOSL in the mid-1870s. Ironically, in spite of his objection to Prout's profiting from the order's works, he

¹⁹ Theresa and Keith Stokes, "Family Story," <http://www.eyesofglory.com/familyhist.htm>; Steve Clark, "Richard Gustavus Forrester," *Richmond Times-Dispatch* (February 10, 2009), <http://www2.timesdispatch.com>; 1900 U.S. Census, Population Schedule, Henrico County, Monroe-WD, Richmond, Virginia, Enumeration District 13, Sheet 4, Dwelling 22, Family 86, Willi[a]m M. T. Forrester Household, National Archives Microfilm Publication Series T623, Roll 1738, Page 18, <http://www.heritagequest.com>; and U.S. Freedmen Bank Records, 1865-1874, Richmond, Virginia, Series M816, Roll 26, Page 370, Account 1045, William M. Forrester Record in 1870, <http://www.heritagequest.com>.

moved to cash in on the primary asset of the order by publishing and copyrighting his own works in 1877 and then selling it to the subordinate councils. In 1879, father Richard served in the two top positions of the order: Richard was elected RWG Chief and Forrester re-elected as RWG Secretary for Virginia. Under their leadership, the order set about revising the constitution.²⁰

However, it was not the Forresters but Martha Carter who should be given the most credit for initially rooting the St. Luke order in Virginia. Virtually nothing is known of Carter. The Forrester's early influence was limited to the Richmond area. Carter established one of the earliest, if not the first, Grand United Order of St. Luke councils in Virginia in 1867 or 1868, the Prout Council No. 2 in Norfolk. She established other councils throughout Virginia, three of which, including the Prout Council, survived into the late 1910s.²¹

In 1881, the IOSL took the big leap into the field of fraternal insurance. The RWG Council adopted an endowment plan crafted by Forrester that year. Fees assessed were very small; it is difficult to imagine how the organizers planned to cover council expenses and provide an adequate benefit with such a small assessment. The endowment amount remained unspecified, though it was probably for \$50. The IOSL collected only a twenty-

²⁰ U.S. Freedmen Bank Records, 1865-1874, Richmond, Virginia, Series M816, Roll 27, Page 37, Account 1800 and Richard Forrester Record in 1870, <http://www.heritagequest.com>; "Record of 1879," *IOSL Fiftieth Anniversary Report*, 7; and Marlowe, *A Right Worthy Grand Mission*, 11-12.

²¹ Walker, "History," 6 and related annual convention minutes in *IOSL Fiftieth Anniversary*.

five cents entrance fee and assessed a nickel from all subordinate council members upon the death of a member to replenish the treasury.²²

The IOSL wisely centralized the insurance feature, but it vested a great deal of responsibility in the RWG Secretary. As Secretary, Forrester controlled all aspects of the endowment plan he created. He had to verify that the member had been “financial”, or paid up-to-date. He also had to verify the death through several sources, including the local council, attending physician, and undertaker. Then he had to send the notices, ensure collection of the additional nickel assessments within the local council for deceased members, and finally distribute the funds. Such a labyrinthine system was doomed to fail considering IOSL had grown to over 70 councils and 2,500 members by the early 1880s.²³

Anthropologist and Maggie Lena Walker biographer Gertrude Marlowe suggests that this system of centralizing all of the endowment activities in one person resulted from the social networks forged between Forrester and the members. Locals had to be persuaded to entrust one of its most important functions to the RWG Council, and they were persuaded through the personal relationships and bonds they shared with the Virginia order’s founders.²⁴ It may also have been that few wanted to volunteer to perform so many duties, since the RWG Secretary was the IOSL’s only paid leadership position. However, the most likely reason was much more self-interested: Forrester

²² “[Committee on Endowment Report],” *IOSL Fiftieth Anniversary Report*, 8.

²³ *Ibid.*; lists of reporting councils throughout *IOSL Fiftieth Anniversary Report*; and Marlowe, *A Right Worthy Grand Mission*, 12.

²⁴ Marlowe, *A Right Worthy Grand Mission*, 12 and 37.

wanted to centralize authority for potentially the most lucrative and powerful feature of the order in his own hands.

Forrester remained active and involved in the IOSL even after his fraternal affections shifted toward the Grand United Order of Odd Fellows (GUOOF) in the early 1870s. He became actively involved with Odd Fellows as part of the Lone Star Lodge No. 1340 in Richmond. Forrester helped organize the Odd Fellows' women auxiliary in the state, the Household of Ruth. He served as a delegate at the first session of the Grand Household in 1883 held in Richmond.²⁵ The Odd Fellows instituted the endowment plan beginning in 1879, a few years before IOSL, but, according an early GUOOF historian and officer, it "struggled along for a few years and died from want of support."²⁶ The same fate nearly befell St. Luke.

Initially, both the Odd Fellows and IOSL, like other Negro fraternals, struggled with the endowment plan. Forrester was no doubt aware of Browne's efforts to grow the True Reformers endowment department since moving to Richmond from Alabama, where the order originated, in 1880. Browne was never able to establish the endowment idea in Alabama, but it took root and flowered in Richmond. Early results could not foretell the great economic powerhouse the True Reformers would become. In the second year of the True Reformers' endowment, it paid a mere \$477 in death policies. An

²⁵ Forrester moved into national prominence in the Odd Fellows in 1875, when the order elected him to the Grand Directors Board. He was elected Deputy Grand Master in 1880 and elected Grand Master a record seven consecutive terms, from 1882-1893. See Charles H. Brooks, *The Official History and Manual of the Grand United Order of Odd Fellows in America* (Philadelphia, 1902), 156, 167, and 235, hereinafter referenced as *History of GUOOF*; "W. M. T. Forrester Elected Again," *Richmond Planet* (October 18, 1890), 1; and "Odd Fellows Day," *Richmond Planet* (June 30, 1894).

²⁶ Brooks, *History of GUOOF*, 156.

1882 newspaper article noted, “The Order under its new system is only two years old, and it only wants time, care, and patience to make it one of the best.”²⁷ And it did become one of the best. The order would go on to open the first chartered Negro bank, Old Folks Home, chain of dry goods stores, hotel, and newspaper.²⁸

It was in 1883 that Forrester took note of an impressive young woman named Maggie Mitchell. Mitchell had joined the Good Idea Council No. 16 in 1881 while in her second year at the Colored Normal School in Richmond. In 1883, Good Idea elected her secretary and nominated her as its delegate to attend the annual session of the Grand Council. At that convention, the IOSL hired Mitchell as a clerk. Mitchell had been active in the United Order of Tents J. R. Giddings and Joliffe Union and worked as a clerk with the True Reformers during the 1880s.²⁹ Yet she would emerge as one of the most powerful and influential women, black or white, in insurance and banking in the twentieth century.

²⁷ [Richmond] *Virginia Star* (November 18, 1882), 2, Reel 8, *Miscellaneous Negro Papers*.

²⁸ Burrell and Johnson, *Twenty-Five Years History*.

²⁹ Marlowe, *A Right Worthy Grand Mission*, 36; and Fahey, *The Black Lodge in White America*, 22. Marlowe and Fahey conjecture about Walker’s involvement with the True Reformers. See “Register Vernon’s Speech,” *Washington Bee* (January 9, 1909), 4, for statement verifying her participation.



Figure 5: Maggie Lena Mitchell, circa 1885, Image 694, Maggie Lena Walker Papers, National Park Service

Maggie Lena Mitchell Walker was born in 1864, though, in her lifetime, she gave her birth date as 1867—a date that coincided with the founding of the order to which she devoted more than fifty years of her life. Her mother, Elizabeth Draper, was a former slave now working as a servant in famed Civil War spy and abolitionist Elizabeth Van Lew’s mansion. It was at Van Lew’s mansion that Draper met Walker’s father: Irishman Eccles Cuthbert, a popular local newspaper writer. A year later, in 1868, Draper married William Mitchell, a butler also working in the Van Lew mansion. William found work at a local Richmond hotel and moved his small family to a home nearby. The family joined the First African Baptist Church. Walker’s brother Johnnie was born in 1870. In 1876,

Walker's stepfather died tragically. His body was found in the James River. The coroner ruled it a suicide, but Walker's family believed that he was robbed and then murdered.³⁰

Mitchell's death plunged the small family deeper into poverty. Young Walker helped her mother take in laundry to support her and her brother. Her mother also worked as a midwife. Walker did well in school, aspiring to become a schoolteacher and provide a better life for her family. While at the Armstrong Colored Normal School, she joined the IOSL and the Tents. As a senior, she and lifelong friend Wendell Dabney organized one of the first student protests against racial discrimination in 1883. She steadily climbed the leadership ranks in the IOSL while working as a teacher at Valley School for \$35 a month and working as a part-time insurance agent with the Woman's Union, where she may have earned far more in commissions. Unlike working in the classroom, Walker discovered unimagined possibilities for developing the skills and talents of women at the Woman's Union. Business provided a more promising and fulfilling path for success for a woman as ambitious and enterprising as Walker. Convinced that she wanted to rise higher in the world of business, she took night classes in accounting, an advanced business field that included very few women.³¹

³⁰ On Walker's early life, see Marlowe, *A Right Worthy Grand Mission*; Wendell P. Dabney, *Maggie L. Walker and The I[n]dependent O[r]der of Saint Luke: The Woman and Her Work* (Cincinnati, 1927); John N. Ingham and Lynne B. Feldman, "Walker, Maggie Lena," *African-American Business Leaders: A Biographical Dictionary* (Westport, Conn., 1994), 670-680; Gertrude Marlowe, "Maggie Lena Walker," in *Black Women in America: An Historical Encyclopedia*, edited by Darlene Clark Hine and Rosalyn Terborg Penn (Brooklyn, N.Y., 2003), 1215-1219; Brown, "Womanist Consciousness"; and Brown, "Constructing a Life and a Community."

³¹ Marlowe, *A Right Worthy Grand Mission*; Dabney, *Maggie L. Walker*; Ingham and Feldman, "Walker"; Marlowe, "Walker"; Brown, "Womanist Consciousness"; and Brown, "Constructing a Life and a Community." On specifics of night classes, see undated Memorial Programme, Maggie L. Walker Vertical File, Valentine Richmond History Center, hereinafter referenced as MLW File, Valentine.

In 1886, she married Armstead Walker Jr.; Armstead's family owned a brick contracting company. Virginia law prohibited married women from teaching, so Walker was forced to quit teaching. Walker and Armstead had three children: Russell Eccles Talmadge born in 1890; Armstead Mitchell in 1893, who died before turning one year old; and Melvin DeWitt in 1897. Walker could have enjoyed a life of relative ease as the wife of a scion of one of Richmond's solidly upper middle class families and as part of an elite generation of Negro Richmonders. Nearly all of her peers from her graduating class would become part of the educated and business elite of Richmond, which included editor John Mitchell Jr., attorney James H. Hayes, politician John Mercer Langston, mortician and businessman Alfred D. Price, and attorney Giles B. Jackson. She chose a life of work rather than leisure, and she used her work to create opportunities for women. Indeed, the emphasis on business, service, and conviviality within a fraternal business organization like St. Luke actually strengthened networks among the Negro aspiring and elite classes.³²

A woman of great energy and ambition, she poured herself into the IOSL. Walker climbed the ranks within IOSL from a position as clerk in 1883 to working as an organizer and lecturer for the order in the 1890s.³³ She supported the IOSL's endowment feature when Forrester introduced it in the early 1880s, but she had definite ideas of her own about how to turn it into a successful program for the order. Indeed, the early years of the

³² Marlowe, *A Right Worthy Grand Mission*; Dabney, *Maggie L. Walker*; Ingham and Feldman, "Walker"; Marlowe, "Walker"; Brown, "Womanist Consciousness;" and Brown, "Constructing a Life and a Community."

³³ Ibid.

IOSL's endowment were rocky. The centralization of so many administrative functions in the RWG Secretary doomed IOSL's first endowment experiment in 1881 to failure. Forrester created a daunting administrative challenge—especially considering his divided loyalties to another fraternal organization.

To make matters worse, the subordinate councils vehemently rejected the move to centralize benefits. Though the endowment was the only benefit administered by the RWG Council, councils probably feared that the management of sick and death benefits might soon follow. Records for 1882 through 1884 are missing, but, by 1885, only a small fraction of the subordinate councils participated in the endowment plan. The RWG Council nearly pleaded with members to participate, stressing that “new life would spring up in the whole Order, and it would be the cause of rapid growth of interest and spread of our Order.”³⁴

However, even if the IOSL had an expertly organized system and enjoyed widespread support, the endowment still would have suffered. Early fraternal insurance suffered from a poor fee structure. Young and old, healthy and sick paid the same fee for the same amount of benefits. The endowments' payouts quickly outstripped the money paid in. Within the IOSL, membership declined, largely over controversy about the endowment plan. The plan died out, but the RWG Council revived and reworked the endowment in 1887. In particular, it increased the entrance fee from a quarter to a dollar. The most important reform was adding a threat to suspend councils whose members did not pay the entrance fee within the next thirty days. The consequences for not

³⁴ “Record of 1885,” *IOSL Fiftieth Anniversary Report*, quote on 9.

participating could be dire: Any members who passed away in suspended councils would not have any benefits paid to his or her families and beneficiaries.³⁵

However, the threat had little effect. Support for the endowment remained abysmal. Between the 1887 adjustments and the 1888 meeting, six death claims were presented, but the one hundred councils and more than 2,000 members had only paid in \$26.30 to the endowment. The Endowment Committee voted to divide equally what it had received and paid out a paltry \$4.38 for each claim. The RWG Council decided that, “[n]otwithstanding we have had to contend with opposition within the Order, and oppression on the outside,” it would act on its threat to suspend councils. It summoned delinquent councils and conducted public hearings.³⁶

The IOSL did not give up on the endowment despite such fierce resistance; it continued to tweak its program. It likely watched and learned from the successes of the True Reformers, though it had yet to replicate them. In 1884, the True Reformers revised its fraternal insurance program, instituting five different endowment plans with age-based fee structures and graduated payment schedules. Progress within the IOSL continued more slowly. It established a separate Endowment Department in 1896 and elected a Board of Directors of the Endowment Plan in 1898. Resistance, even to the newer, more lucrative insurance plans, remained, in the words of Walker, “formidable”

³⁵ “Record of 1887,” *IOSL Fiftieth Anniversary Report*, 10-11.

³⁶ “Record of 1888,” *IOSL Fiftieth Anniversary Report*, 11.

though some in the order were slowly coming around.³⁷ In 1897, nearly 2,300 policies had been issued and \$1,231.20 paid in benefits.³⁸

A light in the darkness for Walker was the Juvenile Circles, which she organized in 1895. The IOSL had made a serious mistake in voting down a youth department ten years earlier in 1885 by a hefty margin of 25 for to 146 against. When Walker presented the resolution to the Council in 1895, she hoped her message would reach a much more receptive audience. It did. Walker was the driving force of the Juvenile Department, drafting the constitution and creating the ritual as chair of a committee created to organize the new department. Walker wholeheartedly supported the endowment feature as “absolutely necessary” to compete with the myriad other fraternal finding success with the endowment.³⁹ She instituted a small endowment within the circles. The plan met with immediate success, quickly outpacing the IOSL’s adult plan. Walker personally organized more than 100 councils in the first year alone, and the juvenile department reported a surplus in its bank account at the 1896 convention. Like Prout, Walker’s efforts were not mere altruism or charity; they were entrepreneurial—and profitably so. The circles were designed with helping the women who organized them in

³⁷ Marlowe, *A Right Worthy Grand Mission*, 46.

³⁸ “Record of 1896,” *IOSL Fiftieth Anniversary Report*; Burrell and Davis, *Twenty-Five Years of the Grand Fountain*; and Marlowe, *A Right Worthy Grand Mission*, 13, 33, 40, and 46. Unfortunately, Marlowe offers limited details on the operation of the IOSL, choosing to focus on Walker as a leader of the order rather than the business of the fraternal itself. Her biography does include some scattered references to the the business records and procedures of the IOSL.

³⁹ “Record of 1895,” 14.

mind. Organizers received \$4 of the \$11 charter fee and twenty-five cents for each youth joining the charter council.⁴⁰

At first, the Juvenile Endowment paid a modest \$15 benefit in the event of the juvenile's death; the amount was quickly increased to \$30. Walker streamlined the process for paying death claims: the matrons (or presidents) of each juvenile circle documented deaths. An Executive Board of Richmond-area matrons and the Grand Juvenile Officers met twice a month to review claims. The Grand Matron signed and sent the check to the beneficiaries and received the receipt of payment. As a tribute to her untiring efforts, the IOSL created the position Grand Deputy Matron for Walker in 1896.⁴¹

Yet even as Walker's plan quietly prospered, the Old Guard ignored it. Struggling to work out a plan for the entire order, the mostly male leadership of IOSL did not see anything of value in a program designed by a woman for women and children. Walker struggled over the years to institute new reforms and initiatives in the adult endowment plan. She served on the committee created in 1887 to update the endowment plan. The committee's reorganization efforts, including a more formalized verification of beneficiaries and heirs, did not have a major impact. The IOSL elected Walker secretary of the new Board of Directors of the Endowment Fund created in 1898.⁴²

Another bright light for Walker was the Woman's Union Beneficial Department. Walker started working as a part-time agent for the Woman's Union before the summer

⁴⁰ "Record of 1885," 9; "Record of 1895," 14; and "Record of 1897," 15-16, all in *IOSL Fiftieth Anniversary Report*. Quote on 15.

⁴¹ Marlowe, *A Right Worthy Grand Mission*, 35, 38-39.

⁴² On Walker's committee and board elections, see Marlowe, *A Right Worthy Grand Mission*, 37 and 41.

of 1886.⁴³ Walker may have started working for the Woman's Union because of her upcoming marriage since Virginia did not allow married women to continue teaching in its public schools. However, Walker's fiancé was a solid fixture in Richmond middle-class circles, being the co-owner and manager of his father's building contracting business. The family may or may not have needed her income, but middle class status precluded that women would not work outside of the home if it could be avoided. However, Walker put her considerable skill and energy into helping others—not primarily through church or club work—but through business. Working in insurance was not only an acceptable professional pursuit for women but also a way for her to remain active and connected to the kinds of women who shared her commitment to economic empowerment as a primary means to uplift the status of women. She continued her involvement in the Woman's Union for many years after her marriage.

Walker and some of her close women associates, most of whom were also part of the St. Luke executive leadership, incorporated the Woman's Union in July 1898.⁴⁴ The impressive list of women shared a commitment to collective economic development and issues that lay at the heart of women's concerns not adequately met by the club movement: financial protection and opportunities for women and their families. The

⁴³ Accounts that mention the Union are vague about when Walker first started working for the organization. Even her biographer Marlowe in *A Right Worthy Grand Mission* concedes, "The exact nature of Walker's prior experience as either an agent or an organizer is not known" (36). Walker's funeral program states that she started working as an agent for the Union "[n]ear the completion of her third term as a teacher," Funeral Programme, Maggie Lena Walker [December 1934], MLW File, Valentine.

⁴⁴ "In Union There is Strength," *Richmond Planet* (16 July 1898), 8.

board elected Rosa Daniel Kinckle Jones as President and Walker as Vice President.⁴⁵ The other officers included Treasurer Fannie Coles Thompson, who owned a significant amount of real estate in Jackson Ward, and Secretary-Manager Patsie Keiley Anderson. Other powerful women allies of Walker's in IOSL and its Juvenile Department served on the Union's Board of Directors, including Lillian H. Payne, Julia Harris Hayes, and Rosa Watson.⁴⁶

The Woman's Union appeared to be a cooperative society comprised entirely of women engaged in businesses that met the practical needs of Richmond's black community. The benefit, or insurance, department grew out of a split within the Woman's Corner-Stone Beneficial Association, which incorporated in early 1897. Louisa E. Williams served as President, and Walker served as Vice President. Patsie Anderson managed the office. The association offered sick and death benefits for as low as a nickel a week. It remained small, with capital of only \$5,000. Walker and Anderson may have had personal differences with Williams, or the women may have split over their ambitions for the business. Walker's name ceased to appear in connection with the association by the end of the first year, and Anderson publicly announced her resignation from the company and disavowed any responsibility for its management in July 1898

⁴⁵ Jones was born in Lynchburg, Virginia, and graduated from Howard University in 1880. She taught music at Hartshorn Memorial College for forty years; her son was Eugene Kinckle Jones, the future Executive Secretary of the National Urban League. See Skip Mason, "Mrs. Rosa Daniel Kinckle Jones, Mother of Jewel Eugene Kinckle Jones," (May 4, 1999), <http://www.skipmason.com/hm/hm14.htm>; American Baptist Foreign Mission Society, *Missions: An International Baptist Magazine* 8 (1917): 635, <http://books.google.com/books?id=eZnNAAAAMAAJ>; Rayford W. Logan, *Howard University: The First Hundred Years 1867-1967* (New York, 2005), 229; and Kletzing and Crogman, *Progress of a Race*, 297.

⁴⁶ Secondary sources also list the company as "Women's Union," but the *Planet* ads read "Woman's Union". "In Union There is Strength," *Richmond Planet*.

when the Woman's Union incorporated. Kate Holmes and Mildred Cooke Jones replaced Walker and Anderson, respectively. Ads for Woman's Corner-Stone continued to appear intermittently in the *Richmond Planet* through early 1904.⁴⁷

WOMEN TO THE FRONT!!!

"The hand that rocks the cradle
Is the hand that rules the world."

Woman's Corner-Stone Beneficial Association.

Incorporated March, '97 in the city of Richmond, State of Va.

Capital Stock, - - 5,000.00

HOME OFFICE:—11½ E. Duval St., Richmond, Va.

Weekly Premiums:	Sick Benefits:	Death Benefits:
\$ 05	\$ 1 50	\$15 00
10	3 25	35 00
15	4 00	45 00
20	4 75	55 00
25	5 25	65 00
30	6 00	75 00

Condition of payments of Sick and Death Benefits:
After ten weeks and before six months, one-fourth; after six months and before nine months, one-half; after nine months and before twelve months, three-fourths; after twelve months full amount will be paid.

This Association was organized for the purpose of providing for Sickness, Accident and Death. Only Company run by women. All healthy persons can be insured in this Company from a child 2 years old to an adult 70. No initiation fee, no meetings to attend. All claims promptly paid as soon as satisfactory notice of Sickness and Death is placed in the Home Office.

OFFICERS:—Louisa Williams, President; Maggie L. Walker, Vice-President; Patsie K. Anderson, Business Manager; Dr. Sarah Jones, Medical Examiner; Bettie Brown, Treasurer; G. W. Lewis, Attorney.

DIRECTORS:—Louisa Williams, Maggie Walker, Bettie Brown, Delia Lewis, Mildred Cooke Jones, Kate Holmes, Mattie E. Johnson, Ann Johnson, Patsie K. Anderson.

Agents Wanted. Call or Address Patsie Anderson, 11½ E. Duval Street. Give us your Petronage.

IN UNION THERE IS STRENGTH.

"The hand that rocks the cradle is
the hand that rules the world."

Beneficial Department of Woman's
Union, Home Office: St. Luke's Hall,
Corner St. James and Baker Sts., char-
tered under the laws of Virginia, 1898.

CONDITION OF PAYMENT.

After ten weeks and before six months, one-fourth of the amount will be paid. After six months and before nine months, one-half. After nine months and before twelve months, three-fourths. After twelve months, the whole amount will be paid. This Association is organized for the purpose of providing a fund for sickness, accident and death. We take all persons male and female, from child two years old to an adult sixty. Run exclusively by women.

Officers:—Rosa K. Jones, President; Maggie L. Walker, Vice President; Fannie Coles Thompson, Treasurer; Patsie Kelley Anderson, Secretary and Manager of Beneficial Department.

Board of Directors:—Julia H. Hayes, Anna Taylor, Annie E. Crowder, Victoria Moon, Delia Lewis, Lizzie E. Dammalls, M. L. Walker, F. O. Thompson, Patsie K. Anderson, Rosa E. Williams, Lillian Payne, Rosa K. Jones.

Agents Wanted.

Figure 6: Ads for Two Early Maggie L. Walker All-Women Insurance Organizations, the Woman's Corner-Stone Beneficial Association (*Richmond Planet*, April 10, 1897, page 4) and the Woman's Union (*Richmond Planet*, July 30, 1898, Page 2)

The Woman's Union continued to use the motto "The hand that rocks the cradle, rules the world." It provided jobs, leadership opportunities, and training for women. For example, it also operated the Woman's Union Grocery Company, for which Patsie

⁴⁷ Ads for Woman's Corner-Stone Beneficial Association, *Richmond Planet*, April 10, 1897, 4; March 01, 1902, 6; and February 27, 1904, 6. By late 1897, ads still listed Anderson but not Walker; see *Richmond Planet* October 16, 1897, 3 and December 25, 1897, 2. "Resignation," *Richmond Planet* (July 16, 1898), 5.

Anderson served as manager.⁴⁸ Indeed, it appears that the Woman's Union served as the testing ground for many of the economic development ideas Walker and her associates instituted within the IOSL. For example, in 1901, Walker suggested that the IOSL open a dry goods store. In 1903, the St. Luke Emporium opened its doors. The Woman's Union store may have provided Walker with not only the inspiration to open the Emporium but also the model for it. Though the sources do not reveal the exact date the Woman's Union Grocery Store opened, it is reasonable to assume that it was at least imagined in the 1898 charter and may have started business in the same year or soon after. The Woman's Union Grocery Store was definitely up and running before the Emporium opened.⁴⁹

The Woman's Union provided benefits regardless of gender or fraternal association; men, women, and children ages two to sixty were welcome to take out policies. The Woman's Union limited its liability by restricting benefits in the first year. For example, for claims on deceased with policies in force for less than six months, the maximum benefit was one-quarter of the policy amount. Not only were the officers and board exclusively female, so were the staff and sales agents. From the early 1900s to late 1906, the Woman's Union operated out of an office in St. Luke Hall. Walker's close friend and ally Patsie Keiley Anderson became gravely ill. In September 1906, the officers

⁴⁸ Brief mention of Anderson as store manager in August Meier and Elliott Rudwick, "Negro Boycotts of Segregated Streetcars in Virginia, 1904-1907," *Virginia Magazine of History and Biography* 81 (October, 1973): 483.

⁴⁹ Ad, Woman's Grocery, *True Reformer* (January 28, 1903), 4, *Miscellaneous Negro Newspapers*. The St. Luke Emporium (1903-1911) was located on Broad Street in the white business district. Walker's mother, Elizabeth Mitchell, served on the board of directors; Rosa Watson and Sallie Bullock served as store managers. It struggled in its six-year history to realize a profit though revenues exceeded \$10,000.

and board transferred the Woman's Union's clients and agents to John T. Taylor, founder of Richmond Beneficial Company. Taylor also founded the second black bank in Richmond, the Second Street Bank.⁵⁰

Though Walker was dedicated to the Juvenile Circles and Woman's Union, she devoted the bulk of her time and energy to her top priority: the IOSL. In 1897, a power grab by the Richmond St. Luke Councils spelled the near demise of her precious St. Luke order. The rift created by the Forresters in the late 1860s had never properly healed. Though the order acknowledged the motherhead, its vision for St. Luke's future was decidedly more ambitious than the one Miss Vincent in Baltimore, Mary Prout's niece, envisioned for the order. The IOSL overshadowed St. Luke in Maryland, and the RWG Council acted independently and in its own interest.

In 1897, enthusiasm for the growth in the endowment, though precarious and supported by only a minority of councils, seemed to embolden the RWG Council. RWG Chief R. Bruce Evans believed it vitally important that "the outside world might know that we are not asleep, nor in the dark, but standing out in the broad open light of day, having as grand a mission as any other organization under the sun."⁵¹ To add heft to these words, the RWG Council altered its charter, acknowledging its continued commitment to pay sick and death benefits and to assist with burials but stressing its desire that the Endowment Department become the centerpiece of the order. The same year, the

⁵⁰ Anderson died in 1907. "In Union There is Strength," *Richmond Planet* (July 16, 1898), 8; "Woman's Union," *Richmond Planet* (March 14, 1903); Marlowe, *A Right Worthy Grand Mission*, 110; and Agreement dissolving Woman's Union between Taylor and Board of the Union, Item A-1708, Box 4, Folder 10, Maggie Lena Walker Papers, MLW House.

⁵¹ "Record of 1897," *IOSL Fiftieth Anniversary Report*, 15.

Richmond councils banded together to form the St. Luke Association to purchase a headquarters for the RWG Council. Leaders from each of the 25 Richmond councils and the RWG Council, Juvenile Department, and past officers comprised the Board of Directors. The formation of the association was also a tacit admission among the local councils of Forrester's increasingly ineffective leadership in recent years.⁵²

Not mentioned in the IOSL records for that year is the name change that brought festering tensions to the surface. A contingent of Richmond councils supported the executive Board's decision to change the name of the order. The Board named itself *Supreme Grand Council*. The action effectively removed Virginia councils from the authority of the Maryland charter, no matter how titular that authority had become by the late 1890s. Indeed, the move placed the motherhead under the Richmond faction. The Maryland Grand Council charged that the Richmond officers did not inform it of plans for the name change nor did they seek permission to do so. Feeling the sting of insult added to injury, the Maryland Grand Council had no knowledge of the change until small paper slips bearing the new name were circulated at the 1899 convention. The Maryland Grand Council took an unprecedented stance against the Richmond councils: It refused to seat any of their delegates, fearing, it claimed, that the Richmonders were organizing a coup "to take the works," or rituals, of the order.⁵³

The Richmond Supreme Grand Council and Executive Board argued that the order had entrusted the Executive Board to make decisions benefiting the order and

⁵² Ibid., 19; "St. Luke Association of Richmond, Va., Inc.," *IOSL Fiftieth Anniversary Report*, 70-72; and Marlowe, *A Right Worthy Grand Mission*, 41-42 and 115.

⁵³ "Grand Council Speaks," *Richmond Planet* (September 16, 1899): 8.

invested it with the power to do so. The Board, acting under the leadership of formidable Chair Rosa D. Bowser, felt such a change was necessary. Bowser's influence stretched well beyond the confines of the order. The first Negro school teacher in Richmond, Bowser also founded the Richmond Woman's League. She served as President of the Richmond Mothers' Club and of the Woman's Department of the Negro Reformatory Association of Virginia. She was also a member of the Executive Board of the Southern Federation of Colored Women and chaired both the Executive Board of the Women's Educational and Missionary Association of Virginia and the standing Committee of Domestic Economy for the Hampton Conference.⁵⁴

Though not explicitly stated, the fundamental issue was the endowment. Vincent and the three councils in Maryland expressly forbade the endowment and refused to support it. Their rejection alone provided the many councils that already did not support the endowment feature for whatever reason at least one legitimate reason to defy the Richmond leadership: the motherhead had said no. The choice of "Supreme" then was a calculated move. The Board argued it adopted the name as was the custom of the British order. "Supreme" was an honorary, not official, title; the motherhead had never formalized, that is, legally adopted, the name. Since the Board had been entrusted with running the order, it then was the official "Supreme" body, and the name change was, the Executive Board argued, only a formalization of its *de facto* authority. The board made light of the situation but had to understand the full implications of its actions. The name

⁵⁴ On Bowser, see D. W. Culp, ed., "Rosa D. Bowser," in *Twentieth Century Negro Literature ...* (Toronto, 1902), 176; and Crystal Renée Sanders, "Bowser, Rosa," AANB.

change usurped the motherhead in Maryland and asserted the primacy of Richmond-area councils above St. Luke councils in Maryland and other states. The name change also vested ultimate authority in Richmond. The Supreme Grand Council did acknowledge that the works belonged to Vincent, but the concession was of little consequence since Forrester had created a new set of rituals for the Virginia council twenty years before.⁵⁵

The Grand United Order in Maryland had only three councils but felt that legitimate authority was vested within it because the order's founder Mary Prout had passed leadership down to her niece, RWG Supreme Chief L. A. Vincent. Maryland maintained strong support and sympathy among councils in Norfolk, Portsmouth, Hampton, and many small towns in Virginia. However, the ambitions of the IOSL leadership in Richmond were far greater than those of the Maryland faction. No doubt encouraged by the phenomenal success of the True Reformers, it wanted to move more boldly into the area of fraternal insurance. But the Richmond leadership had not been able to sway a majority of the councils to its vision, and the many councils felt the rogue Richmonders were abusing their power. The affront to the motherhead was a final straw. Membership dropped precipitously. By 1899, the IOSL in Virginia lost a third (33) of its councils and two-thirds (1,800) of its members.

The 1899 report is cryptic in its announcement that Forrester refused to serve further as RWG Secretary, the IOSL's most influential and powerful position. Forrester refused to go on, and he was deeply critical of the order that he and his father helped plant in Virginia. He felt the order could sink no lower as it was bankrupt and "not

⁵⁵ "Supreme Council Explains Strange Action of Councils," *Richmond Planet* (September 9, 1899), 8.

spreading as it should.” He complained about the “lack of co-operation” among the RWG Council and between it and the subordinates and their officers.⁵⁶ The struggle over the endowment insurance feature and efforts to modernize the order tapped the last bit of his resolve. Things did indeed look bleak for the IOSL. The order had only \$31.61 in the bank; its debts amounted to \$400. A little more than 1,000 active members still clung on in fifty-seven councils. Maggie Lena Walker saw opportunity where Forrester saw defeat.

“WHO IS SO HELPLESS AS THE NEGRO WOMAN?”: THE INDEPENDENT ORDER OF ST. LUKE IN THE EARLY 1900S

In that first year of taking over the reigns of the IOSL, Walker must have questioned her decision many times. Walker realized the future strength and longevity of the IOSL lay in the endowment, and one of the first official changes she made was to make the endowment compulsory. Councils were given fifteen days to either begin participating in the endowment or, for those already nominally participating, to begin consistently collecting and reporting premiums. Those who did not participate or who failed to collect assessments and send in the required monthly and quarterly reports would be suspended and fined until they complied.⁵⁷

The modesty of the compulsory endowment—only \$50—and the intense reaction against it highlighted the seriousness of other problems within the IOSL. Issues surrounding the treatment of the motherhead in Maryland, fears about the solvency and future of the IOSL, and discord created by the RWG Council’s power grab only fueled

⁵⁶ “Record of 1899,” *IOSL Fiftieth Anniversary Report*, 20.

⁵⁷ “Record of 1900,” *IOSL Fiftieth Anniversary Report*, 20.

discontent over the unpopular endowment. Most of the established councils, especially those outside of the Richmond area, were in absolute rebellion against the RWG Council. However, the commitment of Walker and the women in the executive leadership of IOSL bore fruit. By the end of 1899, and what must have been a difficult six months for Walker, virtually all of the subordinate councils complied. By the next convention in July 1900, the IOSL showed new life. Over thirty new councils were added, membership had more than tripled, and the Juvenile Circles had grown as well.⁵⁸

In her first report as RWG Secretary, Walker mentioned some of the difficulties she, RWG Chief Ella Olney, and the RWG Council officers faced in the wake of the near demise of the IOSL. For instance, several pages had been torn from the orders' ledgers she received from Forrester, and he had not turned over most of the check registers. Only years later was she openly critical of men who stood in the way of the IOSL's progress. In 1907, she mused, "Some of the strongest and brainiest men dropped from the ranks of the Order and waited patiently for the grand old Order to drop in pieces."⁵⁹ In 1900, Walker chose to look forward rather than backward. She recommended that every council organize at least one juvenile circle, and she instituted new revenue sources, such as an additional tax on members based on their longevity in the IOSL and new fees for entering members and for convention delegates. She increased the endowment, raising the face

⁵⁸ In July 1900, the IOSL reported 89 councils with 3,830 members and 35 Juvenile Circles with 1,205 youth. Ibid.

⁵⁹ "Record of 1907," *IOSL Fiftieth Anniversary Report*, 33.

value of policies to \$100, and she increased assessments on members to replenish the treasury.⁶⁰

As a nod to the desire for council autonomy, Walker reiterated that individual councils would retain full control over paying burial and death benefits. Walker also established a new Executive Board. These new board members reflected the women with whom she had worked closely in the Woman's Union and the IOSL. Patsie K. Anderson, Ella Onley, and Lillian Payne joined Walker and four other men to form the new Executive Board.⁶¹

Walker certainly drew inspiration during these trying times in St. Luke from one of her few contemporaries, Bina M. West. West led the Women's Benefit Association (WBA), arguably the most successful women-run fraternal insurance organization in history. Sabina May West was born in 1867 in Columbus Township, Michigan. As a teacher in her mid-twenties, West attended a Knights of the Maccabees picnic. The inspirational speakers at the picnic persuaded West of the value of fraternal insurance, but her personal experience convinced her of its critical role in providing financial security and professional opportunities for women. The mother of two of her most talented students passed away; the children were placed in separate foster homes. The young girl had to stop going to school and work as a servant in a livery stable. After witnessing the toll of financial hardship on young women, West poured herself into

⁶⁰ "Record of 1900," *IOSL Fiftieth Anniversary Report*, 21-22.

⁶¹ *Ibid.*

increasing opportunities for young women to gain a small measure of personal financial security.⁶²

In 1891, West was a charter member of the Ladies of the Maccabees Crystal Hive No. 82, a ladies auxiliary of the Knights of Maccabees. West began working as a state organizer in the early 1890s, and she helped organize the supreme hive in late 1892. She served as Supreme Record Keeper from 1892 to 1911 and Supreme Commander from 1911 until she retired in 1948. The Ladies eventually broke off from the Knights, and changed its name to the Woman's Benefit Association (WBA) in 1915. The Ladies continued to innovate in the areas of women's health insurance, particularly maternal insurance and benefits. West saw fraternalism as key to helping women cultivate thrift and autonomy in a supportive though competitive environment. West was active in the Republican Party and was elected President of the National Fraternal Congress in 1925, the first woman to achieve the highest office in the organization. No Negro fraternalists were allowed membership in the congress. West and the WBA faced considerable opposition from men in their organization and in the industry. The WBA's wealth, success, and political clout provide a tantalizing hint of the potential only tapped by Walker and St. Luke, hampered as they were by the double bind of sexism and racism.⁶³

At the 1901 meeting, Walker set forth a bold new vision for the IOSL. She talked of plans to establish a bank, factory, and newspaper run by Negroes. She also revealed her commitment to economic development for women. She rhetorically asked those in

⁶² Yates, *An Enduring Heritage*, 1 and 3-4.

⁶³ Ibid., 16, 17, and 231; and Beito, *From Mutual Aid to the Welfare State*, 31-32.

attendance, “Who is so helpless as the Negro woman? Who is so circumscribed and hemmed in, in the race of life, in the struggle for bread, meat, and clothing as the Negro woman?”⁶⁴ She noted how few opportunities were available for decent work and stressed that an organization like IOSL, “in which there are so many good women, willing women, noble women, *whose money is here*,” created job opportunities and businesses to employ and serve other women.⁶⁵

Walker understood that the endowment would grow—and the IOSL with it. If the IOSL could keep costs and expenses at a minimum, the money collected could serve as a pool of capital to create those jobs and businesses. Buildings and halls were showplaces of a fraternal order’s popularity and strength, but manufacturing and industrial concerns, banks, stores, and other businesses were more important investments in the most vulnerable members of the community. Walker told IOSL delegates and members, “Let us put our moneys together; let us use our moneys; let us put our money out at usury among ourselves, and realize the benefit ourselves.”⁶⁶ Walker wanted to invest the money that women paid into the endowment for their benefit during their lifetimes.

⁶⁴ “Extracts from [RWG Secretary’s] Report,” reprinted in “Record of 1901,” *IOSL Fiftieth Anniversary Report*, 23.

⁶⁵ *Ibid.* Emphasis added.

⁶⁶ *Ibid.*



Figure 7: Maggie Lena Walker, circa 1900, Witherspoon Collection, Valentine Museum

Walker set about realizing these goals. For the headquarters, she hired a small staff of four women: Maggie Macklin, Lillian Payne, Emeline Johnson, and Estella Bagby. The IOSL invested money in the St. Luke Association, established back in 1897, to build a new St. Luke building. In 1902, Walker established a second, non-compulsory endowment for the general public that she advertised in the new *St. Luke Herald*, which had begun publication in March of that year. The endowment had grown considerably but showed little profit. The IOSL collected over \$11,600 but paid out over ninety percent of the premiums collected in claims and expenses. By 1903, the IOSL had opened the St. Luke Penny Savings Bank.⁶⁷ By the middle of the first decade of the new century, Walker certainly felt confident about how far the IOSL had come back from the brink. However,

⁶⁷ "Record of 1902," *IOSL Fiftieth Anniversary Report*, 25.

events swirling around her on the streets and in the state government of Richmond drew Walker's attention—and her anger.

“FEED[ING] THE LION OF PREJUDICE”: BLACK WOMEN, THE STATE, AND BLACK ECONOMIC NATIONALISM

In the wake of *Plessy v Ferguson*, Richmond's 1900 streetcar laws required racially segregated but equal public transportation. Yet it was not until 1904 that the state took steps to segregate public transportation. Virginia passed laws encouraging segregation on streetcars and other forms of public transportation like steamships and railways throughout the state. These statutes came on the heels of other sweeping efforts in the state and throughout the South to firmly establish racial segregation and provide legal teeth to the ideological commitment to regard Negroes as inferior, second-class citizens. Virginia allowed streetcar companies flexibility in determining how they would proceed with segregation, but it conferred on them the absolute right to do so.⁶⁸

Virginia's segregation statute allowed some flexibility because of businesses' concerns about profitability. Most companies found it expensive to establish separate but equal accommodations. Afro-Virginians had demonstrated with previous efforts to segregate streetcars and railroads that company operations could be disrupted and profits affected by spontaneous or planned protests and boycotts, legal suits, and vandalism. For example, a couple of years after the end of the Civil War, Negro Civil War veterans protested early efforts to separate the races on Richmond streetcars. They paid their fare and then sat in seats designated for white patrons. When the conductor

⁶⁸ On the 1900 and 1904 statutes, see Blair L. M. Kelley, *Right to Ride: Streetcar Boycotts and African American Citizenship in the Era of Plessy v Ferguson* (Chapel Hill, 2010), 143-145.

stopped the car to eject the Negro soldiers, other Negroes riding on the car or walking on the streets loudly protested. In 1900, when the Richmond City Council attempted to enforce a segregation ordinance, Attorney Giles Jackson and the Constitutional Rights Association (CRA) successfully thwarted the City Council by threatening legal action. The CRA negotiated an uneasy truce with the city council to “postpone” enforcement of the ordinance.⁶⁹

Resistance came from transportation providers as well. Railcar companies effectively lobbied against passage of a 1902 bill because they felt the regulations would be, according to historians August Meier and Elliott Rudwick, “difficult to enforce and potentially expensive since many Negro customers would be discouraged from riding.”⁷⁰ The Virginia legislature responded with a carefully worded 1904 statute that allowed the companies to choose whether to segregate their streetcars and railcars.⁷¹

The Virginia Passenger and Power Company (VPPC), which operated streetcars serving blacks in Richmond, chose to segregate its cars. Particularly outraged by the affront to their social status and concerned about further incursions on their fragile political and social rights, the Negro professional and business classes immediately went into action. Leaders such as John Mitchell, editor of the *Richmond Planet*, had rhetorically protested encroaching discrimination on streetcars, in politics, and society through bold editorials published in his newspaper since the 1900 Richmond ordinance. Attorney

⁶⁹ Kelley, *Right to Ride*, 142 and 144; and Alexander, *Race Man*, 133.

⁷⁰ Meier and Rudwick, “Negro Boycotts,” 479-480.

⁷¹ *Ibid.*, 479-481; Kelley, *Right to Ride*, 122-125 and 142-147.

Giles Jackson, considering his modest success against the 1900 ordinance, also moved to protest publicly VPPC's new segregation policies.⁷²

The protests of middle-class, professional men like Mitchell and Jackson focused on drawing themselves as modern, progressive elements of the black community. As such, they drew on discourses that marked distinctions between "low-lived and unclean" Negroes that rode the cars and "Genteel Negro[es]" like themselves. Indeed, Mitchell appealed to class interests that cut across racial lines. Mitchell shared the same disdain for bad Negroes that whites showed for poor whites, the "white jail-birds, penitentiary convicts, dive keepers, [and] white women of questionable character," who vexed proper white society.⁷³

By contrast, Maggie Lena Walker took a different tack. Public transportation was of little personal concern for Walker. For Christmas in 1903, the IOSL purchased a handsome two-seater carriage, pair of horses, and full livery for her personal use. However, Walker understood that the IOSL was a democratic organization that represented women and men from various socioeconomic backgrounds: laborers, domestics, merchants, teachers, college professors, white collar clerks, doctors, lawyers, and civil servants. Walker, along with the presidents of three other Negro banks in Richmond, pledged the St. Luke Penny Savings Bank's financial support for a Negro-owned transit company. Walker and the other bankers were likely inspired by the

⁷² Meier and Rudwick, "Negro Boycotts," 480-481; Kelley, *Right to Ride*, 145; and Alexander, *Race Man*, 133-142. Also see August Meier and Elliott Rudwick, "The Boycott Movement against Jim Crow Streetcars in the South, 1900-1906," *Journal of American History* 55, No. 4 (March 1969), 756-775.

⁷³ John Mitchell, "The Separate Cars and the Negro," *Richmond Planet* (October 27, 1900), 4, quoted in Kelley, *A Right to Ride*, 133.

efforts of fellow Nashville banker James Carroll Napier and other businesspeople, civic leaders, and professionals to organize a Negro-owned street car line as part of their boycott against segregated streetcars in that city. As an executive officer of the Richmond Negro Business League, Walker may have initiated or approved of the league's emptying its treasury to pay legal fees to fight the Jim Crow car ordinance. In addition, Walker and editor Lillian H. Payne used the pages of the *Saint Luke Herald* to urge members and readers throughout Virginia and other states not to stand still for Jim Crow insults. However, Walker and the IOSL did not rely on appeals to middle-class sensibilities that demeaned the working-class people who relied on the public streetcars.⁷⁴

Although Walker had firmly ensconced herself as a legitimate captain of industry, she did not adopt an elitist attitude. The success of the IOSL's endowment relied on appealing to a broad constituency—not merely the aspiring classes. The cynical might assume that her concern for working- and lower-class Negroes was self-serving: It would not be profitable to disparage one's client base. Indeed, such self-serving motives have characterized the primary criticism of some scholars. Mitchell toned down some of his more disparaging comments about lower class Negroes in the pages of the *Planet* to encourage support for the boycott of Richmond streetcars, which lasted from 1903 to 1907. However, Walker had always demonstrated a commitment to women's economic

⁷⁴ On the carriage, see Marlowe, *Right Worthy Grand Mission*, 92. On the local league's actions, see Burrows, *Necessity of Myth*, 78. On the Nashville boycott and the Union Transportation Company, see "Richard Henry Boyd," *Encyclopedia of African American Business*, 107-108; Lester C. Lamon, *Black Tennesseans, 1900-1930* (Nashville, 1976), 33-36; and Linda T. Wynn, "Union Transportation Company," in "A Profile of African Americans in Tennessee History," Tennessee State University Library, <http://www.tnstate.edu/library/digital/union.htm>.

independence. The Women's Corner-Stone Beneficial, Woman's Union, bank, Emporium, newspaper, and a factory Walker proposed in 1901 but was never able to bring to fruition were all examples of her efforts to create opportunities for women outside of domestic service and agriculture. She promoted white-collar occupations and entrepreneurial pursuits versus the typical aspiring-class professions like teaching and nursing.⁷⁵

It was an affront to Negro women and to Walker's own efforts at economic independence for Negro women and the community that fueled Walker's most vehement responses against Jim Crow and about the black separate economy. Walker envisioned Jim Crow as not merely a humiliation to the Negro but a wholesale assault on the black separate economy. Editorials published in the *Herald* and speeches represent the corpus of surviving documentary evidence of Walker's views. Only a handful of surviving *Heralds* and speeches survive. However, one of the most powerful and eloquent expressions of Walker's views on black economic nationalism and women's economic rights survives in a March 1906 speech directed "For Men Only" and entitled "Benaiah's Honor."⁷⁶

The ongoing boycott of streetcars that stretched from 1903 to 1907 influenced but was not the sole motivation for Walker's speech and neither was the 1906 state statute that required racial segregation on all public transportation in the state. Writer Thomas

⁷⁵ On the proposed factory, see "Extracts from [RWG Secretary's] Report," reprinted in "Record of 1901," *IOSL Fiftieth Anniversary Report*, 23.

⁷⁶ Maggie Lena Walker, "Benaiah's Honor," Box 3, Folder 24, Maggie Lena Walker Papers, MLW House. In the Bible, Benaiah was one of King David's most trusted and distinguished warriors. He served as captain of the king's personal guard. He was most well known for killing two giants and for single-handedly killing a lion in a pit. See 2 Samuel 23:20-23 and 1 Chronicles 11:22-25.

Dixon Jr.'s disparaging comments about Negro women riled Walker and motivated her speech. Dixon wrote *The Clansmen* and later collaborated on the screenplay for *Birth of a Nation*, the 1915 film based on his novel. At a 1906 meeting in New York at Carnegie Hall, a meeting attended by Booker T. Washington, Robert Ogden, and writer Mark Twain, Dixon stated that Negro women "do not know what virtue means" and, as such, no white man ever committed an outrage against Negro women.⁷⁷ Walker commented on the streetcar boycott in conjunction with both Dixon's affront to Negro womanhood and the threat to Negro enterprise. She expressly linked them together: "we are being oppressed by the passage of laws which not only have for their object the degradation of Negro manhood and Negro womanhood, but also the destruction of all kinds of Negro enterprises."⁷⁸

Regarding the 1906 statute requiring separate accommodations on public transportation throughout Virginia, Walker stated,

The "jim crow" car, once confined alone to our steam cars and long distanced travel, is now upon every steam and electric line in the state; not alone [are] our cars, but our steamboats and our ferry boats carry the same degrading "jim-crow" signs. The Negro in traveling pays first class price for second and third class accommodation.⁷⁹

⁷⁷ Walker does not mention Dixon by name or restate what Dixon said. Dixon's comments about Negro women discussed in article about Liberian emigration in "Thomas Dixon's 'Way Out,'" *Index of Current Literature*, ed. Edward J. Wheeler 60 (January-June 1906): 359-360, quote on 360; and details of meeting mentioned in "Hot Talk in Church after Dixon Spoke," *New York Times* (January 29, 1906), <http://query.nytimes.com>. The *Times* article reports that at the meeting Dixon said "the colored women and girls in the South had not yet been civilized enough to know the meaning of virtue."

⁷⁸ "Benaiah's Honor," 3.

⁷⁹ *Ibid.*, 4.

In the next few paragraphs, Walker mentioned proposed state regulations threatening Negro insurance companies and banks. She asked, “WHOM ARE THEY AFTER?” and then offered her answer: “The white man doesn’t intend to wait until the Negro becomes a financial giant, he intends to attack him and fetter him now, while he is an infant in his swaddling clothes, helpless in his cradle.”⁸⁰ The encroachment of Jim Crow was not limited to public humiliations on public conveyances but was directed insidiously at Negro ambition and initiative: namely, Negro business.

Walker had little patience for appeals based on alleged cultural differences among the Negro socioeconomic classes, such as had been suggested by Mitchell and some others during the boycott. Indeed, she saw the middle class as complicit. She compared middle class Negroes to the Pharisees and Jews who scorned Jesus:

But some of our “best” people, some of the most refined and best educated—the teachers, priests, and lawyers, were much disgusted at the noise and the cries of the multitudes as they sang Hosanna and praised the Lord, and they said to Jesus—“Master, rebuke thy disciples. Stop them. Make them cease their noise and clamor. ...As in the days of Jesus so today; ...our men [must not] forget to do their duty, ...our women [must not] remain silent”⁸¹

Walker pointed the finger at the Negro aspiring and elite classes’ lack of support for Negro business as a problem, perhaps one as daunting as Jim Crow and state regulation. She skillfully directed her appeals to both sexes: she admonished men to act and challenged women to speak up.

Her impatience with class-based appeals came from personal experience. The St. Luke Emporium, a general store envisioned by Walker in 1901, opened in 1905. The

⁸⁰ Ibid., 4-5.

⁸¹ Ibid., 6.

Emporium suffered attacks from both sides: the mechanizations of jealous white merchants determined to close it down and the recalcitrant Negro middle class who seldom shopped at the Emporium and threatened to bankrupt it. At that time, the St. Luke Bank and the Emporium operated out of the same building in the white central business district. She mentioned the efforts of white merchants to close down the store, but she used the occasion to directly address concerns about Negro patronage and its effect on not only the future of the black separate economy but the economic future and development of Negro women.⁸²

⁸² In the speech, Walker mentioned how the white Broad Street merchants made inflated offers to purchase the property to force the IOSL to move out of the business district. The archival record reveals more details: The merchants formed an all-white retailers' organization that threatened to suspend business with any vendor that sold goods to the Emporium. Some vendors called immediately due and payable bills for goods that had previously been sold on credit. At least one wholesaler that called its bills due sooner than customary brought suit against the Emporium. Shoe wholesaler Wingo, Ellett, and Crump sued for \$960.47 in late September 1905. Other wholesalers refused to sell more goods to the Emporium. See undated clipping "Creditors are After St. Luke's Emporium," [*Richmond News Leader*], n.d. attached to letter, George St. Julian Stephens to Maggie Lena Walker, Item A-0530, Maggie Lena Walker Papers, Box 3, Folder 21. For other examples of whites' efforts to close the store, see Marlowe, *A Right Worthy Grand Mission*, 98-99.

1905 ST. LUKE EMPORIUM 1906

First Anniversary **AND** the

SECOND EASTER OPENING,

MONDAY, APRIL 2d, 1906.

WE BEG TO ANNOUNCE that we have just received from the factories and wholesale stores of the North and East, some of the most attractive goods, superior in quality and moderate in price, ever displayed in Richmond. A personal selection of these goods makes it possible for us to guarantee them in every respect. We take this means of thanking our patrons and extending to them an invitation to inspect our stock from basement to third floor.

HATS We are offering One Hundred Pattern Hats of Latest Parisian Design—No Two Hats Alike for the the unheard of sum of \$3.98—choice. Take Elevator for Our Millinery Parlor, (Second Floor) and convince yourself that we are offering the Best and Cheapest Goods to be found in town.

LADIES SUITS, SKIRTS AND SILK SHIRT WAISTS.

It is worth a trip to the Emporium to see our 98c. Shirt Waist—THIS IS OUR LEADER. You can't duplicate it for the money anywhere in town—Both Long and Short Sleeves—2d Floor—take the Elevator.

SUITS Gray Suits all the rage. If you want to be stylishly attired, you will not miss one of our tailored suits—in all the latest and newest shades. The suits range in prices from \$9.98 to \$30.00, fit like a glove and perfect in finish. Separate Skirts from \$1.50 to \$15.00. We have made a specialty this Easter to fit the Large Women in Shirt Waists, Skirts and Suits. Take the Elevator, get off at 2d floor, and we will do the rest.

SHOES Our Shoe Department contains shoes for everybody. We can fit Mamma, Papa, Baby, Grandma, Grandpa in Low Shoes, High Shoes, Patent Leathers, Canvas, Kid (all grades and quality) from 98c to \$4.98. You have the feet, and we undertake the other feat of fitting them snugly and cheaply. Take the Elevator—3rd Floor, front.

GENTS' GOODS Our Gents' Department has been re-stocked with Easter Goods: Ties, Cuffs, Collars, Shirts, Underwear, Suspenders, Handkerchiefs, and pocketery. After you have inspected others, drop in and look us over and see if we can't save you money.

SAINT LUKE EMPORIUM, OUTFITTERS TO WOMEN AND CHILDREN,

112 E. Broad St., Phone, 1926—L. Quick Sales, Smallest Profits, Immediate Delivery.

Figure 8: St. Luke Emporium Ad, *Richmond Planet* (March 31, 1906), Page 8

For example, Walker directly addressed many of the men in the audience: “there are some, I am sorry to say, sitting here looking at me, who have never had your [sic] foot across the doorsill of our bank or our store.”⁸³ Throughout her address, Walker’s tone shifted between harsh admonishment and plaintive appeals. She reproved the men in attendance: “ARE WE NOT AS MUCH TO YOU AS THE WHITE WOMEN YOU ARE SO LOYALLY SUPPORTING by the nickels, dimes, and dollars you are spending with them each week?”⁸⁴ Walker also implored the men in attendance:

⁸³ Ibid., 15, emphasis in original.

⁸⁴ Ibid., 9.

is there one single colored man in here that will now deliberately go and carry his dollars to the white merchant so that he can fight us? Are you really going to feed the lion of prejudice and make him stronger and stronger so that he can all the more easily devour us?⁸⁵

With such statements, Walker linked gendered appeals with the political economy of Jim Crow and with the black separate economy. She manipulated gender stereotypes, sidestepping questions of women's capacity for business and directing her emotional appeals to the ways men handicapped women's initiative. As mentioned previously, the philosophy of the Negro Captains of Industry promoted black men's ascendancy and black women's subordination in the market. Men were the proper "captains" of the ship of industry and their leadership extended to and was buttressed by positions of authority in the home and community. Women best served the cause of Negro business in supporting roles: in the home caring for supporting their enterprising husbands and outside of the home as consumers of goods and services provided by Negro businesses. For example, James N. Vandervall, the owner of a mattress factory in New Jersey in the early 1900s, credited his "noble wife" Isabella with building a home that complimented his business success.⁸⁶

Thus, for many members of the entrepreneurial elite, the black separate economy relied on traditional notions of male leadership in the domestic realm, and it also asserted modern notions of autonomy and authority in the economic realm. Yet Walker turned this logic on its head with tacit charges that Negro men showed favoritism to white

⁸⁵ Ibid., 19-20.

⁸⁶ J[ames]. N. Vandervall, "Remarks," *NNBL Proceedings* 1900, 213; and Washington, *Negro in Business*, 241-247.

women over Negro women by not supporting Negro women's businesses like the St. Luke Emporium. She did not feel the need to debate Negro women's need to earn a livelihood or their rightful place in business. Instead, she rendered intrinsic differences between men and women a moot point by emphasizing rather than debating Negro women's skill, success, and future in business. She acknowledged that Jim Crow was a threat, but the unwillingness of men like those in the audience to stand up for the honor of Negro women, not with rhetoric but with their wallets, posed the most serious threat to the future of the black separate economy.

Walker sidestepped the elitist appeals of some captains of industry with an optimistic appeal for Negroes to support Negro business across class lines:

My friends, what would it mean if our preachers in these great churches, and our teachers in these great schools, and our business men in our various business concerns would actually join their patronage and influ[e]nce with that of the laboring man and woman?⁸⁷

Just as the encroachment of Jim Crow imposed second-class citizenship on Negroes, spending Negro money with white businesses meant condemning Negro women to second-class accommodation in society and business spaces.

Elitist appeals were endemic to the earliest appeals of the Negro Captains of Industry. In 1900, Washington described Negro business leaders in sentimental terms similar to Du Bois' descriptions of the Talented Tenth, his perception of the "rightful" minority of Negro leadership. Like Du Bois, Washington felt profit should not be the primary motivation: "mere material possessions are not, and should not be made, the

⁸⁷ Ibid., 21.

chief end of life.”⁸⁸ Where Du Bois stressed education among his Talented Tenth, Washington substituted business success, which would “produce that tenderness and goodness of heart which will make [business leaders] live for the benefit of our fellow-men, and for the promotion of our country’s highest welfare.”⁸⁹ The Negro Captains of Industry then were builders of a benevolent community, nested in paternal notions of civic responsibility and mutual trust rather than crass capitalists obsessed with wealth and personal conquest. Walker’s vision challenged her peers to see the Negro working classes not as objects of beneficence but legitimate partners in black nation building.

Despite appeals for the Negro classes to work together and to the self-help spirit, the black separate economy existed in part because of racial discrimination in the market. Discrimination in access to capital, segregation in central business districts, and barriers to business education represented serious structural, social, and legal proscriptions to Negro entrepreneurship. Though the black separate economy prospered in spite of such restrictions, some entrepreneurs did not want to “jim crow” Negro business. The black separate economy had to avoid the appearance of capitulation to segregation, and some wanted eventually to become part of the mainstream, “white” American business culture.

Walker likely understood the contradiction, perhaps upon further reflection when editing her remarks or in the throes of her appeal, because she scratched out the following lines of her speech:

⁸⁸ Booker T. Washington, “Speech,” *NNBL Proceedings* 1900, 25.

⁸⁹ *Ibid.*

Why then does not the “jim crow” car produce the jim crow store? Or are we going to wait until the white man passes a law forcing us to trade in our own stores and deposit our money in our own banks?⁹⁰

Separate Negro businesses and institutions existed not merely as a concession to Jim Crow but a matter of Negro pride and evidence of Negro initiative:

If the white man insists that we must have separate cars, churches, schools, hotels, parks, and places of social meeting, then why not separate banks and stores? Why do we insist on pushing ourselves where we are not wanted?”⁹¹

Walker’s proposed solution was a slippery one and demonstrated the paradox in linking appeals for a separate group economy with protests against Jim Crow.

This chapter has examined the early days of the IOSL from a small local society started in 1867 in Baltimore by an ex-slave woman for the benefit of women to an increasingly significant Negro business entity in Richmond—and beyond. In 1899, Maggie Lena Walker nursed the moribund society back to economic vitality by the middle of the first decade. She used her impassioned response to the inflammatory remarks of a white supremacist to highlight a number of threats to Negro women’s economic independence. Those threats included Jim Crow and indifference on the part of male members of the Negro aspiring class. Walker also intimated that Virginia regulators were also quietly conspiring to undo the progress of the black separate economy in general and of the women of the IOSL in particular. The following chapter will examine

⁹⁰ “Benaiah’s Honor,” 21.

⁹¹ Ibid.

the IOSL and the Grand Court of Calanthe during the era of increased state regulation and oversight.

Chapter Four

“What Think You of This?”: Black Women in Fraternal Insurance during the Era of State Regulation, 1907-World War I

In 1907, North Carolina's Department of Insurance returned an Independent Order of St. Luke report registered with the state because the IOSL lacked an adequate "Reserved Fund." Increasingly, state insurance commissions were requiring fraternal organizations to create a reserve fund to protect consumers. Speaking to IOSL leaders in the summer of 1907, Grand Worthy Secretary-Treasurer Maggie Lena Walker implied that the zealous oversight of commissioners in southeastern states was motivated not as much by a desire to protect consumers as by a desire to harass and harangue successful Negro organizations. Walker, a few IOSL executives, and the IOSL's attorney visited Raleigh in 1907 to meet with North Carolina's Insurance Commissioner James R. Young. Young extensively questioned Walker about IOSL's assets, mortality rates, and reserve funds. According to Walker, Young told her: "I expect to sit here in my office and know every dollar you have."¹

Walker took his veiled threat seriously, likely aware that Young had orchestrated the demise of one of the oldest insurance companies in that state. Walker wondered aloud at the IOSL's 1907 convention that summer:

¹ "Record of 1907," *IOSL Fiftieth Anniversary Report*, 32. Young's name deduced from North Carolina Insurance Commission records.

Why has each State an Insurance Commission now? Why are we compelled to disclose even to the smallest particular, our membership, our money and our methods of obtaining and disbursing the same? *What think you of this?*²

She believed that she had the answer: “Are we so blind that we do not see? So dull that we can not understand? ... This bank book tells the tale.”³ Walker understood that the financial success of fraternal insurance in general and the IOSL in particular rankled some state regulators.

As discussed in the previous chapter, Walker’s 1906 speech “Benaiah’s Honor,” linked efforts to undermine Negro businesses like the IOSL with the spread of Jim Crow and dispersions against Negro womanhood. This chapter will evaluate her claims in connection with the rise of state regulation and the expansion of women’s fraternal insurance in the first decades of the twentieth century. The chapter will consider the positive and negative effects of regulation on the Independent Order of St. Luke and the Grand Court of Calanthe of Texas through the World War I era. It will also consider the role of fraternal insurance in the maturing black separate economy in the Jim Crow New South.

EARLY STATE REGULATION AND THE INDEPENDENT ORDER OF ST. LUKE, 1907-WWI

In 1905, the IOSL established an emergency fund to protect the endowment. The emergency fund set aside money to meet claims in the event of unanticipated expenses

² Ibid., 32, emphasis added.

³ Ibid., 32. On Young and the failed North Carolina insurance company, see Weare, *Black Business in the New South*, 108. Weare does not mention the name of the insurance company. For more on Young’s philosophy of state oversight of insurance companies, see Young, “Insurance Supervision—Its Record,” in *Proceedings of the National Convention of Insurance Commissioners, Fifty-First Session, 1920* (Richmond, 1920), 190-198, <http://books.google.com/books?id=UdIoAAAAYAAJ>

and for future claims activity. At this time, such a fund was not required of fraternal insurers, but many of the largest and most successful white fraternal had created them in the early 1900s. The fund mitigated the inadequate rate structure in fraternal insurance. Walker, always cognizant of new business methods in the industry, suggested the move after conferring with officers of the Ladies of the Maccabees (LOTM), a group that would go on to become the Women's Benefit Association. The LOTM had innovated in many areas of fraternal insurance, including the creation of an emergency or reserve fund. First suggested by Supreme Record Keeper Bina M. West in 1895, the LOTM began organizing the fund a year later. By 1904, it had one of the five largest emergency funds among fraternal insurers, male or female, in the U.S. The LOTM helped Walker outline the reserve fund for the IOSL.⁴

In the early 1900s, state regulators put pressure on Negro fraternal and other financial services businesses. The IOSL's 1905 report noted the state's increasing "heavy requirements," but councils were slow to comply with investing in the new emergency fund.⁵ Only \$415 had been collected by 1906 so the Right Worthy Grand (RWG) Council

⁴ Yates, *An Enduring Heritage*, 70, 74-85, 90, 98 and 123; and A. M. Best Company, "Glossary of Insurance Terms," <http://www.ambest.com/resource/glossary.html#R>.

Neither Walker's nor the IOSL's names appear in Yates' history. The transcript of an oral interview with the children (Anthony Jr. and Bernetta) of one of Walker's close friends, Mary V. Binga, mentions that Walker worked with some unnamed white women to establish the legal reserve for the IOSL. It is safe to assume the Ladies of the Maccabees comprise part of the "white women" mentioned for two reasons. First, Walker visited the LOTM offices occasionally. Second, the LOTM helped pioneer the reserve feature in fraternal insurance and could have offered invaluable advice. See transcript of National Park Service and Diann L. Jacox, Maggie L. Walker Oral History Project: Interviews with Mr. Anthony J. Binga, Mrs. Mamie Evelyn Walker Crawford, Mrs. Bernetta Young Plummer, Dr. Maggie Laura Walker, and Mr. Armstead Walker, February-October, 1981, Volume 2 (October 1986), and see the mention of a visit to WBA offices in Maggie Lena Walker Diary, 1918-1922, September 11, 1919, both in MLW House. There is no surviving diary for 1907.

⁵ "Record of 1905," *IOSL Fiftieth Anniversary Report*, 30.

made it compulsory for councils to contribute to the Emergency Fund in 1906. Resistance to the Emergency Fund was reflected within the ranks of the delegates. After intense debate, of the 425 delegates present, fifty-six percent voted to make the emergency fund tax compulsory and forty-four percent voted against it. By 1907, the wisdom of Walker's foresight in creating the fund became apparent.⁶

The movement among states to regulate and more closely monitor fraternal insurance was reaching fruition in Virginia and other states in which the IOSL did business, such as Philadelphia and New York. Two years earlier, Walker remarked to the IOSL membership that she understood the Emergency Fund Tax is "and always will be unpopular."⁷ However, increasing pressure and oversight by state regulators demanded the IOSL institute more modern business methods. Indeed, the 1907 Georgia legislature required, she noted, that "each Negro club and each Negro secret society to purchase from five to twenty thousand dollars worth of bonds" to conduct business in the state.⁸

Walker believed that the financial success and growing economic independence of financial organizations like IOSL were under attack in Southern states. Rather than run from the challenges, the IOSL would continue to prepare itself, proclaimed Walker, "to [with]stand all financial storms."⁹ On October 15, 1908, Walker's portents about the machinations of state commissioners against Negro fraternal organizations came true.

⁶ "Record of 1905" and "Record of 1906," *IOSL Fiftieth Anniversary Report*, 30-31.

⁷ "Record of 1905," *IOSL Fiftieth Anniversary Report*, 30.

⁸ "Record of 1907," *IOSL Fiftieth Anniversary Report*, 32.

⁹ *Ibid.*, 33.

Examiners with the Virginia Insurance Commission made an unexpected and unannounced visit to the St. Luke offices to conduct a full audit of the IOSL.

The IOSL passed the insurance commission's surprise audit. This was no mean feat considering the IOSL staff had done so without Walker's constant guidance and reassuring presence. In March 1908, Walker suffered a serious fall at her residence and broke her kneecap. She was bedridden for several months. The injury would cause her chronic pain for the rest of her life, crippling her in the last decade of her life. The confinement was difficult for Walker; she suffered with fever, which probably meant an infection and may explain why her injury never sufficiently healed. Many of her friends and associates sent condolences, stressing how important it was that she get as much rest as possible and trust in the training and guidance she had invested in her staff.¹⁰

Walker probably took it as a personal attack that the state insurance commission "invaded" her beloved IOSL offices, particularly at a time when she was still suffering the acute effects of her injury. The fact that the IOSL passed the audit with glowing praise from the commission prompted Walker to praise the IOSL as moving up to a new milestone in its history. It had passed, she said in 1909, "from an old-fashioned, old-timed [sic] secret benevolent society" into "a fraternal endowment association."¹¹ But state regulators were not through with the IOSL yet.

¹⁰ Matron Sadie Moulton, Robert Moulton Circle, to Maggie Lena Walker, undated, Item A-0534; M. E. Wright, Shady Grove Circle, No. 389 to Walker, April 7, 1908, Item A-0532; W. L. White to Walker, April 19, 1908, Item A-0529; M. L. Chiles and Kate Thomas, Heliotrope Council No. 160, 14 March 1908, Item A-0526; and staff of IOSL to Walker, March 13, 1908, Item A-0525, all in Box 3, Folder 21, Maggie Lena Walker Papers, MLW House. The Moulton letter mentions Walker's fever.

¹¹ "Record of 1909," *IOSL Fiftieth Anniversary Report*, 35.

In November 1909, Virginia Insurance Commissioner Joseph Button directed his staff to issue a warrant for Walker's arrest. The commissioner charged that the IOSL had violated newly instituted state restrictions against issuing insurance policies to youth under 16 years old. The commissioner alleged IOSL had been made aware of the new restrictions early in the year, but that year's convention encouraged councils to continue enrolling youth younger than sixteen. Though Walker assured the commissioner that the IOSL would comply with the new rules, he sent T. M. Hobson to investigate the IOSL offices. Based on Hobson's charge that the IOSL "persistently violated" the new rules, the commissioner called Walker to his office.¹² Walker told him that, to her knowledge, the IOSL was not in violation. However, he produced evidence from the IOSL's home office records showing that new policies had been issued to youth under sixteen. It was inconceivable that Walker would be arrested or spend any time in jail. She did go to the courthouse and pay a small fine. The IOSL worked around the restriction by requiring that parents, rather than the adolescents, take out policies on children under sixteen—a suggestion offered by one of Commissioner Button's auditors.¹³

Walker's concerns about Virginia regulators were prescient. The same insurance commissioner who had conducted a surprise audit of the IOSL had succeeded in forcing William L. Taylor, Grand Worthy Master and President of the True Reformers, out of office before the expiration of his second term in 1910. With new authority and

¹² "Warrants for Maggie Walker: Colored Woman Charged with Violating Insurance Regulations of the State," *Richmond News-Leader* ([November 1909]) in MLW File, Valentine.

¹³ *Ibid.*; and "Maggie Walker Fined in Court," *Richmond News-Leader* (November 18, 1909), both in MLW File, Valentine.

progressive zeal, Virginia's banking commissioner Charles C. Barksdale seemed to specifically target Negro banks, particularly the True Reformers. Admittedly, the True Reformers did engage in questionable practices. It operated its fraternal insurance and bank under the same board, and the two shared key officers. For example, the Reformers' treasurer, Rueben T. Hill, was also cashier of the bank. The fraternal insurance feature took in hundreds of thousands of dollars a year but suffered from low profits, high death rates, and inadequate medical examinations. Both the fraternal insurance and banking sides practiced poor accounting and recordkeeping. Compounding problems, some of the officers treated the True Reformers as their personal piggy bank: They increased their salaries at will, took out mortgages without the proper vetting, inflated the appraised value of True Reformers' property holdings, and also embezzled money from the bank. Employees of the bank embezzled money and forged checks. As early as 1909, the commission had strongly encouraged True Reformers to separate its insurance and banking divisions. In 1910, the legislature granted the Virginia State Corporation Commission the authority to audit banks, and Negro banks were high on its target list.¹⁴

Immediately upon taking office, bank commissioner Barksdale audited all of the state's eleven Negro banks. Over the years, the commission had received some complaints about the True Reformers' unpaid death claims. By 1910, those complaints had grown to a din. For two years, from 1908 to 1910, the True Reformers had not cashed out any of its thousands of death claims. The True Reformers would issue claims checks, but the bank would not cash them. The fact that Reuben T. Hill was both the treasurer

¹⁴ Fahey, *The Black Lodge in White America*, 32-37.

on the insurance side who authorized cutting the checks and the cashier on the bank side who refused to cash those same checks raised the ire of members and raised serious questions among regulators. The virtual merger of both the insurance and banking divisions inadvertently granted Barksdale incredible power to strike a blow against the most potent and well-known symbol of black economic achievement. On October 18, 1910, the commission audited True Reformers. Two days later, it declared the bank and insurance divisions insolvent and placed the bank under receivership. Indeed, within six months of his taking office, Barksdale had succeeded in closing six of the state's eleven Negro banks, including the True Reformers and the second Negro bank to open in Richmond, the Nickel Savings Bank.¹⁵

State regulators, however, were not uniformly against Negro business. Regulatory bureaucrats sometimes proved helpful, offering invaluable advice to Walker and her associates about strengthening the order. For example, Walker acted on an auditor's suggestion in 1910 that the RWG Council purchase its headquarters building from the St. Luke Association rather than continue leasing it. In 1911, an actuary advised the order to adopt a more modern bookkeeping system and to audit its books every month rather than every quarter. Walker instituted the suggestions.¹⁶

¹⁵ Alexander, *Race Man*, 177, Fahey, *The Black Lodge in White America*, 32-37; and Jesse E. Fleming, "A History of Consolidated Bank and Trust Company," M.A. Thesis, Stonier Graduate School of Banking, Rutgers University, New Brunswick, New Jersey, 1972, 34, in LOV.

The fall of True Reformers in Richmond quickly spread. By early November, insurance commissioners in other states suspended operations at True Reformers branches, like Washington, D.C. See "The True Reformers," *Washington Bee* (November 5, 1910), 4.

¹⁶ Marlowe, *Right Worthy Grand Mission*, 114, 115, and 118.

The excessive posturing of commissioners like Button and Barksdale balanced against the helpful advice of other commission employees illustrates regulators' ambivalence and anxiety about the economic influence and power of Negro fraternal insurance organizations in the state. State legislators laughed and took it as a joke when Browne enquired about opening a Negro bank in 1888. Indeed, a noted scholar of Negro fraternities suggests that the Virginia legislature approved the Reformers' bank charter as a way to quell the political aspirations of Browne and other blacks in the state by redirecting their ambitions. Indeed, a broad constituency of whites, extremists and moderates alike, supported the separate black economy. Segregated economic achievement, some moderates believed, kept black political ambitions in check by championing achievement in other areas. In addition, business seemed a reasonable, civil, and beneficent solution to the ubiquitous "Negro problem" while contributing to the economy and effectively eliminating black competition with white business.¹⁷

The distinction Walker drew in 1909 regarding the IOSL moving from an "old-fashioned" benefit society into a modern endowment association modeled on major insurance corporations was not one merely of form but of substance. The fraternal endowment association retained the cherished, traditional secret ritual and ceremony that bound members together and accentuated the character of its members, but it also stressed the modernity and professionalism embraced by Negroes in direct competition with the insurance behemoths of the white—and Negro—business world. That the IOSL was, at its heart, a fraternal organization with women at the center of its leadership had

¹⁷ Fahey, *The Black Lodge in White America*, 20; and Weare, *Black Business in the New South*, 39.

special resonance. Walker's success heralded not only the potential of blacks in business and the vitality of the black separate economy but the potential of enterprising black women within it.

For women, the meaning of Walker's success and leadership in fraternal insurance and banking was even more profound. Even as black women expressed their cultural and social sophistication through club work and improved education, few positions commensurate with their education and aspirations existed outside of the acceptably middle class positions of teaching and nursing. Black women eyed with optimism the new avenues opening up during the early twentieth-century, a period of prosperity and business development growth in the U.S., but choices were few. Beauty culture provided an important avenue—insurance another. Organizations like fraternal were firmly fixed both in the Negro community and in the world of business and industry. The IOSL represented a promising area for achieving a broader set of economic, social, and political goals for black women.



Figure 9: Independent Order of St. Luke headquarters, circa 2005. The first headquarters was built in 1902 and the second rebuilt and redesigned in 1915-1920 by black Richmond architect Charles T. Russell, posted at <http://historicrichmond.com/blog/tag/st-luke/>

STATE REGULATION AND THE GRAND COURT OF CALANTHE OF TEXAS, 1907-WWI

In 1919, Dr. Napoleon J. Atkinson was quite upset to be removed from two important positions by two different women. Atkinson had been the Grand Medical Examiner (GME) of the Grand Court of Calanthe, Texas Jurisdiction and Medical Director for Brothers' Delight, the local Calanthe Court in his hometown of Greenville, Texas, for several years. As the GME, Atkinson performed all of the required medical examinations for prospective and current members who were opening, reinstating, or renewing insurance and death benefit policies. The examiner also performed more in-depth examinations in the event someone appealed a rejection of his or her application by the order. The Grand Medical Examiner presented statewide reports at the state (or Grand) and national (or Supreme) annual conventions. More importantly, the state

courts relied on the GME's medical expertise to make adjustments in policy coverages and to improve screenings of potential members.

The position of GME for such a large and popular fraternal organization was well-paying. In addition to some paid expenses for staff and travel, medical examiners earned fifteen to twenty-five cents for every examination.¹⁸ Several hundred to a few thousand applicants required examinations every year. It was a position gained not so much by medical skill as by social connections. Atkinson certainly had a strong professional reputation. He had served as president of the Lone Star Medical, Dental, and Pharmaceutical Association in 1911 and made presentations before the National Medical Association. He was also active in local and national civic affairs. Greenville's mayor chose him to serve as one of the city's "representative and progressive colored people" on the Greenville Civic League in 1920, and he was active with the Lincoln League of America.¹⁹

But Atkinson probably gained the coveted position for both the state and local courts through his social relationship with Mrs. America D. Key, the Grand Worthy Counsellor [sic] (GWC) of the Grand Court of Calanthe of Texas, who also lived in Greenville. However, neither Atkinson's social connections nor his professional

¹⁸ "Committee on Resolutions," in *Proceedings of the Twenty-Third Annual Session, Grand Court of Calanthe, Jurisdiction of Texas, Dallas, Texas, June 8-12, 1920* (Waco, Tex., [1920?]), 33, hereinafter referenced as *Grand Court of Calanthe Proceedings 1920*.

¹⁹ State Medical Association of Texas, *Texas State Journal of Medicine*, Volume 7 (May 1911-April 1912) (Fort Worth, Tex., [1912?]), 229; National Medical Association, *Journal of the National Medical Association* (n.p., 1919), 44; and "Negroes of City to Organize Civic League," *Greenville Evening Banner* (June 23, 1920), 4; "Colored Civic League Organized," *Greenville Evening Banner* (June 30, 1920), 7; and "Negro Orator will Appear at Fair Grounds April 21," *Greenville Morning Herald* (April 18, 1920), Section 1, 4 and quote from 4, newspapers from Northeast Texas Genealogy and History Center, hereinafter referenced as NTGHC.

reputation afforded him any advantage after the local Greenville court dismissed him in March 1919, several months before the end of his official term.²⁰ Mrs. Lillian Palm presided over Brothers' Delight, the local Greenville court. She and the other court members likely suspected that the good doctor had been too lax in his examinations, which exposed the order to excessive expense from numerous claims.

The dismissal certainly angered Atkinson. Part of his anger may have stemmed from a sense of betrayal as he recalled services rendered for the local beyond his role as medical director. For example, Atkinson helped Brother's Delight form a local Negro business league.²¹ It was more likely that he did not want to simply walk away from such a lucrative position. Once notified as required by the order's constitution, he should have stepped down. He could have appealed Palm's decision with higher authorities, as was within his rights. But Atkinson not only ignored Palm's notification, he also refused to hand over the medical forms and records to either the local court or to the newly appointed medical director, Dr. L. W. Taylor.²²

Palm waited several months before seeking GWC Key's assistance. Key, who also lived in Greenville, was a powerful adversary. By the time Palm approached her about the Atkinson issue around November 1919, Key had ably led the Texas-based order for nearly twenty years. Taking charge of the situation, Key wrote Atkinson that he had thirty days to comply with the local court's ruling. He again refused to give up his post. On

²⁰ "Committee on Grand Officers' Reports," in *Grand Court of Calanthe Proceedings 1920*, 41.

²¹ Dr. N. J. Atkinson to Emmett J. Scott, 2 October 1914, Reel 3, Frame 931, in *Records of the National Negro Business League, Part Two: Correspondence and Business Records, 1900-1923* (Bethesda, Md., 1995), hereinafter referenced as *NNBL Records*.

²² "Committee on Grand Officers' Reports," in *Grand Court of Calanthe Proceedings 1920*, 41.

December 3, 1919, because of his refusal to comply, Key charged Atkinson with insubordination, and she removed him from his post with the Grand Court as well. In January 1920, Dr. A. N. Prince, the newly appointed Grand Worthy Medical Examiner, wrote Atkinson to request the state court's forms and other records. Atkinson refused and then escalated the situation. Over the next few months, he sent letters on the Grand Court's stationery to locals across the state attacking Key. The official record of the Grand Court is evasive about the specific content of Atkinson's letters, but various officers and delegates' comments throughout the convention suggest that he questioned Key's authority as the head of an auxiliary that was subordinate to the Knights. He doubted the ability of women to run large and complex insurance businesses, and he encouraged the local courts to break from the Grand Court. Having lost both positions and realizing that neither the local courts nor the Knights were abandoning Key, Atkinson appealed to the Grand Court's Committee on Grievance for reinstatement around June 1920 as a last resort.²³

The committee ruled that not only had Palm acted in compliance with the by-laws and constitution in electing a new medical examiner for the local but that Key had also acted within the bounds of her authority to charge Atkinson with insubordination and dismiss him from his state position on those grounds. The committee tried to smooth things over by suggesting that the Grand Court pay Atkinson's expenses

²³ The convention proceedings are very vague about exactly what Atkinson wrote in the letters but isolated, passing comments by various speakers and committee members provide some clues. Mrs. A. D. Key, "Grand W[orthy] C[ounselor]'s Annual Report," 47 and 57; Dr. A. N. Prince, "Report of the G[rand] M[edical] E[xaminer]," 72-73; A. N. Prince to N. J. Atkinson, January 15, 1920, reprinted on 72; and "Report of the G[rand] W[orthy] R[egister] of D[eposits]," all in *Grand Court of Calanthe Proceedings 1920*.

through the end of his official term. However, this olive branch had little effect because the larger session of the Grand Court adopted Key's suggestion that Atkinson pay a fine of ten dollars for refusing to turn over the medical blanks and an additional ten dollars for each disparaging letter he had sent to the locals.²⁴

The incident between Key and Dr. Atkinson within the Court of Calanthe reflects issues of power and gender within what was an extremely lucrative and profitable business sector for blacks in the late nineteenth and early twentieth centuries. Fraternal insurance had made Key and the Calantheans very powerful and influential in the world of fraternal politics, and Dr. Atkinson discovered that it would not be easy to subordinate them to the male authority of the Knights. By the time of Atkinson's dismissal, the Court of Calanthe, which operated in several states, was a popular, highly successful women-run fraternal insurance organization. After the passage of state regulation in the first decade of the twentieth century, the Calantheans had achieved considerable success. For example, in the 1910s, GWC America Key and Secretary-Treasurer N. A. Kirk authorized a \$30,000 loan to the Knights for completion of the Knights of Pythias Temple in Dallas in 1916. Without the auxiliary's financial assistance, construction of the temple could not have been completed. The Grand Court offered two endowment policies, a \$100 and \$300 policy. Its assets had grown from a couple of hundred dollars in 1900 to nearly sixty thousand dollars by 1919. Heightened state

²⁴ "Committee on Grievance," 11; Mrs. A. D. Key, "GWC's Annual Report", 57; and 30, all in *Grand Court of Calanthe Proceedings* 1920. The source did not identify how many letters Atkinson wrote.

regulation of fraternal insurance in the latter years of the first decade contributed to the Calantheans' dramatic increase in profitability after 1911.²⁵

Table 4: Financial Growth of the Grand Court of Calanthe of Texas, 1899-1930

Year	Annual Convention City	Number of Courts	Number of Members	Cash on Hand	Highest Value of Endowment Policy
1899	Fort Worth	18	400	\$93	\$50
1900	Austin	32	651	\$227	\$100
1901	Marshall	45	1,000	\$440	
1902	Waco	65	1,481	\$1,165	
1903	San Antonio	76	1,841	\$2,065	
1904	Paris	98	2,500	\$1,482	
1905	Austin	119	3,000	\$1,989	
1906	Fort Worth	143	3,300	\$2,247	
1907	Houston	172	3,973	\$548	
1908	Dallas	189	4,563	\$2,446	
1909	Palestine	212	5,112	\$3,651	
1910	Waco	227	5,446	\$6,183	
1911	Beaumont	247	6,108	\$5,425	\$300
1912	San Antonio	270	6,550	\$19,138	
1913	Fort Worth	297	7,000	\$19,680	
1914	Galveston	314	7,400	\$22,671	
1915	Austin	296	7,095	\$26,548	
1916	Dallas	316	6,344	\$30,066	

²⁵ *Proceedings of the Nineteenth Annual Session, Grand Court Order of Calanthe, Jurisdiction of Texas, Dallas, Texas, June 12-16, 1916* (n.p.; s.l, [1916]), Calanthe Temple; "Mrs. A. D. Key. Short Sketch of G.C. of Texas," [Topeka] *Plaindealer* (August 12, 1921), 2; Knights of Pythias Temple, City of Dallas Landmark Records, Box 3, Folder 7, Texas-Dallas History Collection, Dallas Public Library, Dallas, Texas; and Court figures from Texas State Department of Insurance Reports.

Table 4 (continued)

Year	Annual Convention City	Number of Courts	Number of Members	Cash on Hand	Highest Value of Endowment Policy
1917	Waco	318	7,063	\$33,548	
1918	Houston	321	7,017	\$44,931	
1919	Dallas	332	7,886	\$41,939	
1920	Dallas	334	8,529	\$59,880	
1921	Denison	359	9,775	\$90,899	
1922	San Antonio	352	10,460	\$120,896	
1923	Dallas	340	11,049	\$148,970	\$500
1924	Fort Worth	382	11,800	\$203,022	
1925	Waco	399	12,020	\$238,863	
1926	Galveston	416	12,831	\$277,924	
1927	Austin	426	13,000	\$318,298	
1928	Houston	439	13,700	\$386,174	
1929	Dallas	447	14,180	\$420,609	
1930	San Antonio	457	15,005	\$455,992	

Source: *Proceedings of the Thirty-Third Annual Session, Grand Court Order of Calanthe, Jurisdiction of Texas, San Antonio, Texas, June 1-6, 1930* (n.p.; s.l. [1930]), 15-16, Calanthe Temple.

As insurance corporations grew in size and numbers, the sheer number of “common people” among its consumer base assured that early twentieth-century Progressive reformers would feel the need to protect them from the unrestrained interests of profit-minded corporations and executives. Insurance companies began offering industrial life policies, which were very similar to fraternal insurance policies, in the late 1870s. For a few cents per week, the working and middle class could secure policies that paid \$100 or more. Industrial insurance ignited the private insurance industry in the same way that it invigorated fraternal insurance. The volume of *per capita*

life insurance increased fourfold between 1885 and 1910.²⁶ These policies certainly helped families, but abuses existed. In 1905, Louis Brandeis described insurance companies as “the greatest economic menace of today.”²⁷ But such interest in protecting policyholders above insurance companies had not been the standard practice prior to the early decades of the twentieth century.

In the eighteenth and early nineteenth century, casualty and property insurance were often combined with other entrepreneurial pursuits. Individuals and companies providing life insurance effectively thwarted any government influence they did not feel directly benefited them. States acted to protect the financial interests of profitable local companies. The agent system, widely adopted after its introduction by Connecticut Mutual Life in 1846, was an important innovation in the industry. The use of agents to sell insurance directly to consumers vastly increased the volume of business but also drew increased criticism because of unscrupulous and cutthroat practices among some agents. Companies offered ridiculously high commissions, some as high as eighty percent of the premium, to lure successful agents from rivals. The introduction of industrial insurance in the U.S. in 1875 attracted working classes to the insurance market. Agents went door to door collecting small weekly installment payments for industrial policies usually worth from \$25 to \$100 at death. The most benefits, however, accrued to the insurance companies—not the customers. High administration and commission costs, even in spite of high lapse and suspense rates, made industrial insurance very profitable.

²⁶ Jerry W. Markham, “Insurance, Banking, and Underwriting,” *A Financial History of the United States*, Volume 2 (Armonk, N.Y., 2002), 17.

²⁷ Brandeis quoted in Markham, “Insurance, Banking, and Underwriting,” 17.

Companies like Prudential Life Insurance, Metropolitan Mutual Life Insurance, and John Hancock Insurance emerged as major economic powerhouses through the sale of industrial insurance policies. In the 1880s, Massachusetts became one of the first states to create more stringent regulations on insurance companies by demanding minimum reserve and reporting requirements. A number of states created state insurance commissions and regulatory departments in the late nineteenth.²⁸

At the turn of the twentieth century, the climate of progressivism brought sensational accounts of corporate abuses and excesses to public attention. Protecting consumers through federal and state regulation ranked high on the agenda of social and political reformers. However, state insurance commissions and departments were chronically underfunded and understaffed. Politicians, consumers, and reformers created coalitions to address issues commissioners would—or could—not. The most important was the 1906 report by the Armstrong Committee in New York. The Armstrong Report uncovered abuses within the insurance industry, ranging from questionable investment and capitalization practices to excessive premiums. Several states followed suit and instituted a number of sweeping reforms. States, reflecting at least some tenets of the progressive impulse, believed they had a legitimate interest in protecting consumers. States wanted to ensure that insurance companies operating within their environs were solvent and would remain so to ensure payment of benefits in the future.²⁹

²⁸ Kenneth J. Meier, *The Political Economy of Regulation: The Case of Insurance* (Albany, N.Y., 1988), 55-57.

²⁹ *Ibid.*, 57-58, 60, 62-63; and Markham, "Insurance, Banking, and Underwriting," 17-20.

Insurance companies' spending and investments represented one area where states took an active regulatory role. Influenced by the Armstrong Committee's report, for example, states required insurance companies to invest a particular percentage of their profits in state-determined funds, stocks, and assets as a means of restricting investment in highly speculative concerns and activities—and to generate additional state revenue. In Texas, the Robertson Insurance Law of 1907 set stringent investment and reserve requirements on insurance companies in the state. Insurers were required to invest seventy-five percent of their reserves in state securities. Black and white fraternalists had largely skated under the radar of what little insurance regulation and reform the state had enacted, including Governor James Hogg's selective reforms in 1889 aimed at attacking specific insurance companies. But they could not escape the reform impulse that gained intense momentum in the state after 1907.³⁰

The *zeitgeist* of business progressivism motivated Democratic Governor Thomas M. Campbell's administration from 1907 to 1911. Business professionals, politicians, and bureaucrats in Texas advocated making public institutions and corporations more democratic and responsive to citizen-consumers' needs through government oversight and leadership, a movement that would reach its apex in the 1920s. Corporations were not incorrigible but in need of the guidance and leadership of an ethics-centered state. Historian Judith Sealander argues that business progressives often were idealists who

³⁰ "Report of the Effect of the Robertson Law of Texas Submitted by Robert Lynn Cox at the Bi-monthly Meeting of the Association of Life Insurance Presidents, October 2," *The Weekly Underwriter* 79, no. 15 (10 October 1908), 265-266; and on Hogg's reforms, see Randolph B. Campbell, *Gone to Texas: A History of the Lone Star State* (New York, 2003), 323 and 343.

“sought, largely in the political arena, to reconcile the new corporate order with an image of traditional white, Anglo-Saxon Protestant family and community values that had never really existed.” She criticizes “symbolic solutions” that inadequately addressed complex business and economic issues.³¹ In reality, self-interest and racist paternalism tempered all progressive reforms—from the most zealous to the mildly idealistic. Insurance reform was no exception. Considering, by 1905, that life insurance in Texas had become a \$249 million annual business, reform-minded politicians moved to place greater regulations on the industry.³²

In 1907, the Texas legislature cobbled together the Department of Insurance and Banking from the remnants of the Department of Agriculture, Insurance, Statistics and History (created in 1876) after the legislature created a separate Department of Agriculture in 1907. It appointed Thomas B. Love the new Insurance and Banking Commissioner. The Robertson Law came on the heels of two years of sweeping new banking regulations in the state. Regulation of Texas insurance companies had been relatively light before the Robertson Law. It seems the state’s primary interest was in the income that could be generated through taxes and fees rather than monitoring or controlling business practices. Starting in 1880, insurance companies paid an occupation tax (\$300) and county tax (\$10). In the 1890s, the state demanded a two-percent tax on

³¹ Judith Sealander, *Grand Plans: Business Progressivism and Social Change in Ohio’s Miami Valley, 1890-1929* (Lexington, Ky., 1988), 6.

³² Figure from W. J. Clay, “Report of Commissioner of Agriculture, Insurance, Statistics, and History,” in *Thirtieth Annual Report*, compiled by Texas Insurance Department, Volume 30 (1905) (Austin, 1905), 3.

revenues and, reflecting the popularity of the agent system, a separate occupation tax on life and industrial insurance agents.³³

The state exempted fraternal insurance and benevolent orders from taxation but insisted on other minimal requirements for doing business in the state. Fraternalists were required to post a bond and deposit copies of their constitutions, by-laws, and insurance forms with the commissioner's office. The commissioner would then issue a certificate allowing orders to solicit business in the state. However, many fraternalists ignored such requirements.³⁴

After passage of the Robertson Law in 1907, the legislature made adjustments to insurers' revenue taxes. In addition, it removed occupation and agents' taxes but continued to tax agents that sold industrial insurance. Fraternal orders remained exempt from both revenue taxes and the reserve requirements placed on private insurance.³⁵ However, exemption from regulation did not mean that fraternal insurance were exempt from prosecution. Individuals, insurance companies, and other fraternalists sued fraternal insurance societies—and *vice versa*—for damages.³⁶

³³ On the history of the department, see Texas Department of Insurance, "Texas Department of Insurance History," <http://www.tdi.state.tx.us/general/history.html>; and State of Texas, Commissioner of Insurance and Banking, *Thirty-Third Annual Report Pertaining to Insurance, 1907-1908* (Austin: Boeckman-Jones, 1908).

³⁴ Edmund Thornton Miller, *A Financial History of Texas*, University of Texas Bulletin 37 (Austin, 1916), 290-291 and 307-308; and Frederic Clarke Morse, *The Law of Insurance in Texas: A Treatise on Insurance in Texas ...* (Austin, 1917), 529.

³⁵ Miller, *A Financial History of Texas*, 308; and Morse, *The Law of Insurance in Texas*.

³⁶ For example, the Fraternal Mystic Union was particularly ubiquitous among the civil suits listed in the first decade of the 1900s. Civil suits involving Negro fraternalists, such as the Grand Temple and Tabernacle of the Knights and Daughters of Tabor of the International Order of Twelve, dot the pages of law books as well.

The increasing volume of fraternal insurance business as well as increasing legal actions involving them probably motivated the Commissioner to enact tougher regulations on fraternal insurance as well. Based on civil cases, the commissioner suggested reforms such as paying a minimum \$5,000 bond and setting rates based on the National Fraternal Congress Table of Mortality. In 1909, the Texas legislature adopted many of the commissioner's suggestions in new statutes regulating fraternal insurance. The 1909 act established reserve requirements and additional reporting standards, and it required commission agents' examinations. Texas took the lead in insurance regulation; virtually all of the directives proposed by the 1910 Mobile Bill, which instituted sweeping nationwide insurance industry regulation and reform, appeared in the 1909 Texas bill. When the Mobile Bill went into effect in Texas in 1913, the Grand Court claimed to be the only fraternal society in the state to have an established reserve.³⁷

Two requirements caused great concern among Negro fraternal: the reserves requirement and disallowing payment of expenses out of endowment funds. Traditionally, fraternal collected premiums and endowment taxes and then paid any legitimate claims from the funds. They also paid expenses out of the same pool of funds. In the event that the endowment did not cover expenses and payouts, fraternal imposed an emergency tax on members to make up any shortfalls. The open contract system

³⁷ Miller, *A Financial History of Texas*, 529, 541, and 621-645. Reserves and reporting discussed in *Constitution and By-Laws of the Grand Court of Calanthe*, Sections 3 and 4, p. 624 and examinations in Section 13, 630. Grand Court's claim in "Mrs. A. D. Key. Short Sketch of G.C. of Texas," [Topeka] *Plaindealer* (August 12, 1921), 2, emphasis added.

On the Mobile Bill and other federal and state regulation, see George Zanjani, "The Rise and Fall of the Fraternal Life Insurer: Law and Finance in U.S. Life Insurance, 1870-1920," Working Paper, Federal Reserve Bank of New York, August 2003, Social Science Research Network, <http://ssrn.com/abstract=438740>.

allowed these types of emergency measures. Under the 1909 Texas statute, fraternalists were no longer allowed to pay expenses from endowment funds. Requirements regarding the reserves were less clear. These changes had an immediate effect on the Grand Court because it began formally report to the state commissioner in 1907.³⁸

Nevertheless, big changes had been underway within the Grand Court of Texas since at least 1902 when Key took over the order. At the 1911 meeting, Endowment Board President Mattie Barnes preached a gospel of modernity and progress in the fraternal insurance business. The Grand Court would be at the forefront of transformation in the industry. In an “age of electricity and flying machines,” she said, the Calantheans’ success showed the progress and accomplishment of Negro womanhood.³⁹ Regardless of whether or not women received “the plaudits from our men” that they deserved, women must increase their presence in insurance—and their insurance coverage.⁴⁰ She added a bit of practical advice for women: It was acceptable to quit your husband but not your policy until the divorce was final. By 1911, statistics relating to causes of death and length of membership for deceased were listed in the annual conference minutes. Also, in 1911, the Grand Court passed a resolution restricting member access based on length of membership in the order to its newest \$300 policy.⁴¹

³⁸ *Constitution and By-Laws of the Grand Court of Calanthe*, Section 12, 628.

³⁹ Barnes, “Report of the President of the Endowment Board,” in Grand Court of Calanthe, Texas Jurisdiction, *Proceedings of the Fourteenth Annual Session, Grand Court of Texas, Order of Calanthe, Knights of Pythias, Jurisdiction Supreme Court N.A., S.A., E., A., A. and A., Held at Beaumont, Texas, June 12-16, 1911* (Waco, [1911?]), 28, hereinafter referenced as *Grand Court of Calanthe Proceedings 1911*, Calanthe Temple.

⁴⁰ *Ibid.*, 29.

⁴¹ “Resolution No. 5,” 55 and Barnes, “Report of the President of the Endowment Board,” 28-37, both in *Grand Court of Calanthe Proceedings 1911*.

Despite Endowment Board President Mattie Barnes' 1911 claims of progress and modernity, the Supreme Court of Calanthe initially moved slowly to address the new state requirements. It was not until 1913 that the issue of creating a separate, emergency fund to pay endowment expenses was even seriously discussed at the annual Calanthe meeting.⁴² Records from the Grand Court's proceedings reveal improvements in profitability after regulation.

Table 5: Grand Court of Calanthe, Texas Jurisdiction Endowments and Claims Paid based on Proceedings, 1905-1915

Year	Courts	Members	Endowment In	Claims Paid Out	Death Claims Paid	Percentage of Claims to Endowment
1905	119	2,980	\$4,077.78	\$3,850.00	NR	94.41%
1906	143	3,304	\$6,767.73	\$4,500.00	NR	66.49%
1907	172	2,625	\$9,928.28	\$8,750.00	NR	88.13%
1908	189	4,740	\$11,227.00	\$9,000.00	58	80.16%
1909	212	4,922	\$14,752.15	\$11,000.00	62	74.57%
1910	227	5,446	\$17,922.65	\$16,222.49	64	90.51%
1911	NR	6,108	NR	NR	NR	NR
1912	270	6,550	\$25,477.15	\$18,528.49	98	72.73%
1913	289	7,843	\$54,861.91	\$35,325.74	105	64.39%
1914	269	7,356	\$60,858.24	\$38,187.00	89	62.75%
1915	315	6,865	\$63,094.89	\$26,547.89	106	42.08%

NR: Not reported.

Source: Annual Reports in Green, et al, *History and Manual of the Colored Knights of Pythias*

The Supreme Court of Calanthe, the national body, was well aware of several shortcomings in its administration of the endowment. In 1907, the Supreme Worthy Counsellor (SWC) openly criticized the state Endowment Boards and the local courts'

⁴² "Sixteenth Biennial Session, Baltimore, Md., August 27-29, 1913," in Green, et al, *History and Manual of the Colored Knights of Pythias*, 813.

poor recordkeeping. The SWC was particularly concerned since the endowment was “the life and soul” of the Calantheans.⁴³ The Grand Court of Texas’ Secretary-Treasurer of the Endowment Board Mrs. L. B. Williams echoed his concerns. She praised the order’s use of insurance and business opportunities to uplift the race. She contrasted the efficient, business-minded “women of high moral ideas” in many courts with “laggards who are never on time [with their reports], [and] whose accounts are never straight.”⁴⁴ In addition to complaints about recordkeeping, she also admonished that if the high ratio of payouts for deaths to new members on the insurance rolls continued, the Grand Court would “become bankrupt.”⁴⁵ Thus, the Calantheans did not need state regulators to realize they had some housekeeping matters to address in the administration of the endowment. However, they acted cautiously in making some of the state-required changes, perhaps suspicious of the state’s motives.

Indeed, some Negro fraternal societies felt particularly harassed and singled out by state insurance commissioners—a suspicion that was not unmerited. The Supreme Court of Calanthe stressed at its 1909 meeting in Kansas City that the order faced “opposition” in the Southern states. Delegates referred in part to lawsuits lodged by white Pythians over the use of the Pythian name but also overzealous state regulators.⁴⁶

⁴³ “[1907] Supreme Worthy Counsellor’s Address,” in Green, *et al*, *History and Manual of the Colored Knights of Pythias*, 770.

⁴⁴ Mrs. L. B. Williams, “Report of the Secretary-Treasurer of Endowment Board,” *Grand Court of Calanthe Proceedings 1911*, 38.

⁴⁵ *Ibid.*, 39.

⁴⁶ For the most extensive treatment of black fraternal’s legal defense of their right to exist as parallel orders, see Ariane Liazos and Marshall Ganz, “Duty to the Race: African American Fraternal Orders and the Legal Defense of the Right to Organize,” *Social Science History* 28, No. 3 (2004): 485-534.

Instituting regulatory reforms increased the profitability of the Grand Court in just a few years. After instituting reserve requirements, enhancing reporting and accounting practices, and other regulatory requirements, the Grand Court began to realize an impressive profit in its endowment feature. The table below highlights the order's growing cash reserve over a thirty-year period.

THE EFFECT OF REGULATION ON NEGRO WOMEN'S FRATERNALS

The effect of regulation on both the IOSL and Grand Court was certainly beneficial in the orders' long-term success. The commitment of both the state- and national-level leadership to instituting regulatory reforms, no matter how difficult aggressive bureaucrats or local members made the initial transformation, enhanced the long-term vitality and success of both organizations. Particularly in the case of the Grand Court of Calanthe, profitability increased exponentially within a few years of instituting state reforms.

Initially, regulation was a slow and painful transition. In the case of the IOSL, state commissioners harassed leadership, using regulatory oversight to dominate, badger, and threaten the successful fraternal. Fortunately, under Walker's forward-thinking leadership, the IOSL had already instituted some modern improvements to its business procedures. Discrimination by the National Fraternal Congress and other professional organizations in the industry hampered the IOSL's ability to stay in front of developments within the industry. Walker found ways around this limitation through informal, professional relationships. Her visits with the Ladies of the Maccabees, one of the most successful fraternals in the country, were most invaluable. Suggestions for improvements

and assistance from lower-level bureaucrats also helped the IOSL become more efficient and modern.

Despite Walker's public complaints about the motives of aggressive commissioners, she personally felt regulation benefitted the IOSL. The enthusiasm she expressed about moving away from an "old time" society and her own efforts to gain a formal business education and seek out innovations in the field reflect a desire to run the IOSL in an efficient, modern, business-like manner. Her willingness to follow the advice of professionals and bureaucrats to improve the IOSL also provides a testament of her desire to innovate within the organization.

America Key was also forward thinking with regard to the growth and development of the Grand Court of Calanthe of Texas. When she took the reigns of the organization in 1902, she made immediate moves to formalize the order's endowment feature. She also resisted efforts by the Knights of Pythias to assert its authority over the auxiliary. In some instances, she was successful: she effectively dodged the Grand Counsellor's suggestion that the Calantheans operate under the Knights' state license. In others, she and her Calanthean sisters met with less success. In 1901, they were not able to keep "Independent" as part of the order's name, and the Knights succeeded in adding the suffix "of the Knights of Pythias" to the order's official, chartered name.⁴⁷

The greatest resistance to regulation was felt, however, from within the organizations themselves. Members at the local level seemed suspicious of new

⁴⁷ "Mrs. A. D. Key. Short Sketch of G.C. of Texas," [Topeka] *Plaindealer* (August 12, 1921), 2; and *Grand Court of Calanthe Proceedings 1901*, 15 and 19-20.

regulations, and many resisted paying new fees and meeting stronger reporting requirements. Concerns about state paternalism and meddling certainly fueled local discontent, but locals probably found the threat of dismantling local administration of the benefit feature more unsettling. More than an apoplectic reaction to demands for more money from leadership, resistance reflected concerns about the loss of autonomy at the local level. Administration of benefits had become an essential and central feature of the order, even more than its ritual and ceremony.

Bureaucratic and business functions dominated local meetings; installation ceremonies and ritual and funeral processions were more intermittent. Surviving minute books from local IOSL councils and orders similar to the Court of Calanthe, such as the Household of Ruth, reveal meetings filled with collecting and recording fees, discussing local group accounting and business matters, and fundraising activities. Members raised money through socials and teas, dispensed charity, and discussed the well-being of the sick and shut in, and, of course, they occasionally put on what could be lavish installation ceremonies. These ceremonies were resplendent affairs, filled with special costumes, regalia, and jewelry; secret passwords and gestures; and deeply symbolic illustrations and language. However, scholars have placed great emphasis on the ceremony and ritual aspects of Negro fraternals, but the administrative, economic features of locals dominated local meetings.⁴⁸

⁴⁸ On local councils and orders, see Busy Bee Circle #570 [Blacksburg, VA] (Nov 8, 1920–March 14, 1938), Box 1, Folder 8 and St. Francis Council (n.d.), Box 1, Folder 6, in Independent Order of St. Luke Collection, 1877-1970, MS 1988-121; and Household of Ruth, Household of Ruth, Record Book of Minutes 1918-1921 and Record Book of Minutes 1923-1935, Box 3, Folders 4 and 11, respectively, both collections in Special Collections, University Libraries, Virginia Polytechnic Institute and State University, Blacksburg, Virginia, hereinafter referenced as IOSL-Va Tech.

As such, the formal organization, by-laws, administration, and hierarchical leadership of fraternal insurance was essential to providing black women unmatched opportunities for business education and training. It is not necessary, however, to totally reject the importance of ceremonies and symbolism that characterized secret societies. Indeed, the unique combination of formal economic activities and secret ceremonies that stressed mystery, ritual, and sociability allowed black women to carve out a unique space to enact social, civil rights and economic autonomy denied in their local communities and in larger society. The ceremonial and ritualistic aspects partially hid these spaces from male authority and state oversight. They also had a leavening effect, allowing women to socialize across class lines. Economic hierarchies were still present, however: since the higher titles entailed higher fees, which reflected an ability to pay. Also, participation in leadership positions at the state and national levels required a certain level of economic independence. Yet the ceremonies, with their focus on sisterhood and equality, defused some of the hypercritical rhetoric that characterized middle class club work focused on “uplifting” poor and working class women in the period.

The more open elements of fraternal work, namely administration of the endowment and finances of the order, subjected it to regulatory oversight—but even that oversight was limited. As long as the orders met state reporting deadlines, submitted to periodic audits and reviews, and paid required fees, the commissioners largely left them alone. With the exception of overzealous commissioners in places like North Carolina and Virginia in the first decade of the twentieth century, those orders financially capable of meeting minimum requirements flourished. Their ability to do so was enhanced by

their reliance on professionals during the era of regulation, particularly the reliance on actuaries, accountants, and Negro attorneys. The political economy of Jim Crow and the maturation of the black separate economy also limited regulatory oversight.

This chapter has explored the business of fraternal insurance in the Order of St. Luke through the late 1910s. Unlike the Grand Court of Calanthe, which struggled under strict regulatory requirements after 1910, the IOSL and other Negro fraternal in the southeast were forced to deal with such incursions much earlier. Under the leadership of Maggie Lena Walker, women working in St. Luke gained invaluable business and sales experience running a complex insurance and financial empire worth millions of dollars. Walker understood that the IOSL now competed with private insurance companies. The following chapter will look closely at the experiences of women in private life insurance companies. Despite their demonstrated success in the insurance field, women in the formal insurance industry still labored under conflicting expectations of women in business and society.

Chapter Five

“The Door of Hope, the Door of Opportunity”: Minnie Geddings Cox and the Mississippi Life Insurance Company, 1908-1923

In 1932, anthropologist Hortense Powdermaker visited Indianola, Mississippi, to research the cultural and social life of Negroes in the Mississippi Delta. Her ethnography, *After Freedom: A Cultural Study of the Deep South*, was published in 1939. Powdermaker vividly described the economic limitations facing Negroes on the “other side” of the railroad tracks, which formed a dividing line between the Negro and white communities of “Cottonville,” the alias Powdermaker gave the town of Indianola. Powdermaker highlighted professions, like teaching, law, and medicine, and entrepreneurship among the Negro upper and middle classes. “Selling insurance,” she added, had emerged as an important avenue for recent college graduates to rise to the ranks of the middle class.¹ She noted that Cottonville families encouraged young men to venture into this field. Ironically, it was Minnie Cox who was instrumental in providing job opportunities in the insurance industry in the town and in changing perceptions of the Negro in the insurance industry in Mississippi and the United States. Her family remained the wealthiest Negroes in Indianola in the 1930s.² This chapter explores women in formal,

¹ Hortense Powdermaker, *After Freedom: A Cultural Study in the Deep South* (New York, 1939; reprint, New York, 1968), 65.

² Ibid., 111-112 and 215. In 1934, a few months after Powdermaker concluded her research, psychologist John Dollard began fieldwork in Indianola and published his research in the classic *Caste and Class in a Southern Town* (New Haven, 1937; reprint, London, 1998). “Southern Town” was Dollard’s alias. On Indianola as the subject of both Powdermaker and Dollard’s works, see Allison Davis, Burleigh B. Gardner, and Mary R. Gardner, eds., *Deep South: A Social Anthropological Study of Caste and Class* (Chicago, 1941; reprint, Columbia, S.C., 2009), xxvii and xxviii.

private insurance. It focuses primarily on Minnie Cox and the Mississippi Life Insurance Company, and it briefly examines other women insurance owners and executives.

Minnie Geddings Cox was born in Lexington, Mississippi, in 1869 to William and Mary Geddings. Few details exist about Cox's early life in Holmes County. In the mid-1880s, she left Mississippi to attend Fisk University in Nashville. She graduated around 1888 and returned to Lexington, Mississippi, to teach in the segregated public schools. Cox had first met her future husband Wayne Wellington Cox around 1877 when he worked in the Lexington post office. Wayne was born in 1864 in Holmes County on the Griffith Plantation. Educated at Alcorn, by 1880, the ambitious sixteen-year-old Wayne was principal of the colored school in nearby Indianola. Cox married Wayne in October 1889. The couple had one daughter, Ethyl.³

THE "INDIANOLA AFFAIR"

Cox and her husband were active in the Republican Party. Wayne was chair of the Negro Republican Executive Committee of Sunflower County for five years, and he was elected the first Negro alderman of Indianola in 1888. In 1891, Republican President Harrison appointed Cox as postmistress of Holmes County, making her the first Negro woman postmaster in the country. Harrison's appointment was not necessarily a magnanimous political move. Pressured by a record number of Negro Republican delegations dispatched to Washington, D.C., Harrison committed to appointing Negroes to minor federal posts, though he nearly always conceded to white resistance against

³ Steven J. Niven, "Cox, Minnie" and "Cox, Wayne Wellington," both in AANB; and Green Polonius Hamilton, ed., "W. W. Cox," *Beacon Lights of the Race* (Memphis, 1911), 225.

Negro appointments. There may have been some minor grumbling from whites against Cox's appointment, but he could find no better or similarly qualified white appointment for the position. Cox lost her federal appointment to a white Democrat when Cleveland defeated Harrison in 1892, but, upon winning the 1896 election, McKinley reappointed her postmistress of Sunflower County. She started her appointment at the post office in the county seat of Indianola in 1897.⁴

In 1900, due to the volume of mail passing through the Indianola post office, McKinley promoted Cox to third-class postmaster. The promotion came with a new four-year appointment and an increase in salary to \$1,100 a year—a very significant sum at that time. Teaching, one of the few professional occupations open to black women, paid a fraction of this amount. For example, in 1890, the average Negro teachers' salary in Mississippi was \$209 a school term—and this amount represented about thirty percent less than white teachers earned. Cox's husband Wayne worked as a postal clerk for the Railway Mail Service. The couple's college educations, civil servant positions, and comfortable salaries catapulted them to the top of the social and economic hierarchy among Negroes in the area and state. The two made significant investments in real estate, owned thirty rental properties, and ranked among the largest Negro landholders

⁴ Niven, "Cox, Minnie"; Willard B. Gatewood, "Theodore Roosevelt and the Indianola Affair," *Journal of Negro History* 53, No. 1 (January, 1968): 48-50; Vincent P. De Santis, "The Republican Party and the Southern Negro, 1877-1897," *Journal of Negro History* 45, No. 2 (April, 1960): 82-83; and Neil R. McMillen, *Dark Journey: Black Mississippians in the Age of Jim Crow* (Urbana, 1989), 184.

Harrison recognized up and coming Negro Republicans with appointments. This may be how Cox, a relative newcomer, was able to secure an appointment. Harrison withdrew the names of Dr. W. O. Crum in Charleston and James Hill in Vicksburg for postmasterships in reaction to opposition from the Senate. See De Santis, "The Republican Party and the Southern Negro," 83.

in the state. They faced some racial hostility but maintained friendly relations with white leaders in the community.⁵

By all accounts, Cox was an exemplary postmistress. The post office served over three thousand patrons a year. She worked every day of the week and installed a telephone in the post office, at her own expense, for the customers' convenience. In an effort "to avoid any friction with the white patrons," Cox used her own money to pay delinquent box rents for customers, white and black.⁶ The white, "rock-ribbed" Democratic postal inspector consistently reported that Cox's post office "was a model of efficiency, tidiness, and good service."⁷ In good economic times, the minority white population of Sunflower County tolerated the Coxes' economic success. However, a depression engulfed the country in 1902, and it hit the Mississippi Delta particularly hard. Cox's fortunes turned for the worse.⁸

Cox's reputation among and relationship with the white residents of Sunflower County seemed to worsen in proportion to the economic fortunes of the county. Plummeting cotton prices pushed more whites down the slippery slope of tenancy and debt peonage. Adding to Cox's troubles was Theodore Roosevelt's efforts to strengthen and reform the Republican Party in the South. The governor's race in the state that same

⁵ Niven, "Cox, Minnie"; Niven, "Cox, Wayne Wellington"; Stuart Grayson Noble, "White and Colored Teachers, Average Monthly Salaries, 1875 to 1910," in *Forty Years of the Public Schools in Mississippi, with Special Reference to the Education of the Negro* (New York, 1918), 141; and Hamilton, "W. W. Cox," 224.

⁶ Gatewood, "The Indianola Affair," 50.

⁷ Gatewood, "The Indianola Affair," 49.

⁸ Niven, "Cox, Minnie"; Gatewood, "The Indianola Affair," 48-50; and J. William Harris, *Deep Souths: Delta, Piedmont, and Sea Island Society in the Age of Segregation* (Baltimore, 2001), 152-153.

year turned up the heat on the Coxes when candidate James K. Vardamann committed himself to a platform that ensured the gulf between the races would remain interminable and impassable. Vardamann stumped on a platform that called for ending all tax support for Negro education and repealing both the Fourteenth and Fifteenth Amendments.

Vardamann's vitriol only fueled white Indianolans' racial discontent. Negroes seemed to not stay in their place. A Negro bricklayer in the county had outbid a number of white contractors for a lucrative local construction project. A young Negro errand boy named Burnett had been accused of "insulting" a white woman clerk working in the same store. White Indianolans, outnumbered by Negroes two to one, found it increasingly difficult to put up with "uppity" Negroes who won contracts and spoke out of turn. A local reporter spat that it was with "difficulty that washer-women could be secured to 'do up' the soiled linen of their superiors."⁹

Vardamann's vitriolic rhetoric emboldened whites in Indianola to press for Cox's removal. She and her husband's wealth and Cox's federal appointment were held up as a portent of the "nigger domination" that posed a "menace to white civilization." Speaking in Indianola in late 1902, Vardamann eschewed all rhetorical pretense and pointedly

⁹ "Minnie Cox is Safe," [Memphis] *Evening Scimitar* (January 7, 1903), reprinted in M. S. Stuart, *An Economic Detour: A History of Insurance in the Lives of American Negroes* (New York, 1940), 279-280 and 281.

The Stuart source is especially important in understanding the inner workings of Mississippi Life. His book is about insurance Negro insurance companies in general, but he devotes several pages to large and important companies like Mississippi Life. Stuart is uniquely qualified to comment on Mississippi Life because he served as general manager of the company in the mid-1910s. A consortium of fraternal insurance organizations throughout the Deep South hired him to audit their policies and root out fraud in the early 1910s, and he came to the attention of the Coxes. Stuart's book offers scattered facts and clues rather than a clear narrative. I have endeavored to verify and chase down his statements and claims with as many third-party sources as possible since I have not been able to identify any archival holdings for the Coxes or Mississippi Life.

attacked “the negro wench” postmaster and chided whites who accepted their mail “from the paws of a Negress.” A group of townspeople formally demanded Cox resign in early 1903.¹⁰



Figure 10: Pictures of Minnie Cox. On left from *St. Louis Republic* (January 11, 1903), Part I, 1 and on right, circa 1900, from Philip F. Rubio, *There's Always Work at the Post Office: African American Postal Workers and the Fight for Jobs, Justice, and Equality* (2010), page 24

Despite appeals from her husband Wayne and from one of her bondsmen, Senator J. Holmes Baker, to more moderate-minded whites to allow Cox to remain until her commission expired in 1904, the pressure on Cox to resign increased. Open threats of violence against her prompted her to write for support and protection from the postal inspector. She wrote, “if I don’t resign there will be trouble,” and she expressed fears that

¹⁰ Niven, “Cox, Minnie”; Gatewood, “The Indianola Affair,” 56-58; and Vardamann quote reprinted in Stuart, *An Economic Detour*, 278.

the post office might be destroyed.¹¹ Her fears were not unfounded: Two Negro postmasters had been shot and killed in South Carolina and Georgia in 1898. The post offices and the postmasters' homes were burned to the ground by angry white mobs.¹²

A few days after her first letter, however, she tendered her resignation. President Roosevelt refused to accept it, publicly stating, "I cannot consent to take the position that the door of hope—the door of opportunity—is to be shut upon any man, no-matter how worthy, purely on the grounds of race and color."¹³ He did not call out troops as some Republicans suggested, but he did temporarily close the Indianola post office on January 2, 1903; mail was rerouted to Greenville. The victory was a hollow one for Cox; she and her family fled the state for Birmingham, Alabama, three days later. Vardaman won the election and appointed a white Democrat to the Indianola postmaster position at the expiration of Cox's term in 1904. Cox and her family returned to Indianola in February 1904 after more than a year of exile.¹⁴

It would be an overstatement to say that the Coxes returned to the good graces of the whites of Indianola. Resentment of any measure of black success was acutely felt, particularly by white professionals and merchants. Cox was not the only target of white resentment. Dr. Fuller, the town's lone Negro physician, also became a target of whites who felt that he had become too successful. Fuller told reporters, "They told me if I

¹¹ Gatewood, "The Indianola Affair," 58.

¹² Niven, "Cox, Minnie"; "The Lynching of a Postmaster," [Cleveland] *Gazette* (February 26, 1898), 1, reprinted in Quintard Taylor Jr., ed., *From Timbuktu to Katrina: Readings in African American History*, Volume I (Boston, 2008), 172-173; and Gatewood, "The Indianola Affair," 53-54, 57-60 and 66-69.

¹³ "Minnie Cox is Safe," reprinted in Stuart, *An Economic Detour*, 281.

¹⁴ Niven, "Cox, Minnie"; Harris, *Deep Souths*, 153-154; and Gatewood, "The Indianola Affair," 57-60 and 66-69. Publicly, Cox claimed that she had never feared for her or her family's safety.

didn't leave, my home would be on the long bridge some night." Though cooler heads tried to assure the doctor that no harm would come to him, fearing for his life, Fuller fled Indianola.¹⁵

After their quiet return, white citizens tolerated their presence, and the Coxes took up their old business efforts as before. The time spent in Birmingham, it seemed, had both tempered and emboldened the Coxes. The Coxes likely resided with Eula and John "Bob" Tarry during their long sojourn. The Tarrys were one of the most well-respected Negro families in the city. Circulating among the Negro business and social elite, the Coxes likely came into close contact with Birmingham's Negro Captains of Industry—men and women like banker Reverend Dr. William R. Pettiford; pharmacist Dr. David L. Johnston, also known as "The Wizard of the Southside"; and fraternal insurance *doyenne* Carrie Tuggle of the Court of Calanthe. The Coxes took up Booker T. Washington's call to reject any taint of political ambition and to focus squarely on developing business opportunities in the black separate economy. Within a few months of their return, Cox and her husband, who still worked as a postal clerk, opened the Delta Penny Savings Bank in October 1904.¹⁶

¹⁵ Quote reprinted in "Negroes Not Wanted," [Memphis] *Commercial Appeal* (January 7, 1903), reprinted in Stuart, *An Economic Detour*, 283; Thomas J. Ward, *Black Physicians in the Jim Crow South* (Fayetteville, 2003), 108; and John N. Ingham and Lynne B. Feldman, eds., "Walker Family," in *African-American Business Leaders: A Biographical Dictionary* (Westport, Conn., 1994), 655. In *Black Physicians*, Ward writes that prosperous Negro physicians were driven out of the Mississippi towns of Indianola and Greenwood in 1903, Laurel in 1915, and Meridian in 1925.

¹⁶ The Coxes were frequent guests at the Tarrys. See Lynne B. Feldman, *A Sense of Place: Birmingham's Black Middle-Class Community, 1890-1930* (Tuscaloosa, 2000), 86.

Wayne Cox remained active in the Republican Party. Wayne and a contingent of other Negro Mississippi bankers, including Charles Banks, W. E. Mollison, John W. Strauther, and W. A. Attaway, and businessmen, such as Isaiah Montgomery, Perry W. Howard, and T.J. Wilson, personally met with

Indeed, had it not been for the “Indianola Affair,” the Coxes may not have ever considered organizing a bank. Vardamann’s attacks, rather than discouraging the entrepreneurial elite in the state, inspired them. For example, Masonic Grand Master Thomas Stringer, speaking about the growth of the Masonic Benefit Association and, perhaps, of his involvement with a number of Negro banks and insurance companies in the state, declared in 1905, “Governor Vardamann and all the other devils this side of Hades cannot stay this kind of prosperity.”¹⁷ The Coxes’ entrepreneurial ventures were a practical riposte to “Vardamannism” and a natural outgrowth of their activities in the black community. Over the years, Negroes throughout the county had entrusted the Coxes to deposit and hold their money for them. Wayne recalled that, at one time, he had as much as \$25,000 of others’ money deposited under his name.¹⁸

The Coxes appealed to a combination of race pride and anti-Vardamann sentiment. Cox’s experience was a lightning rod that lit a fire under a number of influential Negroes throughout Mississippi. A small contingent of them, largely pastors, fraternal leaders, and landholding farmers and their wives, met with the Coxes to discuss organizing a bank. The Coxes raised \$25,000 in capital, and they continued a majority of the capital themselves, making them major stockholders. In addition to the counsel of close associates like Charles Banks, who opened the Bank of Mound Bayou the same year, the Coxes no doubt received assistance from Dr. Pettiford while in Birmingham and

President Taft in 1909 regarding Negro federal appointments and the treatment of Negro Republicans in Mississippi. See “A Distinguished Party of Negroes Call on Pres. Taft,” *Indianapolis Freeman* (April 24, 1909), 3.

¹⁷ Quote reprinted in Du Bois, *Economic Co-operation among Negro Americans*, III.

¹⁸ Stuart, *An Economic Detour*, 277 and 283; and McMillen, *Dark Journey*, 184.

after their return. Pettiford was the venerable pastor and organizer of the third Negro bank in the country, the Alabama Penny Savings Bank in Birmingham, chartered in 1890. Pettiford also traveled throughout the country as a consultant, helping a number of communities organize Negro banks. Washington tapped Pettiford as the first president of the National Negro Bankers Association, formed in 1906. Wayne described his bank and other Negro-owned businesses in the state, especially financial institutions, as “monuments of protest.”¹⁹

That Wayne described the bank as a monument and not a symbol cut to the heart of the Negro Captains’ core mission of economic development and job creation in the Negro community. Though scholars, intellectuals, and individuals debated the merits and potential of the black separate economy in articles, conventions, and private conversation, most Negroes in the period generally supported the creation of black business. The perfunctory classifications of politics of accommodation and politics of protest do not effectively capture the complex motivations, actions, expectations of the entrepreneurial elite. Building profitable businesses and institutions represented the praxis of the Captains of Industry.

Suggesting that the desire for political equality did not lay at the center of efforts like the Delta Penny Savings Bank would probably offend Cox and her husband. As brick and mortar edifices to the initiative, thrift, and ambition of not merely an elite section of Negroes but of the Negro community as a whole, the bank was an implicit declaration

¹⁹ Quote from McMillen, *Dark Journey*, 184; W. R. Pettiford, “National Negro Bankers Association,” *NNBL Proceedings* 1906; Stuart, *An Economic Detour*, 277 and 283; Harris, *Deep Souths*, 153.

that Negroes could—and would—subvert efforts by Mississippians like Vardamann to fetter Negro progress, especially in the coveted business circles of finance.²⁰

By the end of 1903, Wayne had chartered the Delta Penny Savings Bank and by October 1904 the bank opened its doors. Whites in Indianola scoffed at the idea of a Negro bank, but the Delta Penny quickly became the largest and most prosperous Negro bank in the state. Banking fever spread among the blacks in the state: In less than a decade, Mississippi boasted eleven Negro banks and was the first state to have a Negro bankers association. In 1910, a biographer lauded Wayne and Cox's bank as the second-largest Negro bank in the country. In an ironic twist, many of the whites who had once vigorously opposed Cox deposited funds in her bank.²¹

Unfortunately, contemporaries rarely acknowledged Cox's business role with her husband. A lengthy biographical sketch of her husband acknowledges Cox's skill and efficiency as postmistress but, beyond that, only praises her role in "looking after the domestic affairs of her household."²² Cox certainly possessed considerable business

²⁰ In "Neither 'Uncle Tom' Nor 'Accommodationist,'" Dailey argues that constructuralism is a more accurate description of the economic and political activities of Negroes in the early twentieth century. Constructuralism displayed inherent limitations and flaws, but Dailey's main argument stresses the need for greater emphasis on how black leaders framed their activities beyond scholars' attempts to place historical actors within models that serve scholars' own epistemological ends. However, I have not been able to identify any instances wherein Negroes at that time used the term "constructuralism" to describe their activities and motivations.

²¹ Stuart, *An Economic Detour*, 283-284; Niven, "Cox, Minnie"; Gatewood, "The Indianola Affair," 69; Jessie Carney Smith and Millicent Lownes Jackson, eds., Table "Black Banks in the United States by State, 1912," in *Encyclopedia of African American Business* (Westport, Conn., 2006), 47; and Hamilton, "W. W. Cox," 215-225. Smith and Jackson's table lists only nine active banks in 1912, but eleven were in operation after 1909. See Charles Banks, *Negro Banks of Mississippi* (Cheyney, Pa., 1909), 9. Charles Banks of Mound Bayou organized the Mississippi Negro Bankers Association in 1907. See McMillen, *Dark Journey*, 180; and Jackson, *Chief Lieutenant of the Tuskegee Machine*, 187.

²² Hamilton, "W. W. Cox," 215-225.

acumen. She had been approved for the bonds necessary for her federal appointment, a formidable task for even well-qualified men since the bonds were for several thousand dollars. Cox managed and operated a federal post office for several years, and she helped her husband make investments and manage scores of rental properties.²³

Cox's social networks were also invaluable. She entertained the wives and families of some of the most prominent business, civic, and educational leaders in Mississippi and the United States. Though there is no extant evidence of her involvement in local, state, or federal women's clubs and fraternal societies, a woman of her social stature was invariably involved in local social activities. Wayne was a highly placed officer in the Woodmen of Union and a member of the Masons, Odd Fellows, and Knights of Pythias. These fraternal organizations had women's auxiliaries; perhaps Cox was as actively involved as her husband in the Eastern Star, Household of Ruth, and/or Court of Calanthe, auxiliaries of the respective fraternal organizations. Assuredly, Cox was a principal investor and advisor with her husband in their business ventures and landholdings.²⁴

CREATION OF MISSISSIPPI LIFE, 1908

In 1908, the Coxes began organizing another major venture: the Mississippi Beneficial Insurance Company. Wayne had first-hand knowledge of the financial success and popularity of fraternal insurance as Supreme Secretary-Treasurer of the Woodmen of

²³ John R. Lynch gave examples of his own difficulties securing the required bonds. See unpublished article by Historian of the United States Postal Service, "African-American Postal Workers in the Nineteenth Century," February 2008, 4, http://www.usps.com/postalhistory/_rtf/AfricanAmericanWorkers19thc.rtf.

²⁴ On Wayne's fraternal involvement, see Frank Lincoln Mather, ed., "Cox, Wayne Wellington," *Who's Who of the Colored Race: A General Biographical Dictionary of Men and Women of African Descent*, Volume One (Chicago, 1915), 79. Book hereinafter referenced as *Who's Who of the Colored Race*.

Union, the most powerful position in the organization. His association with and experience in fraternal insurance probably made him amenable to Dr. W. A. Attaway's suggestion that Wayne start an insurance company. However, what was unusual about the company the Coxes organized is that it was an old line or legal reserve company, meaning that it also offered whole life, rather than only industrial, insurance benefits.²⁵

Industrial insurance allowed small weekly payments for modest policies of a few hundred dollars on death. Closely modeled on fraternal insurance, industrial policies were popular among blacks because of their familiarity and low cost. They were also popular because, unlike fraternities, they did not require meetings, ritual, and fees. Indeed, insurance companies were seen as a more progressive, evolved business form. They could conduct business in more areas, insurance leaders claimed, and they were a better value. For example, E. F. Johnson, president of Richmond Beneficial Insurance Company in Virginia, claimed that colored customers received even more value for their dollar since they were spared the numerous fees required as members of secret societies.²⁶

The largest black insurance companies, like North Carolina Mutual and Southern Aid, had met with great success, despite the persistent problems of lapses and high death rates. However, in the early 1900s, no black insurance company offered whole life. Whole life lasted the life of the policyholder and had added benefits, particularly building an investment or savings value. The major impediment was the very high reserve

²⁵ "Cox, Wayne Wellington," *Who's Who of the Colored Race*, 79; and Hamilton, ed., "Wayne W. Cox," *Beacon Lights of the Race*, 222. The Woodmen of Union deposited its funds in the Delta Penny.

²⁶ E. F. Johnson, "Industrial Insurance," *NNBL Proceedings 1910*, 98.

requirement. Most states required a minimum \$100,000 paid-in capital. After major reforms in the insurance industry in the first decade of the 1900s, an industrial insurance company could be organized for between \$10,000 to \$25,000 in most states, and, in a few others, only a portion of the capital had to be actually paid in. It was not until the 1910s that virtually every state required the reserve amount to be fully paid in and subjected fraternalists to stricter regulatory oversight.

Mississippi was an exception to the rule regarding paid-in capital. Initially, Mississippi Beneficial Life Insurance Company could only operate as an industrial insurance company. In November 1910, the stockholders and board amended the charter, increasing the capital requirement to \$100,000 and changed the company name to Mississippi Life Insurance Company—becoming the first Negro-owned legal reserve company in the country. The Coxes and directors raised an additional \$25,000 in capital. They could change the company's charter to a legal reserve company because Mississippi allowed only fifty percent of the capital to be paid in. However, Mississippi Life could not sell whole life outside of the state until the full amount of capital had been paid.²⁷

At the National Negro Business League Meeting in New York in August 1910, Dr. W. A. Attaway, president of Mississippi Life, bragged of the company's status as the first legal reserve insurance—though he did so a bit prematurely. He told delegates, “we are now operating on the legal reserve basis.” Attaway was quick to stress that the company

²⁷ Stuart, *An Economic Detour*, 284-285. In 1913, North Carolina Mutual raised the \$100,000 reserve requirement and changed its charter, making it the second chartered legal reserve company. Some scholars note that it was the first to operate as a legal reserve insurance company, but Attaway's comments at the NNBL meeting in 1910 show that Mississippi Life offered some whole life products to Afro-Mississippians soon after changing its charter in 1910. Standard Life of Atlanta, under the direction of Heman Perry, became the third legal reserve company in March 1913.

was “not moved wholly by mercenary motives” but by a desire to “contribute our share as citizens if the world to the material development of our children, our race, our community, and the country at large.”²⁸ He mentioned that stock was selling at \$200 a share, but he felt confident that, in a few months time, the company would raise the remaining \$60,000 and spread its business throughout the south.

Cox and her husband were Mississippi Life’s largest stockholders, and Wayne handpicked Joseph Edison Walker, an impressive young Indianola physician, to be president in 1908. Wayne had taken Walker under his wing and mentored him, introducing Walker to his business associates and sharing his business expertise. Walker started his practice in 1906, three years after whites chased off the town’s only Negro physician. The Coxes were probably a significant influence in attracting Walker to and keeping him in Sunflower County. However, Walker did not have the funds to buy the required amount of stock to serve as president, and W. A. Attaway, a colored physician in Moorehead, about ten miles east of Indianola, assumed the presidency of the company. Attaway was also president of the Delta Penny Savings Bank. He had been very vocal in his support of Cox during her ordeal, openly criticizing Vardamann. White supporters of Vardamann in Leflore County, where he practiced, forced him to relocate to Moorehead.²⁹

²⁸ Attaway, “Mutual Benefit Insurance,” *NNBL Proceedings* 1910, 105-106.

²⁹ Ingham and Feldman, “Walker Family,” 655-656; George A. Sewell and Margaret L. Dwight, “Joseph Edison Walker: Banker, Insurance Executive,” in *Mississippi Black History Makers* (Jackson, 1984), 171-172; and Stuart, *An Economic Detour*, 284.

Few details are available on Attaway's early life. A graduate of Meharry Medical School, in his role as a physician caring for Negro patients he certainly became well acquainted with the endowment, sick, and burial benefits paid by fraternal and with insurance benefits paid by out-of-state companies. He studied the available literature and taught himself the insurance business. He convinced the Coxes that fraternal insurance was losing ground to insurance companies, which were more efficient and capable of providing for Negro insurance needs. Attaway made similar comments to delegates at the 1910 National Negro Business League (NNBL) meeting in New York City: "these fraternal insurance companies have already been where they're going." He added that fraternal insurance was rapidly approaching its limits, and insurance companies like Mississippi Life would "carry [insurance] to the highest development."³⁰ The rates fraternal insurance charged were inadequate to keep up with risks, argued Attaway, and "sooner or later they would go to the wall."³¹ Attaway also believed that fraternal took irresponsible risks, largely through poor medical examinations, and overburdened their clients with expensive fees and taxes.³²

If Negroes in Mississippi did not organize an insurance company soon, Attaway warned, white companies like Metropolitan Life would monopolize the Negro market.

³⁰ Both quotes by W. A. Attaway, "Mutual Benefit Insurance," *NNBL Proceedings 1910*, 105.

³¹ Comment during question and answer discussion session following panel on insurance, *NNBL Proceedings 1910*, 112.

³² "Meharry Notes," *Meharry News* (March, 1903), 5, reproduced on Meharry Medical College website, Historic Meharry Publications, http://library.mmc.edu/catalogues/MMC_news_1903_color.pdf; Attaway, "Mutual Benefit Insurance," 103-105; and David M. Tucker, "Black Pride and Negro Business in the 1920's: George Washington Lee of Memphis," *BHR* 43, No. 4 (Winter, 1969): 436. The *Meharry Notes* state that Attaway moved to "Greenwood," but he actually moved to Greenville.

Given Attaway's tendency toward rhetorical flourish and based on some of his general comments about Negro business, he may even have likened the situation to economic enslavement, wherein Negro fraternalists faded away due to their lack of commercial sophistication and white companies swept in, forcing Negroes to carry policies with white-owned companies that contributed nothing to Negro communities. Attaway quit his practice, which reportedly earned him \$10,000 a year, to devote his full attention to Mississippi Life.³³

The Coxes and Attaway quickly clashed, despite his past loyalty and sympathy. Attaway was brash and outspoken, perhaps much more than Wayne could afford to tolerate given his numerous white business friendships and his past experiences with threats of violence against his wife during the "Indianola Affair." Attaway also may have seen himself as more forward-thinking than Mississippi Life's primary benefactors. For example, Attaway had proposed a number of reforms for the Negro insurance industry, such as constructing a Negro mortality table. Having taken up residency in Greenville around 1903, a more prosperous locale in the county, Attaway emerged as an influential leader in his own right, though his personal wealth paled in comparison with the Coxes. Public hostility between the Coxes and Attaway erupted when Attaway wanted to relocate Mississippi Life's headquarters to Greenville, his hometown. However, the

³³ Hamilton, ed., "W. A. Attaway," *Beacon Lights of the Race*, 516-517; and Attaway, "Mutual Benefit Insurance," *NNBL Proceedings* 1910, 104. Hamilton characterizes Attaway as "the Negro Wizard of Insurance."

Coxes, being major stockholders and residents of Indianola, refused. Wayne succeeded in replacing Attaway with A. J. Howard as president of Mississippi Life in 1914.³⁴

Howard was a professor by trade, with little executive experience and almost no insurance knowledge. He was only nominally committed to Mississippi Life, financially and professionally. Howard did not fulfill pledges to purchase the requisite amount of stock, and he devoted little time to the day-to-day operation of the company. Howard lived in Ebenezer nearly seventy miles away, which, obviously, made it difficult for him to lead the company without relocating. A manager recalled that Howard paid little attention in board meetings and quickly adjourned them, collecting his check and darting out before the last train left for Ebenezer. With no effective leadership, the problems of Mississippi Life mounted.³⁵

Howard resigned in 1917 amid serious concern over the company's financial health. The company suffered from a host of problems that made it difficult to realize significant profits: fraud, lack of experienced and qualified agents and employees, low salaries, and stiff competition from other insurance companies, white and black. Indeed, the company operated at a loss. Agents absconded with policy payments. Claims languished unpaid on Mississippi Life's books. State examiners uncovered irregularities that required resolution or else the company's license would be revoked. No additional

³⁴ Stuart, *An Economic Detour*, 286. On the Coxes social standing with whites in Indianola, see Powdermaker, 111-112; and Booker T. Washington, "A Most Encouraging Convention," *Independent* (September 20, 1906) with a lengthy quote from an unnamed white man who described Cox, saying "that no man of color is as highly regarded and respected by the white people of his town and county as he. ... [He] knows how to handle the typical southern white man" (685).

³⁵ Stuart, *An Economic Detour*, 286.

capital had been raised but legitimate debts against the invested \$50,000 had grown to \$13,000. Mississippi Life had only \$1,400 of insurance in force, despite having twenty-seven district offices. Compare Mississippi Life's performance with that of the fraternal insurance organizations the Knights and Daughters of Tabor headquartered in Mound Bayou, Colored Odd Fellows in Holly Springs, and the United Reformers in Vicksburg: all of these fraternal organizations had over one million dollars of insurance in force in 1916. Internal rebellion wracked the board, which seemed more concerned with returns on their investment rather than compromising to protect the company or enacting reforms.³⁶

In addition to these crippling problems, white intimidation was a major concern as well. White agents from rival companies and disgruntled citizens sometimes followed Mississippi Life agents after they had made collections and signed up new policyholders. The whites attacked the colored agents, stole their money, and tore up their policies. White planters forbade colored agents visiting black sharecroppers and tenants living on their plantations. Black women clerical workers were sexually harassed and threatened in the streets. Rival white companies also pressured the state insurance commissioner to exercise whatever regulatory power he could—and whatever extralegal pressure he could call to bear—to close Mississippi Life. At one point, the commissioner frankly told the Coxes and board that the company could stay in operation, according to General Manager Merah Stuart, “only as long as it did not get into trouble with the white agents

³⁶ Stuart, *An Economic Detour*, 286; and Spectator Company, “Directory of Fraternal Orders,” *Insurance Yearbook: Life, Casualty, and Miscellaneous*, Volume 45 (1916-1917) (Chicago; New York, 1917), 348. The Spectator lists Mississippi Life as an active company in Volumes 45 and 46, but all of the financial, board, and company information, except for president and secretary's names, are blank. The yearbooks erroneously list Attaway president, suggesting that the company had not been filing timely state reports.

and the white companies.”³⁷ White agents tested the commissioner by charging that Mississippi Life agents tricked and pressured their Negro clients to switch their business to Mississippi Life. Wayne relied on his influential white business associates on more than one occasion to convince the commissioner not to pull the company’s license.³⁸

STATE REGULATION AND MISSISSIPPI LIFE

But 1915 was a year when Wayne’s favors seemed to run out. State regulators began vigorously enforcing the state’s banking laws. Mississippi Life was affected because the Delta Penny was its lifeline: Closing the bank would paralyze the struggling insurance company. Similar to the development of banks and fraternal societies, a number of Negro insurance companies were closely aligned with Negro banks. Some of the earliest banks were even named for the fraternal societies they represented, such as Daughters of Peace Penny, Nickel, and Dime Savings Bank in Newport News, Virginia, and the Knights of Honor Bank in Vicksburg, Mississippi. Charles Banks’ Bank of Mound Bayou was also the headquarters of the Knights and Daughters of Tabor in Mississippi. In Birmingham, W. L. Lauderdale organized both the People’s Investment and Savings Bank and Great Southern Home Industrial Association.

Negro banks were not only repositories for insurance company funds, they were also a source of easy credit. Mississippi Life and the Delta Penny were quite creative in their financial relationships. For example, before stricter regulation to prevent such

³⁷ Stuart, *An Economic Detour*, 286.

³⁸ Ibid.; McMillen, *Dark Journey*, 185; Gibson, *et al*, “George W. Cox, Manager, Negro Insurance Company, Indianola, Mississippi,” in *Progress of a Race*, 268; and George W. Cox, “The Insurance Business,” *Report of the Seventeenth Annual Convention of the National Negro Business League, Kansas City, Missouri, August 16-18, 1916* (Nashville, 1916), 93, hereinafter referenced as *NNBL Proceedings 1916*.

collusion, the Delta Penny required that anyone receiving a loan from the bank take out a Mississippi Life policy in the principal amount of the loan. The bank had to be designated the sole beneficiary. The bank and insurance company also operated out of the same building.³⁹

To understand the sudden interest in banking reform, it is important to understand banking regulation in Mississippi. The legislature created the State Banking Department in 1888 and, in 1892, the state's first banking laws. The regulations were lenient: Banks were only required to submit quarterly reports to the State Auditor. Though the State Auditor had the power to request late reports, he could do little else to force banks to comply. No serious effort was taken to force banks to comply with the state laws or ensure inspection and audits of banking institutions.⁴⁰

At the time the legislature instituted these modest reforms, only thirty state banks operated in the state. By 1900, the number of state banks had more than tripled and increased rapidly through 1914. From 1907 to 1914, however, the state experienced an embarrassing record number of bank failures: At least one hundred banks failed every year during that period. However, the number of bank start-ups was enough to show a net increase in the number of banks in the state. Bureaucrats became increasingly concerned for the financial vitality of the state. Depositors complained to their

³⁹ Cox, "The Insurance Business," *NNBL Proceedings 1916*, 94-95; and George W. Powell, "Industrial Insurance," *Report of the Eleventh Annual Convention, National Negro Business League, Held in New York City, August 17-19, 1910* (Nashville, 1910), 98, hereinafter referenced as *NNBL Proceedings 1910*.

⁴⁰ Alfred B. Butts, "Public Administration in Mississippi," Ph.D. Diss., Columbia University, [1919?], reprinted in *Publications of the Mississippi Historical Society*, edited by Dunbar Rowland (Jackson, Miss., 1919), 162; and Thornton Cooke, "Deposit Guaranty in Mississippi," *Quarterly Journal of Economics* 29, No. 2 (February, 1915): 419-425. Cooke estimates of the number of failures are much lower than Butts'.

representatives and called for reforms such as guaranteed deposits. Business leaders, aware of progressive reforms in other states, also pressed legislators to tighten banking laws in the state. Legislators did not take the problem seriously since enough banks either reopened or started to realize positive growth in the number of state banks every year.⁴¹

However, while the legislature was in session during the first two months in 1914, fourteen state banks failed, which resulted in losses of more than \$300,000 to depositors. Wanting to show itself proactive on the issue of banking reform, the legislature proposed a new banking law and drafted a bill. When the legislature met again in 1915, for the first time, the number of bank closures outpaced the number of banks operating. The number of banks operating in the state fell by eight percent. The bill, after intense debate, passed into law. The new law established a board of three commissioners appointed by the governor to four years terms. The commissioners would oversee a team of bank examiners. The examiners were required to be at least thirty years old, be “a practical accountant,” have banking experience, and pass an examination. Banks would be examined twice a year, and selected banks would also be subjected to unannounced, in-depth audits.⁴²

Some of the examiners saw the new regulations as an effective way to close black banks. In some cases, examiners did everything in their power to ensure the Negro banks

⁴¹ Butts, “Public Administration in Mississippi,” 162-165, 163n2, and table [“Number of Banks, 1900-1918”], 163; “Depositors Guarantee Law for Mississippi Probable This Legislature,” [Biloxi] *Daily Herald* (January 19, 1914), 8.

⁴² Butts, “Public Administration in Mississippi,” quote reprinted on 174.

did not pass the audits. For example, Merah Stuart recalled that in 1915 Examiner James Sanford Love told Wayne Cox, “I do not think that I will qualify your bank under any circumstances.”⁴³ Love was examiner for the Second District, which included Sunflower County. He started in the banking business as a bookkeeper in 1898 after graduating from Mississippi College in Clinton. He helped organize and run two banks, working as a cashier for thirteen years. He received his examiner’s license in April 1914. Later, he would become State Superintendent of Banking during the Great Depression.⁴⁴

Eleven black banks were in operation in Mississippi by the end of the first decade of the twentieth century. By 1915, a half dozen remained: an accomplishment considering half of white banks failed every year between 1908 to 1915. The surviving banks included the Delta Penny; Bank of Mound Bayou in Mound Bayou; Bluff City Savings Bank in Natchez; Delta Savings Bank in Greenville; Penny Savings Bank in Columbus; and Southern Bank in Jackson. Some, if not all, of these banks undoubtedly operated in varying levels of violations of the new state laws, just as other banks in the state. The Negro banks certainly required minor or even major reform, but they had reason to feel that they were especially targeted by the new legislation since all were closely scrutinized by examiners. The examiners justified their actions under the provision in the

⁴³ Quoted in Stuart, *An Economic Detour*, 287.

⁴⁴ Stuart only mentions Love by his last name. Sketch of Examiner Love found in Mississippi Department of Archives and History, *The Official and Statistical Register of the State of Mississippi*, Centennial Edition, edited by Dunbar Rowland (Madison, Wis., 1917), 528-529. Dunbar Rowland, ed., “Love, James Sandford,” in *Mississippi: Contemporary Biography, Comprising Sketches of Counties, Towns, Events, Institutions, and Persons, Arranged in Cyclopedic Form* (Jackson, Miss., 1907; reprint, Spartanburg, S.C., 1976), 465-466; and Gary Richardson and William Troost, “Monetary Intervention Mitigated Banking Panics during the Great Depression: Quasi-Experimental Evidence from the Federal Reserve District Border in Mississippi, 1929 to 1933,” unpublished paper, Federal Reserve Bank of Atlanta Research Department, <http://www.atl-res.com/macro/papers/Richardson%20paper.pdf>.

new state banking law that allowed for audits without prior notice. None of the half dozen surviving Negro banks were expected to escape the examiners' sword. It seemed they were targeted for elimination.⁴⁵

The new state laws seemed innocuous enough. In addition to semiannual audits, the new banking law also required that banks guarantee deposits, effective March 15, 1915. Bankers throughout the state, however, vehemently protested the guaranty provision. Many welcomed some stricter regulations, but found guaranteeing deposits particularly onerous. A banker complained to the commissioners that the new guaranty reduced bankers like him to a "subordinate official" because it took away their freedom to manage and control surplus funds. In a contorted twist of logic, he argued that "a badly managed bank will be protected by the good banks, so that skill, honesty, and care will pay for incapacity or even for dishonesty."⁴⁶

⁴⁵ Howard University Commercial College, "Directory of Negro Banks," in *Commercial College Studies of Negroes in Business*, Volume I: Negro Banks (Washington, D.C., 1914), 16-19, Mississippi listed on 17-18. The five failed banks were American Trust and Savings, started in Vicksburg in 1904 by Dr. S. D. Redmond and closed in 1911; Lincoln Savings (formerly Knights Savings Bank of the Knights of Honor of the World), started in Vicksburg in 1902 by Willis E. Mollison and closed in 1911; Magic City Savings (formerly People's Bank), started in Hattiesburg in 1908 by Dr. J. H. Howard and closed in 1912; People's Penny Savings, started in Yazoo City in 1905 by Rev. H. H. King and closed in 1914; and Union Savings started in Jackson in 1905 by Taylor G. Ewing and closed by 1914. Note that W. A. Attaway, the first president of the Delta Penny Savings Bank, became president of the similarly named Delta Savings Bank in his hometown of Greenville, started by John W. Strauther in 1907. Regarding bank dates and founders' names, see Banks, "Negro Banks of Mississippi"; Du Bois, ["Table of Black Banks"], *Economic Co-Operation*, 138; Julius Eric Thompson, *Percy Greene and the Jackson Advocate: The Life and Times of a Radical Conservative Black Newspaperman, 1897-1977* (New York: McFarland, 1994), 49; "Rev. H. H. King, D.D.," in *Beacon Lights*, 128; and McMillen, *Dark Journey*, 180.

⁴⁶ Quote in "Banker Opposes Guarantee Law," *Columbus [Georgia] Ledger* (February 9, 1914), 1. Butts, "Public Administration in Mississippi," 165-169, quote on 166. Also see "Coast Bankers Strongly Object to Law Requiring Deposit Guaranty Declare it would put Premium on Wild Cat Banking," [Biloxi] *Daily Herald* (February 3, 1914), 1; and "Banker Opposes Guarantee Law."

However, these particular issues of autonomy were not the primary concern of Negro bankers. All of the Negro banks in Mississippi cleared checks through white banks and sometimes used white banks as depositories. It was not at all unusual for smaller banks, white or black, to do so. Negro banks also utilized the national banks in other states to draw bills of exchange and to rediscount notes as necessary.

Financier Charles Banks of Mound Bayou described Negro banks as “correspondents” with white banks; the relationships, he wrote in 1909, “instead of being hurtful from any view point whatever, are mutually beneficial.”⁴⁷ By 1915, whatever mutuality Banks believed Negro and white bankers shared, no matter how inflated or fabricated, had evaporated. It is likely that white bankers, already miffed by the new guaranty provision, found the idea of not only guaranteeing deposits for their own white clients but also accepting responsibility to guarantee deposits for Negro banks as particularly onerous. In Indianola, some white bankers soured on the idea of clearing the Delta Penny’s checks.⁴⁸

In addition to the legitimate concern about the guaranty provision, an element of jealousy may have motivated the Indianola bankers’ snub. Although Mississippi Life struggled along, by 1915, the Delta Penny Savings Bank was a veritable success. In 1914, it held over \$88,000 in loans, though only \$7,300 cash in its vaults. Dr. Joseph E. Walker had been president of the bank since 1912, and Wayne Cox remained the cashier. Jealous local bankers and the overzealous examiner James S. Love targeted the Delta Penny. The

⁴⁷ Banks, *Negro Banks of Mississippi*, 10.

⁴⁸ *Ibid.*; and Stuart, *An Economic Detour*, 287.

Coxes and supportive board members met all of Love's requirements only to have others added. After the third review, running out of excuses to shut the bank down and perhaps betting on local white support for closing the bank, Love told Wayne that the Delta Penny would have to get two endorsements from two white banks in Indianola. The Delta Penny was able to get the two endorsements and became the only Negro bank in Mississippi approved to guarantee deposits.⁴⁹

Now part of the guaranty league, the Delta Penny may have guaranteed the deposits of the remaining five Negro banks. Or the Coxes may have counseled the other banks on how to pass the tougher examinations. Perhaps Love gave up after being so roundly thwarted in his efforts to take down the Delta Penny. However the victory was achieved, the Delta Penny and five other Negro banks were saved from the regulators' chopping block. Mississippi Life survived to see another day, but the victory was bittersweet. Mississippi Life and its co-founder Wayne Cox were both seriously ailing. The strain of the events that year affected Wayne's health. His health steadily declined throughout 1915, and he died in a segregated cottage built specifically for his accommodation at the all-white sanitarium and resort at Stafford Wells in Vossburg, Mississippi, on April 10, 1916.⁵⁰

⁴⁹ Stuart, *An Economic Detour*, 287; McMillen, *Dark Journey*, 181; and "Statement Showing the Condition of Delta Penny Savings Bank, Indianola, Miss.," in *Commercial College Studies of Negroes in Business*, 32.

The low amount of cash on hand in comparison to loans was not unusual for black banks. Comparing the assets of twenty-one of the most successful Negro banks, including the Delta Penny, Howard University figures showed that in 1914 of the \$2.3 million total assets of the banks, nearly half (44%) were in loans while only 11% represented cash in its vaults. Ten of the banks had real estate mortgages totaling over half a million combined. Percentages calculated from figures in "Table V: Resources and Liabilities of 21 Banking Institutions," *Commercial College Studies of Negroes in Business*, 14 and real estate figure on 15.

⁵⁰ On Wayne's death, see Stuart, *An Economic Detour*, 288; and *Crisis Magazine* (June, 1916), 60.

Cox could have given up on the company, but she devised a plan to revive it. As the lone major stockholder, she seized the opportunity to solidify her influence over both the Delta Penny and Mississippi Life. After Wayne's death, Cox became secretary-treasurer of Mississippi Life, the most powerful office in the company. Cox's was not a titular or ceremonious officer like Jessie Gillespie Herndon, the widow of Alonzo Herndon, who became vice president of Atlanta Life after Herndon's death but left the day-to-day operations to her stepson and the board. Cox was a force to be reckoned with. She either forced A. J. Howard out or he abandoned the moribund company. Cox loaned or gave Walker the money he needed to purchase the requisite number of shares, and Walker was elected president of Mississippi Life in 1917. Cox, Walker, and Merah Stuart, a graduate of Alcorn hired when Howard took office, transformed Mississippi Life. They sold the outstanding \$40,000 in capital, cured the \$13,000 encumbrance, modernized office procedures, increased the office staff to thirty, streamlined the district office system, hired more experienced agents, and increased premium income in the first year from \$1,400 to over \$194,000. By the end of the decade, Mississippi expanded into Alabama, Arkansas, and Tennessee. Premium income surpassed the half million mark. To lower risks on the policyholders' side, like other large Negro insurance companies at that time, Mississippi Life may have adjusted its mortality table, using a rate of 150% to take higher Negro mortality into account, and improved its procedures for medical examinations.⁵¹

⁵¹ Carole Merritt, *The Herndons: An Atlanta Family* (Athens, Ga., 2002), 209; Ingham and Feldman, "Walker Family," *African-American Business Leaders*, 655-656; Tucker, "Black Pride and Negro Business," 437; Stuart, *An Economic Detour*, 171-172 and 288; Winfred Octavus Bryson Jr, "Negro Life Insurance Companies: A

MISSISSIPPI LIFE MOVES TO MEMPHIS

The renaissance of Mississippi Life, ironically, contributed to its demise in Mississippi. It again became the target of marked white resentment by white companies who depended on Negro dollars and refused to stomach serious competition. Thus, the more successful Mississippi Life became even more vulnerable to white hostility. By 1919, the widow Cox could no longer rely on the intercession of the influential whites that she and her husband had cultivated for nearly forty years. Perhaps these sympathetic whites had passed away, succumbed to the intimidation of their peers, or had simply performed their own social calculus and believed continued association with Cox was more a detriment than a benefit. She decided to move the headquarters of the company to Memphis. However, the commissioners were unwilling to part with the \$100,000 in assets and securities deposited with the state and required that it remain domiciled in the state. In 1920, Cox left the company seal in the hands of fellow director W. W. Phillips in Kosciusko, Mississippi, and she opened new offices at 234 Hernando Street in Memphis.⁵²

Cox's decision to leave Mississippi may also have been influenced by her nephew, George Wayne Cox. George was born in 1890 in Indianola. As a young child, he lived with his stepfather Clay Johnson and mother Mary in Indianola. In the early 1900s, he moved into and grew up in his aunt and uncle's home. George was educated at Gardner

Comparative Analysis of the Operating and Financial Experience of Negro Legal Reserve Life Insurance Companies" (Ph.D. Diss., University of Pennsylvania, 1948), 26-27; and George W. Lee, *Beale Street: Where the Blues Began* (New York, 1934), 184-185. Premium figures for 1917 and 1919 from Spectator Company, *Insurance Yearbook: Life, Casualty, and Miscellaneous*, Volume 49 (1921-1922) (Chicago; New York, 1921), 184.

⁵² Stuart, *An Economic Detour*, 288-289; Niven, "Cox, Minnie"; McMillen, *Dark Journey*, 185; Walker, *The History of Black Business in America*, 188-189; and Sewell and Dwight, "Joseph Edison Walker," 172.

Seminary in Indianola and graduated from Alcorn in 1910. Nicknamed “Little George” because of his small stature, after graduation, George worked as a bookkeeper at the Delta Penny and then rose in the ranks of Mississippi Life, attaining the position of Assistant General Manager of the Industrial Department. However, he never felt that he received the respect that he deserved. His height may have played a factor, or he may have felt overshadowed by his famous uncle. Perhaps after Wayne’s death, he chafed under or resented Cox’s leadership, believing that he was the rightful heir to lead Mississippi Life. Whatever their source, his frustrations led him to abruptly leave Indianola without notice for three days in 1918. When he returned, he must have shocked Cox with the news that he was leaving the company and had secured a position as Southern Regional Supervisor for North Carolina Mutual Life Insurance Company, headquartered in Durham. George had either arranged a meeting with or surreptitiously ran into John Merrick, one of the founders of North Carolina Mutual, at the Pythian Baths in Hot Springs, Arkansas.⁵³

Merrick suffered from gangrene and had his foot amputated in 1909. However, the amputation did not stop the ulceration of his leg, and he spent the last year of his life in extreme agony. He often traveled to Hot Springs for radium treatments; the Pythian Bath House was a popular destination for well-to-do Negroes in need of medical

⁵³ 1900 U.S. Census, Sunflower County, Indianola, Mississippi, Enumeration District 50, Sheet 2, Dwelling 20, Family 20, Clay Johnson Household; National Archives Microfilm Publication Series T623, Roll 828, Page 194, and 1910 U.S. Census, Sunflower County, Indianola 3-BT, Indianola, Mississippi, Enumeration District 92, Sheet 6A, Dwelling 158, Family 162, Wayne W. Cox Household; National Archives Microfilm Publication Series T624, Roll 759, Page 116, [http://www. heritagequest.com](http://www.heritagequest.com); Stuart, *An Economic Detour*, 224; Andre D. Vann and Beverly Washington Jones, *Durham’s Hayti* (Charleston, S.C., 1999), 89; and Weare, *Black Business in the New South*, 113.

treatment and convalescence. Merrick's biographer described him as possessing a zest for life so he probably did not mind talking business in spite of his infirmity with the intrepid young man from Indianola. Merrick must have been deeply impressed with George; he entrusted George with developing North Carolina Mutual's business in Alabama, Arkansas, Florida, Mississippi, and Oklahoma. It did not cost Merrick anything financially: George gave up his paid position with Mississippi Life to work on full commission and, at his own expense, to develop a rival insurance company's business in direct competition with his family's business. Within four years, George had secured licenses in four states, despite hostilities from state bureaucrats and extra red tape. He had written \$13 million in policies, with an annual premium income of over half a million dollars. While George had earned only \$100 a month with Mississippi Life, by 1923, he earned ten times that in commissions from North Carolina Mutual. He had certainly achieved the success he felt denied under the shadow of his "Aunt Minnie."⁵⁴

Cox definitely lost an ally, no matter how dissatisfied, in Mississippi Life with the loss of George to North Carolina Mutual. George's efforts in securing a Mississippi license in 1919 for North Carolina Mutual, one of the richest and most powerful Negro insurance companies in the country, spelled stiff competition for Mississippi Life. Cox made the decision to leave Mississippi. She and the company moved to Memphis in 1919, and Mississippi Life continued to prosper. By the end of 1920, the premium income

⁵⁴ R. McCants Andrews, *John Merrick: A Biographical Sketch* (Durham, N.C., 1920), 90 and 146-147, <http://docsouth.unc.edu/nc/andrews/andrews.html>; Stuart, *An Economic Detour*, 224-225; and Weare, *Black Business in the New South*, 107, 113, and 131. North Carolina Mutual gained its license in Mississippi in 1919 through George's efforts. Merrick passed away in August 1919. In 1924, with George firmly ensconced at North Carolina Mutual's headquarters in Durham, the company sold its Arkansas, Mississippi, and Oklahoma business to Century Life Insurance Company in Little Rock.

reached nearly one million dollars, but it declined \$200,000 in 1921 because of external and internal problems. The Mississippi examiner trekked to Memphis and claimed the company “was impaired” \$20,000 through mismanagement in the Ordinary Department. Cox paid out of her pocket the amount needed to cure the impairment. At the stockholders meeting in February 1921 held in Clarksdale, Mississippi, Cox and the board discharged the Ordinary Supervisor. During her short time in Clarksdale, Cox convinced several smaller stockholders to sell her their shares, strengthening her majority position in the company.⁵⁵

In Memphis, the company blossomed. Cox’s decision to move to Memphis may have been at the urging of “Lieutenant” George Washington Lee, the manager of Mississippi Life’s branch office in Memphis. Lee was born in Sunflower County a few miles outside of Indianola in 1894 to Reverend George and Hattie Lee. Lee’s father owned a small farm; he bought land with small collections he received from his church. When he died, Lee’s uncle seized the land and his mother, illiterate and unaware of her rights, moved out of the family home into a sharecropper’s shack. She and her two sons, George and Abner, worked their own land, earning only free rent and a small credit for food and sundries at the local store. Lee’s mother encouraged him to attend Alcorn A&M College. After college, in 1912, Lee moved to Memphis to find work. He enlisted in the Army

⁵⁵ Stuart, *An Economic Detour*, 289.

during World War I, and, amidst intense competition, he became one of about 600 Negroes in the U.S. to make officer.⁵⁶

After the war, his status as a decorated officer in the U.S. military changed his fortunes in Memphis. Robert R. Church Jr., son of one of the wealthiest and most influential Negroes in Memphis, took Lee under his wing. Minnie Cox must have also remembered the ambitious young man who worked at Gresham's Store in Indianola and who, influenced by her husband, attended Alcorn. Lee accepted a salesman position working for ten dollars a week at the Mississippi Life branch office in Memphis. In only a few weeks, Lee was quickly promoted to manager of the office. In a year, Lee's office sold more insurance than any other branch office by assuring poor and working class blacks that their few cents a week would "make poorhouses a relic of the past" and strengthen the race.⁵⁷ Cox and the board offered Lee the vice presidency in the company. Lee became a stalwart of Memphis' Negro society and a dominant force in the Negro insurance industry.⁵⁸

Mississippi Life was the largest black-owned insurance business in the city. White resentment had been a problem in Indianola, and now Negro resentment became a new problem in Memphis. Memphis had a strong Negro business community centered around Beale Street. The Solvent Savings Bank and the Fraternal Savings Bank boasted more than \$1.5 million dollars in deposits. Bert M. Roddy's chain of grocery stores, the

⁵⁶ George A. Sewell and Margaret L. Dwight, "George Washington Lee: Businessman, Politician, Lawyer," in *Mississippi Black History Makers* (Jackson: University Press of Mississippi, 1984), 163-167.

⁵⁷ Tucker, "Black Pride and Negro Business," 439.

⁵⁸ Sewell and Dwight, "George Washington Lee," 165 and 167-168; and Tucker, "Black Pride and Negro Business," 436 and 439-440.

Tri-State Casket and Coffin Company, and hundreds of other merchants and business people made Beale Street an important Negro business enclave. The Memphis civic-business elite was not necessarily a tight-knit community, but the looming presence of Mississippi Life could not be ignored. For three years, the Negro business and civic elite of Memphis worked against Mississippi Life. Joseph Walker struggled in his position as president of the company, but it continued to prosper. By 1923, it reached record sales over half a million dollars.⁵⁹

It may have been the company's success that made Cox willing sell the company; the high stock prices ensured that she would be quite wealthy. It may have been her frustration with other well-to-do Negroes antagonized by the company's success. To accomplish her task, she needed allies on the board. She moved to put family members in high-ranking positions. In 1922, having an even stronger financial position within the company after buying up shares at the Clarksdale meeting, she turned on Walker: she demanded that the board get rid of Walker and elect her son-in-law, Dr. Wayne Cox Howard of Bessemer, Alabama, president. Dr. Howard, a surgeon by profession, was born in 1882 in Ebenezer, Mississippi, and related to former president Prof. A. J. Howard and Mississippi Life's attorney Perry Howard. Wayne Howard graduated from Rust University in Holly Springs, Mississippi, in 1899 and received his medical degree from Meharry in 1906—the same year that Walker graduated. He married Ethyl Cox, the only child of Wayne and Minnie Cox, and moved his practice to rural Alabama in 1912. He and

⁵⁹ Tucker, "Black Pride and Negro Business," 436-437; and Sewell and Dwight, "Joseph Edison Walker," 172.

one of his six brothers opened the Howard Brothers Drug Store soon after the Howards reached Bessemer.⁶⁰

Walker had recently been elected to a new two-year term, set to expire in 1924. Initially, he refused simply to step down. He had worked too hard and sacrificed too much to build the company. Cox, either alone or with the aid of other stockholders, bought all of Walker's stock or compensated him for the unexpired portion of his term. He resigned on February 22, 1923, and soon after started Universal Life Insurance Company. Dr. Howard, like his brother, past president A. J. Howard, did not assume full- or even part-time responsibility over Mississippi Life. He remained in Alabama rather than move to Memphis.⁶¹

HEMAN E. PERRY AND STANDARD LIFE OF ATLANTA

An important reason Cox was anxious to sell was because she had a promising buyer. Heman E. Perry, the founder of Standard Life, had approached Cox with a business proposition: sell him Mississippi Life. It is not known precisely when he first approached Cox, but, whenever he called on her, his reputation as the most successful and richest Negro financier preceded him. He organized Standard Life of Atlanta in 1908, and, in 1913, it became the first Negro insurer to offer exclusively whole life insurance products and the third legal reserve insurance among Negroes. It took him four years to raise the necessary \$100,000; he traveled around the country securing stock purchases from thousands of small investors. With the success of Standard Life and his holding

⁶⁰ "Howard, Wayne Cox," *Who's Who of the Colored Race*, 144.

⁶¹ Stuart, *An Economic Detour*, 289-290 and 306-307.

company Service Company, Perry heavily invested in other Negro companies, real estate, and banking. He set about gobbling up the stock and customers of smaller, more fragile Negro insurance companies. He also set his sights on larger, more established firms like Mississippi Life as well. He followed in the steps of his white contemporary, Rogers Clark Caldwell of Tennessee. In 1924, Perry gained national prominence when featured in *Forbes* magazine as the richest, most successful Negro businessman in the U.S. with an estimated worth of \$8 million. That same year, however, the writing was on the wall for Standard Life, and Perry desperately needed the assets of Mississippi Life to save his various companies.⁶²

Perry may have smelled blood in the water, hearing of the discord within the company, or he may have simply been led by his ambition to create the largest Negro corporation in the world. Whatever his initial interest in Mississippi Life, he stealthily pursued his prey. Early in 1923, Perry dispatched his actuary James R. Cothran to the Mississippi Life offices on Hernando Street. Cothran, concealing his association with

⁶² When trying to raise the initial \$100,000, Perry had called a meeting of the richest and most successful Negro professionals and businessmen in Atlanta at a local YMCA. They said it was impossible to raise that amount to organize a legal reserve insurance company in the state. Perry also received no help from among a dozen leading white bankers in New York. The investors may have been put off because Perry was nearly penniless when he moved to Atlanta in 1908. See Harry H. Pace, "Organizing the First Old Line Insurance Legal Reserve Insurance Company among Negroes," *NNBL Proceedings* 1913, 154 and Alexa Benson Henderson, "Heman E. Perry and Black Enterprise in Atlanta, 1908-1925," *BHR* 61, No. 2 (Summer, 1987): 217 and 221.

Surprisingly, Perry has no full-length biography. On Perry, see Eric C. Walrond, "The Largest Negro Commercial Enterprise in the World," *Forbes* (February 2, 1924), reprinted in Stuart, *An Economic Detour*, 312-315; Walker, *History of Black Business*, 182, 189, and 410n2; Henderson, "Heman E. Perry and Black Enterprise in Atlanta," 216-242; Judy C. Simmons, "Heman Perry: The Commercial Booker T. Washington," *Black Enterprise* (Apr., 1978), 41-48; and Walter F. White, "Standard Life Insurance Company: Its Foundation, Scope and Value to the Race," in *Economic Co-Operation among the Negroes of Georgia* ..., edited by Thomas I. Brown (Atlanta, 1916), 34-37. On Rogers Caldwell, see Fred Colvin, "Rogers Clark Caldwell, 1890-1968," *Tennessee Encyclopedia of History and Culture*, <http://tennesseencyclopedia.net/imagegallery.php?EntryID=C004>.

Perry and perhaps implying he was acting in an official, state capacity, asked to look over the company's books. Cothran, an associate actuary with the firm John A. Copeland of Atlanta, expressed concern that the dividends paid were so low although the cash surplus was substantial. The staff informed Cothran that the state's commissioner placed restrictions on the amount of dividends paid to the board. He suggested that Mississippi Life engage his services and allow him to invest and grow its cash surplus. If the Mississippi Commissioner balked, Cothran could bring the national professional association of actuaries to bear against him. The officers later learned that Cothran was employed by Standard Life, but they hired him anyway, perhaps thinking they too could replicate Perry's great success. Few realized at that time that Standard was in dire financial straits and nearly bankrupt.⁶³

The actuary left without completing his "examination," but, on September 25, 1923, Perry wrote and offered Merah Stuart a \$6,000 a year position in Standard Life's soon-to-be-launched industrial life insurance department starting November 1. Stuart resigned from Mississippi Life and left for Atlanta. When he arrived, he quickly became troubled that neither Perry nor anyone else at the Standard offices seemed very interested in creating a new industrial life department. When Stuart protested, Perry demurred that he planned to make Mississippi Life the core of the new industrial department. Perry told him that he had it on good authority that the Mississippi Insurance Commissioner planned to pull Mississippi Life's license because it had hired

⁶³ Cothran's name appears on letterhead signed by Perry, and his name is mentioned in Howard's letter, Heman Perry to Merah S. Stuart, September 25, 1923, and Perry W. Howard to Heman E. Perry, November 16, 1923, both reprinted in Stuart, *An Economic Detour*, 292 and 298, respectively; and Stuart, *An Economic Detour*, 290-291.

an actuary, Standard Life's own Cothran, without the commissioner's review or permission. Perry then asked Stuart to use his influence to persuade Cox and her son-in-law to sell their controlling interest in the company to him. Stuart refused. Soon after, he left for Jackson to meet with the commissioner to ascertain if the threat against Mississippi Life's license was accurate.⁶⁴

Once in Jackson, Insurance Commissioner Thomas Henry was clear: Because of repeated "confusion and disobedience to [his] orders," he planned to cancel Mississippi's Life's license.⁶⁵ Henry knew that Cothran had spent time in Memphis; he may even have been alerted by Copeland's firm. Stuart reminded Henry that he had never forbade the company to hire *any* actuary; Henry had forbidden the company to use Andrew Sigtenhorst, an actuary based in Waco, Texas, who worked with some of the largest Negro fraternal and private insurance companies in the country. Regardless, Mississippi Life's last day of business, Henry proclaimed, would be December 31, 1923. On October 2, Stuart went to Washington, D.C. to confer with Mississippi Life's General Counsel Perry W. Howard, the brother of then puppet president, Dr. Wayne Howard. Attorney Howard was the highest ranking Negro federal appointee; he served as Assistant U.S. Attorney General. Howard was also powerfully placed politically within the Mississippi Republican Party. Howard assured Stuart that he would handle Henry "in fifteen minutes," but he expressed concern that Stuart was no longer working at Mississippi Life. Stuart confided in Howard about a number of issues within the company. Howard

⁶⁴ Stuart, *An Economic Detour*, 291-293; and Perry to Stuart, September 25, 1923.

⁶⁵ Stuart, *An Economic Detour*, 293.

called his brother in Bessemer and later spoke with Cox. After a frank discussion, he advised them to sell their 720 combined shares to Perry under the following three conditions: Howard “emphatically” stressed that his brother and Cox had to be paid in cash; the minimum acceptable offer could be no less than \$125 per share; and Perry had to pay Howard’s legal fees and expenses associated with making the transfer of ownership.⁶⁶

A few days after Howard’s talk with Cox and his brother, Perry met with Howard at the Negro-owned Whitelaw Hotel in Washington, D.C. Perry offered \$150 a share, agreed to pay Howard’s fees, and would reimburse Cox the \$20,000 she has paid in 1921 to satisfy the impairment alleged by the state examiner. Howard stressed again to Perry that the amount had to be paid in cash, and Perry assured him it would be no problem. In early November, Cox, Dr. Howard and his wife Ethyl, Attorney Howard, and Perry met in Bessemer. Cox was ill, so the meeting was probably kept brief. However, Perry did not have the cash in hand. He said that he had neglected to transfer the money, but he offered \$20,000 to the family and \$4,500 for Howard’s fee in personal checks, and he offered three promissory notes for the remaining balance due. The notes were to be paid in bi-weekly installments between November 15 and December 31, 1923. Howard insisted Cox and the Howards wait until the personal checks cleared before moving

⁶⁶ Ibid., 293-294, quote on 293. Henry’s full name from *Official and Statistical Register of the State of Mississippi*, 960-961.

On Perry W. Howard, see Neil McMillen, “Perry W. Howard, Boss of Black-and-Tan Republicanism in Mississippi, 1924-1960,” *Journal of Southern History* 80, No. 2 (May 2004): 205-224; “Perry W. Howard,” in *Beacon Lights of the Race*, 308-312; and *aanb*.

forward with the promissory notes. However, none of the checks cleared Citizens Trust in Atlanta, a bank Perry founded.⁶⁷

It soon became clear that Perry and Standard were nearly bankrupt, but this was not yet public knowledge. It was during this period that journalist Eric Walrond traveled to Atlanta to research and prepare his *Forbes* article announcing Perry as the richest and most successful Negro businessman in the world. The reality, however, was that Perry had overextended Service Company. It seemed that Perry had no intention of ever paying the promissory notes, and he tried to gain Mississippi Life without paying Cox. In late November or early December, Standard Life's actuary John Copeland approached Commissioner Henry to transfer Mississippi Life's industrial business to Standard Life without Perry paying for the company's stock in full. When the commissioner, either out of an overblown sense of his own power or a miscalculated error, threatened to do just that, Howard countered with the threat of legal action. In addition, George W. Lee and Merah Stuart threatened to dissolve the company's debits. Thwarted in his attempts to secure the company through the commissioner's office, Perry tried to borrow the funds but could not. Desperate, Perry suggested that Cox deposit Mississippi Life's entire cash surplus of about \$80,000 in Citizens Trust, which was in equally dire straits, and he could then use it to pay Cox, Dr. Howard, and Attorney Howard the money he owed them.⁶⁸

⁶⁷ Stuart, *An Economic Detour*, 294-296; and Perry W. Howard to Merah Stuart, November 16, 1923, reprinted in Stuart, *An Economic Detour*, 297.

⁶⁸ Ibid., 296 and 296n6; and Lee, *Beale Street*, 187-189. Howard advised against the coup planned by Lee and Stuart. See Howard to Perry, November 16, 1923. Southeastern Trust began bailing Perry out in 1923 when it lent money to cover daily transactions at Citizens Trust in exchange for real estate and real property

Cox did deposit \$20,000 of the surplus in Citizens Trust, and four of the personal checks Perry wrote to her and the Howard brothers subsequently cleared. However, Cox had a change of heart, or, with her daughter and son-in-law paid off by Perry, she saw her chance to own Mississippi outright. Cox called Perry and asked him to accept the \$5,000 he had given her back and to rescind his offer to buy Mississippi Life. A desperate Perry refused. Perry was finally able to borrow the remaining funds from Southeastern Trust Company in Atlanta. Southeastern Trust was well aware of Perry's financial condition, and probably agreed to loan him the money because of Mississippi Life's financial strength.⁶⁹

The day after Christmas, Perry and the top officers of Standard Life, Commissioner Henry, and a Southeastern bank officer arrived at the Mississippi Life offices with a check for \$86,000. Perry refused to give Cox the check until she and Dr. Howard transferred their stock to Service Company, elected Perry President, and elected the Standard Life officers he brought with him secretary and vice-president. Immediately, the officers wrote checks transferring all of Mississippi Life's liquid assets to Perry, and he immediately paid the amount to Southeastern Trust. Perry's financial

owned by Service Company. Southeastern Trust placed its president and attorney in executive management positions within Service Company to oversee its financial activities. See Henderson, "Heman E. Perry and Black Enterprise in Atlanta," 233.

⁶⁹ Stuart, *An Economic Detour*, 299; and Lee, *Beale Street*, 188. Perry had declined a loan arranged by Robert R. Moton, president of Tuskegee Institute, from Julius Rosenwald, John D. Rockefeller, and Trevor Arnett. The white businessmen were willing to lend the money on the condition that new management be secured. Perry refused to step down. See Henderson, "Heman E. Perry and Black Enterprise in Atlanta," 235; Maceo Crenshaw Dailey Jr., "The Business Life of Emmett Jay Scott," *BHR* 77, No. 4 (Winter, 2003): 679; and "Standard Life is Gobbled Up," *Cleveland Gazette* (January 24, 1925), 1.

recklessness was not unknown to his close business associates. Copeland described Perry as not being able to handle money: “He would make a debt to pay a debt.”⁷⁰

THE BEGINNING OF THE END OF MISSISSIPPI LIFE

Cox found herself in a catch-22. Commissioner Henry threatened to take away the company’s license. Though Howard could effectively challenge the action in court, it was unclear how long it would take to get their license reinstated or how much it would cost to battle the state of Mississippi. If she kept the company, she would continue to battle for control of the company in a hostile environment with the added burden of an ineffective, uninterested, and inexperienced president, her own son-in-law, at the helm. She was 54 years old and ill. She took the money, signed over the company to Perry and his henchmen. Within two months, both Mississippi Life and Standard Life would be no more.

On February 16, 1924, the remaining stockholders and the new officers met in Holly Springs, Mississippi. Secretary James Robinson—Perry did not attend—advised the stockholders that Standard Life was transferring its majority stock to Southern Life, a white-owned insurance company in Nashville. Thus, the first legal reserve, old line Negro insurance company officially was no more. Mississippi Life became Southern Life.⁷¹

⁷⁰ Stuart, *An Economic Detour*, 299; Lee, *Beale Street*, 188; and Copeland quoted in Dailey, “The Business Life of Emmett Jay Scott,” 678.

⁷¹ Stuart, *An Economic Detour*, 300 and 302. Standard Life had been transferred to Southern Life in Nashville at its January 15, 1925, stockholder meeting (*Ibid.*, 309).

Mississippi Life employees protested: Lt. Lee and his formidable staff of agents walked out of the Hernando office in protest. Twenty-seven managers representing six hundred agents in five states traveled to the Memphis offices to protest the takeover by a white company. In the early months, Southern Life struggled because Negro customers refused to pay their premiums to white agents. Many either allowed their policies to lapse, transferred their business to a Negro-owned firm, or cashed out their policies. Three hundred agents in Arkansas, Mississippi, and Texas, wanting to protect customers, agreed to collect premiums for a few weeks until a white force could be hired and installed.⁷²

It took a few weeks for the Negro press to learn the details of the end of Mississippi Life and Standard Life. When it did, shocked headlines emblazoned papers across the country. The *Cleveland Gazette* charged that Perry and his officers sold Mississippi Life at a \$50,000 loss to the white-owned company. Perry sued the *Chicago Whip*, *East Tennessee News* in Knoxville, and the *St. Louis Argus* in early March 1924 for its reports of the grim financial condition of his companies.⁷³

Some saw the demise of Mississippi Life and Standard Life as evidence of white jealousy of Negro business success. The Copeland Firm was particularly suspect: white actuaries from the firm worked for both Standard Life and Southern Life. John Copeland also served as an advisor to the insurance departments of several southeastern states.

⁷² Lee, *Beale Street*, 189-190; Stuart, *An Economic Detour*, 305-306; C. G. Woodson, "Insurance Business Among Negroes," *Journal of Negro History* 14, No. 2 (April, 1929): 225-226; Niven, "Cox, Minnie"; and McMillen, *Dark Journey*, 185.

⁷³ Harry Hull, "Standard's 36-Inch Ads! Buy Ad Space in Evident Attempt to Muzzle Our Newspapers," *Cleveland Gazette* (March 22, 1924), 1.

Copeland himself had been the first Deputy Insurance Commissioner for Georgia in 1910; he left the post in 1912 to begin his actuarial firm with partner Cothran. Copeland was also vice president of Southeastern Trust. Some suspected Copeland of orchestrating both the downfall of Mississippi Life and Standard Life. There was some truth in that statement given the clandestine meetings with the Mississippi Commissioner and the duplicitous employment of Cothran by the Mississippi Life.⁷⁴

George W. Lee charged that Mississippi whites, led by Marion Smith, the son of future Governor but then Senator Hoke Smith, led forces against the company in the state. Others charged that the downfall had been part of a plot by the Georgia Ku Klux Klan against Perry. However, it seems clear that Perry, having refused to relinquish control of Standard Life as required by the bailout loan from the white capitalists and with few prospects for loans, targeted Mississippi Life because of its large cash surplus and vulnerable management. Still others saw Perry as a scoundrel who had duped thousands of blacks out of their money and then squandered it in reckless business deals.⁷⁵

Whether Negroes believed the conspiracy theories or placed the blame for the demise of the two old line insurance companies at Perry's feet, Southern Life could not match the success of either company. Two years after acquiring the companies, Southern Life still struggled financially and looked to dump its Mississippi Life business. Initially,

⁷⁴ "Obituary, John A. Copeland, Sr. 1883-1953," in *Transactions of the Society of Actuaries* 5, No. 13 (1953): 380, <http://www.soa.org/library/research/transactions-of-society-of-actuaries/1949-59/1953/january/tsa53v5n1343.pdf>; and Lee, *Beale Street*, 189.

⁷⁵ Henderson, "Heman E. Perry and Black Enterprise in Atlanta," 238-239.

North Carolina Mutual expressed interest in buying the Mississippi Life's business, but it had withdrawn its business in Arkansas and Mississippi. Universal Life Insurance Company, started by ex-Mississippi Life President Joseph Walker when Minnie Cox forced him out in 1923, purchased Mississippi Life's debits.⁷⁶

Though Cox and her husband had initially seen their insurance company and their bank as "monuments of protest," the realities of the world of commerce had steeled Cox. She thought in business terms rather than in terms of a legacy to the race. The sale of Mississippi Life, majority ownership of Delta Penny Savings Bank, and landholdings in Mississippi made Cox one of the richest Negro women in the U.S. In 1925, she remarried. In 1928, the Delta Penny failed. Minnie Cox Hamilton died in Rockford, Illinois, 1933. She was buried in Indianola next to her first husband Wayne.⁷⁷

OTHER BLACK WOMEN IN INSURANCE

It is unfortunate that the role of Minnie Cox in one of the largest Negro insurance companies in the United States has been ignored. A few other women helped found insurance companies alongside their husbands or actively took over the reins of the companies when their husbands passed away. Like Mississippi Life, these were family companies. Jessie Gillespie Herndon, as mentioned previously, became an officer of Atlanta Life when her husband, the company's founder Alonzo Herndon, died. However, she left the day-to-day operations of the company to her stepson Norris. Several more women, like Mame Stewart Josenberger of Fort Smith, Arkansas; Gertrude Geddes

⁷⁶ Sewell and Dwight, "Joseph Edison Walker," 173; and "Black Insurance Companies 1977: An \$11 Billion Industry," *Black Enterprise* (June, 1978), 146 and 148.

⁷⁷ Niven, "Cox, Minnie"; and "Mrs. Cox Dies," [Wichita, Kan.] *The Negro Star* (September 15, 1933), 1.

Willis of New Orleans; and Mary Augusta Rayford Collins and her daughter Clarie Collins Harvey were successful in smaller, more locally-based burial insurance companies.

Mame (or Mayme) Stewart Josenberger was born in 1868 in Elmira, New York. She graduated from Fisk University in 1888. Soon after, she moved to Holly Springs, Mississippi, in 1888 and then to Fort Smith, Arkansas, in 1889 to teach at the local Howard School. She married William Ernest Josenberger in 1892. She stopped teaching in 1901, and it appears she devoted herself to fraternal work. She was active in the local, state, and national Court of Calanthe: when the Arkansas Grand Court organized in 1903, she was elected Grand Register of Deeds. In 1907, she gained the office of Assistant Supreme Conductress at the national level and kept the position for more than a decade. She was also very active in club work, earning the local nickname the “Mother of Clubs.” She served as Secretary to the National Association of Colored Women’s Executive Board, fourth president of the Arkansas State Federation, and founder and later president of Fort Smith’s Phyllis Wheatley Club. From 1929-1931, she was president of the Arkansas Association of Women’s Clubs.⁷⁸

For Josenberger, death was more than a business; it had struck close to home. After both her husband and only child died in 1909, she took over his undertaking

⁷⁸ Mather, ed., “Josenberger, Mame Stewart,” in *Who’s Who of the Colored Race*, 165; Clement Richardson, ed., “Mrs. Mame Stewart Josenberger,” in *National Cyclopedia of the Colored Race* (Montgomery, Ala., 1919), 99; “LHSAA Inducts Three to Hall of Honor,” *Lincoln Echo* [Fort Smith, Arkansas] (October 6, 2006), http://www.lincolnecho.com/2/index.php?option=com_content&task=view&id=197&Itemid=58; Elizabeth Lindsay Davis, ed., “Mrs. Mame Josenberger,” in *Lifting as They Climb* (Washington, D.C., 1933; reprint, New York, 1996), 212-213, also 303; and “Mrs. Mayme S. Josenberger,” in Green, et al., *History and Manual of the Knight of Pythias*, 928. Richardson’s sketch states Josenberger was born in 1864 in Elmira, New York.

establishment. She was active for a few years in the NNBL auxiliary the National Negro Funeral Directors Association. In addition to maintaining a very successful undertaking business, she also owned a five-story office building and another two-story office building on Ninth Street in the city's black business district. Josenberger's undertaking and burial insurance companies made her the richest Negro, male or female, in Fort Smith.⁷⁹



Figure 11: Mame Josenberger, circa 1917, from Green, et al., *History and Manual of the Knights of Pythias*, 929.

In Louisiana, a number of members of the Geddes family of New Orleans operated large, successful undertaking and mortuary businesses. Clem J. Geddes operated a successful undertaking business started by his father, Clem, in 1873. He operated it with

⁷⁹ Richardson, "Mrs. Mame Stewart Josenberger," 99; "LHSAA Inducts Three to Hall of Honor,"; Davis, "Mrs. Mame Josenberger," 212-213, also 303; "Mrs. Mayme S. Josenberger," *History and Manual of the Knights of Pythias*, 928; Josenberger's participation in a roundtable discussion entitled "The Undertaking Business," in *NNBL Proceedings 1914*; letter in *Woman's National Magazine* (July-August, 1938), 170; "Mrs. M. A. Josenberger State of Arkansas," *Topeka Plaindealer* (August 12, 1921), 6; Ralph W. Tyler, "Negroes Organize to Make Progress," *Washington Bee* (March 7, 1914), 1; and "Ft. Smith, Arkansas. Beautiful Southern City, the Home of Many Reputable, Enterprising Colored Citizens," *Topeka Plaindealer* (September 22, 1916), 2.

his wife Gertrude until his death in 1913. Gertrude Pocte Geddes was born in 1878 in St. Bernard Parish. In 1909, Clem, barber Arnold Moss, and Gertrude established a burial insurance company. When Clem passed away in 1913, Gertrude successfully continued to run and grow both the funeral home and burial insurance company. Gertrude married dentist W. A. Willis in 1919, and she changed the name of the funeral parlor and burial insurance company to Gertrude Geddes Willis Funeral Home and Gertrude Geddes Willis Burial Association, respectively. She reorganized and named the business Gertrude Geddes Willis Funeral Home and Life Insurance Company in 1940. Geddes amassed a million dollar personal fortune. She actively presided over the company until her death in 1970. Her life insurance company continues to rank among the largest black insurance companies in the nation.⁸⁰

⁸⁰ "Our History: Founder Mrs. Gertrude Pocte Geddes Willis," <http://www.gertrudegeddeswillis.com/index.cfm>; Ingham and Feldman, "DeJoie, Geddes, and Misshore Families," *African-American Business Leaders*, 178-179; Rachel Kranz, "Willis, Gertrude," *African-American Business Leaders and Entrepreneurs* (Westport, Conn., 1992), 292-293; Florence Borders, "Willis, Gertrude Pocte Geddes," in *Black Women in America: An Historical Encyclopedia*, edited by Darlene Clark Hine (Brooklyn, N.Y., 1993), 1269; and Carol H. Krisman, "Willis, Gertrude Pocte Geddes," in *Encyclopedia of American Women in Business: From Colonial Times to the Present*, Volume 2: M-Z (Westport, Conn.: Greenwood Press, 2005), 561.



Figure 12: Gertrude Geddes Willis, date unknown, sits among other family and staff, probably of the Geddes Willis Funeral Home, source unknown, posted at <http://josephnils.blogspot.com/2009/10/gertrude-geddes-willis-funeral-home.html>



Figure 13: Gertrude Geddes Willis, circa 1969, featured in “Giants of Black Capitalism,” *Ebony* (May 1969), 172

Other women were able to co-found insurance companies as significant investors. For example, in the early 1900s, Mary McLeod Bethune, constantly looking for

ways to support her family and her school, worked part-time as an agent for Afro-American Industrial and Benefit Association, later called Afro-American Life Insurance Company. Bethune counted the company's founder, Abrams L. Lewis, as a close friend and mentor. She owned stock in the company, and she served on the company's Board of Directors. She was a significant investor in the Central Life Insurance Company, and became the first Negro women president of the insurance company in 1951. In the early 1950s, she proposed the creation of The Life Insurance Company of Florida, capitalized at \$100,000 that would have an integrated Board of Directors and offer insurance without regard to race.⁸¹

Still others rose in the ranks to executive positions. Charles Etta Emory Jones became secretary-treasurer of Excelsior Life Insurance Company in Dallas. Jones was born in Sherman, Texas, in 1893 and attended Langston University in Oklahoma. In 1916, she began working as a clerk for Excelsior Mutual Benefit Association whose offices were in the Knights of Pythias Temple in Dallas in the center of the Negro business district. By 1930, the widow was a bookkeeper with the company. In 1933, she was elected secretary-treasurer of the company. In 1937, it became a legal reserve company,

⁸¹ Maxine D. Jones and Kevin M. McCarthy, *African Americans in Florida* (), 1962; Joyce Ann Hanson, *Mary McLeod Bethune and Black women's political activism* (St. Louis: University of Missouri Press, 2003), 5 and 45; Walker, *History of Black Business*, 188; Joseph E. Walker to Mary McLeod Bethune, March 12, 1951, in *Mary McLeod Bethune Papers: The Foundation Collection, Part 4* (Bethesda, Md., 1996), Reel 6, Frame 648; "The Life Insurance Company of Florida (Proposed) Prospectus," undated (c. 1950s), in *Mary McLeod Bethune Papers: The Foundation Collection, Part 3* (Bethesda, Md., 1996), Reel 9, Frames 202-207, hereinafter referenced as *Bethune Papers, Part 3*. Bethune owned 76.67 common shares of Central Life. See Memo, "CLIC (Common) Stock, Owned by Mary McLeod Bethune," in *Bethune Papers, Part 3*, Reel 9, Frame 227.

and she was one of the earliest Negro women in an executive position of a legal reserve company. She also invested in real estate and owned rental properties in Dallas.⁸²



Figure 14: Charles Etta Jones, circa 1940s, Secretary-Treasurer of Excelsior Insurance Company, Dallas, Texas, from Merah Stuart, *An Economic Detour*, facing 151

After World War II, more women were recognized for their contributions to their companies' bottom lines. For example, Viola G. Mitchell Turner started as a cashier-clerk at North Carolina Mutual. Turner was born in 1900 in Macon, Georgia. She attended the business school at Morris Brown College in Atlanta, and started working at a North Carolina branch office in Jackson, Mississippi, in 1920. She worked under George W. Lee, nephew of Minnie Cox. She was married and divorced twice; she

⁸² Stuart, *An Economic Detour*, 140-141; Thelma Wells with Jan Winebrenner, *Bumblebees Fly Anyway: Defying the Odds at Work and Home* (Waco, 1996), 12; and 1930 U.S. Census, Population Schedule, Dallas County, Dallas City 1 J-PCT, Texas, Enumeration District 57-64, Sheet 24A, Dwelling 218, Family 297, Charles E. Jones Household, National Archives Microfilm Publication Series T626, Roll 2317, Page 158, <http://www.heritagequest.com>.

married her first husband in 1920 in Mississippi and then in 1924 after moving to Durham. As a secretary to the company's treasurer, her investment advice earned North Carolina Mutual a million dollars, and she earned a reputation as one of the savviest black women investors in the country. In 1960, she was elected Vice President and Treasurer of the company, becoming its first woman executive. She retired in 1965.⁸³



Figure 15: North Carolina Mutual ad featuring Viola G. Turner, first woman elected to Board of Directors as Vice President and Secretary, in *Jet Magazine* (September 28, 1961), page 24

⁸³ Abstract, Oral History Interview with Viola Turner, April 15, 1979, Interview C-0015, <http://docsouth.unc.edu/sohp/C-0015/menu.html> and Oral History Interview with Viola Turner, April 17, 1979, Interview C-0016, http://docsouth.unc.edu/sohp/C-0016/excerpts/excerpt_9335.html, both in University of North Carolina, Southern Oral History Program Collection 4007; for million dollar figure: Interview, James Sneed, CEO of North Carolina Mutual at Association for the Study of African American Life and History meeting, Saturday, October 2, 2010; Pauli Murray, "Viola Turner's Story," Women on Durham's Black Wall Street Exhibit, <http://paulimurrayproject.org/durhamstories/bwswomen/bwsindex.html>; Charles V. Willie and Jolene A. Lane, "The Role of Fathers in the Lives of Black Women of Achievement," *Phylon* 49, No. 3/4 (Autumn-Winter, 2001): 211-212; and Ad, North Carolina Mutual Life Insurance Company, *Jet Magazine* (September 28, 1961), 24.

This chapter examined the experience of an insurance company co-founded by a black woman, Minnie Cox. The next chapter will consider the effect of professionalization and the Great Depression on black women in both fraternal and private insurance.

Chapter Six

Good, Strong, Hustling Women: Black Women in Fraternal and Private Insurance and the Professionalization of Black Insurance, Post World War I to the Great Depression

In 1917, Maggie Lena Walker, Secretary-Treasurer of the Independent Order of St. Luke (IOSL) and president of the St. Luke Penny Savings Bank, wrote Charlotte Hawkins Brown for help. Brown organized Palmer Memorial Institute, a school for women, in rural North Carolina in the early 1900s. When the IOSL renewed its license to conduct business in North Carolina, Walker did not hesitate to reach out to Brown. She sent Brown the IOSL's financial reports and other information. Walker's appeal was direct and to the point: "Secure me a good, strong, hustling woman who isn't afraid to travel, talk, and work."¹

Walker likely knew that Brown had raised considerable sums for her school by stressing its industrial education curriculum to white philanthropists but, in practice, teaching a liberal arts-based curriculum. The curriculum included classical education and foreign languages; Palmer would become a popular finishing school for young women from elite black families after the 1920s. For black women, industrial and vocational education at black schools in the early twentieth century consisted mainly of domestic arts and science courses, such as sewing and cooking. Moral lessons from the Bible on modesty, cleanliness, and proper deportment often rounded out their formal

¹ Maggie Lena Walker to Charlotte Hawkins Brown, January 5, 1917, Reel 2, Frame 50, *Charlotte Hawkins Brown Papers*, Arthur and Elizabeth Schlesinger Library on the History of Women in America, Radcliffe College, Cambridge, Massachusetts, Microfilm (Watertown, Mass., 1984).

education. The training was to do double duty: to fit Negro women for lives as domestic workers in whites' home and to make them more resourceful and successful wives.²

Palmer did not offer business-related courses such as stenography or accounting. However, Walker understood that many young women at Palmer and other schools were ambitious but did not want (or were unable) to complete the lengthy education required for traditional avenues of middle class status, namely nursing and teaching. Nor did they want to practice beauty culture, an emerging career path to middle class status. Walker imagined the IOSL as a practical school for training and equipping driven, ambitious young women for business careers. In the earliest years of the IOSL and throughout her lifetime, Walker helped thousands of "good, strong, hustling" women achieve financial success in the business world through fraternal insurance.

This chapter will examine black women in fraternal and private insurance after World War I through the eve of the Great Depression. Successful women in insurance continued to trouble masculinist rhetoric of black business and industry organizations. To meet the needs of their clients, fraternal insurance became even more bureaucratic and professionalized. Fraternal insurance also began experimenting with offering private insurance products, such as whole life, but faced new challenges and competition. Regarding professional activism, entrepreneurial women in general and insurance women in particular faced resistance among their peers inside and outside of the NNBL.

² For information on Brown's school and its influence, see Charles Weldon Wadlington and Richard F. Knapp, *Charlotte Hawkins Brown and Palmer Memorial Institute: What One Young African American Woman Could Do* (Durham, 1999), 52-53 and 116. In the 1920s, Brown openly promoted Palmer as a preparatory school for young women. For more on black women's industrial education in the period, see Victoria W. Wolcott, "'Bible, Bath, and Broom': Nannie Helen Burroughs's National Training School and African-American Racial Uplift," *Journal of Women's History* 9, No. 1 (1997): 88-110.

Regarding civic activism, enterprising women found ways to expand the boundaries of their influence within their communities.

THE OPERATION OF NEGRO WOMEN'S FRATERNALS AFTER WORLD WAR I

After World War I, whatever difficulties Negro women fraternalists had experienced with regulation were in the past. Regulation was an accepted feature of doing business, and both the IOSL and Grand Court focused on growing their business and streamlining operations in the face of strong competition from private insurance companies offering similarly priced industrial policies without the extra fraternal fees.

The 1920s was a busy and active time for the IOSL. Leadership felt the constant pressure to add new members. Walker's office and the Supervising Deputies sent several circular letters every year encouraging councils to put forth "special effort" to recruit new members and make the councils and the national organization "stronger" and "better."³ The appeals for new members were especially active around the end of the fiscal year in July and Walker's birthday. Contests were also held. Among Richmond councils, a popular contest was the Red and Blue Rally. At one of the February meetings, the council secretary would divide the members into red and blue teams. The two most active members would be designated captains of each team. The members of each team would wear a button or ribbon with its team color. Walker wrote each captain reminding them of the necessary paperwork and fees required of all new members. The

³ Circular letters: Maggie L. Walker, "Special Effort," June 19, 1924 and August 21, 1924; and J. S. Collins, Supervising Deputy, Virginia, June 19, 1924, Folder 3, Lillian H. Payne Papers, 1907-1974, Valentine Richmond History Center, hereinafter referenced as Payne Papers, Valentine.

team recruiting the most members were honored at a special citywide rally held at the end of March.⁴

States with small memberships were pitted against nearby states in membership drives. For example, Rhode Island and Connecticut were encouraged to combine forces in good-natured competition with larger states. Members were asked to rally despite possible setbacks. When District Deputy Anna Evans was in poor health during the drive, council officers urged members to take up the slack and do “more effective work during the next six months.”⁵

Councils could win prizes for meeting drive goals. This allowed council members to help ensure the steady flow of new members critical for fraternal insurance to work, and it provided small but steady income for any council members willing to share the order with others. For example, commissions for members of the sixteen councils in Albemarle County ranged from fifty cents to eight dollars. IOSL also provided monetary prizes and recognition in the pages of the *St. Luke Herald*. Union Ridge No. 239 in Albemarle County won the \$7.50 first prize that year for recruiting the most members over ten.⁶

Walker took time out of her busy schedule to make trips to visit councils throughout the state. She was especially active in Virginia but did travel to other states.

⁴ “Notice—Richmond Councils,” February 14, 1924; and Red and Blue Captains of Good Idea Council No. 16, undated, Folder 3, Payne Papers, Valentine.

⁵ Circular letter to Rhode Island and Connecticut councils from Maggie L. Walker, February 25, 1924, Folder 3, Payne Papers, Valentine.

⁶ Report on Workers in Campaign for Additions, February 20, 1929, Folder 5: Correspondence: Report of Workers, 1929, Lillian H. Payne, Payne Papers, Valentine.

To save time and money and to increase participation, Walker invited scores of councils to a central meeting place. These meetings took place in local churches or fraternal halls in centrally-located towns and cities. She called the meetings Inspiration Meetings, Union Meetings, or District Conferences. Whatever the name, councils were expected to bring a certain quota of new members to hear Walker or a designated speaker. She challenged local councils to get at least ten or so new members before her visit. The council with the most new members were honored in a public ceremony, and the new members inducted during Walker's official visit.⁷ Walker also visited different states and their councils. In 1924, Walker traveled to Wilmington, Delaware, and Saulsbury, Maryland, in May. She traveled to Chicago in mid-October 1924 and New York City later in the year.⁸

Deputies also called on Walker to assist their individual recruiting efforts by encouraging other council workers to join forces with them. For example, District Deputy J. R. Ware asked Walker to spread word to councils in neighboring Hanover and Louisa counties to attend an all-day July District Conference at Union Baptist Church in Beaver Dam, Virginia. Ware hoped to recruit 200 members. Walker drafted a letter asking each council in the surrounding councils to send at least three representatives.⁹

⁷ For examples, see circular letters from Maggie L. Walker to Subordinate Councils of Nottoway and Prince Georges Counties (both dated April 15, 1924) and to Henrico County (January 26, 1925). On the various names of the meetings, see letters to Dinwiddie, Brunswick, and King William Counties (all undated), all in Folder 3, Payne Papers, Valentine.

⁸ Circular letters from Maggie Walker to: Subordinate Councils of Delaware and Maryland, May 1, 1924; Councils of the State of Illinois, September 23, 1924; and The Last Call for New York Councils, October 15, 1924, all in Folder 3, Payne Papers, Valentine.

⁹ J. R. Ware to Maggie L. Walker, 27 April 1929; and handwritten draft noted on J. R. Ware to J. S. Collins, 22 April 1929, Folder 9, Payne Papers, Valentine.

But Walker could not be everywhere at once, and she had many pressing duties inside and outside of IOSL. The IOSL was organized into districts. Each district had a Supervising Deputy who was responsible for Organizing Deputies who, in turn, were responsible for a dozen or more councils each. Deputies were responsible for bi-monthly reports due on the fifteenth and the last day of the month. The St. Luke board reimbursed all expenses related to travel and recruitment. The deputy had to send a series of post cards: one upon leaving home, one upon arriving, another on leaving each destination, and one upon arrival back home. Deputies listed their expenses on each post card, and the postal stamp served as proof of their visit and the times they spent in various towns. Organizers were also paid commissions for each new member and for exceeding membership quotas. The pressure on deputies was intense: the 1924 quota was 200 new members, and deputies were expected to double this amount for 1925.¹⁰ Personal responsibilities sometimes hampered deputies' effectiveness. Deputies often had to juggle personal and professional obligations. For example, Lilia Garfield confided that she was having trouble reaching her quota for the order because her "dear Old Daddy" kept her very busy.¹¹

Starting a council could be a difficult and time-consuming prospect. Once the council organized, the deputy had to wait for a charter from the headquarters in Richmond. He or she then had to go back to the council to put it "in shape" or "finish" it. Also, members were anxious to receive their policies before the deputy moved on.

¹⁰ Circular letter from Maggie L. Walker to Organizing Deputies Working under Jurisdiction of the RWG Council, IO of St. Luke, 21 August 1924 and 21 August 1924, Folder 3, Payne Papers, Valentine.

¹¹ Lilia L. Garfield to Lillian Payne, 25 February 1929, Folder 4, Payne Papers, Valentine.

Deputy Baker personally delivered as many benefits checks as he could to members. This was probably a great recruiting tool and way of strengthening his relationship with members.¹² Deputies also sometimes collected and handled money for the new policies until the secretary of the new council could get up to speed. They also helped order necessary forms, regalia, and materials. However, the work was not all hard. To celebrate a new council, members sometimes threw a party or served a potluck dinner. For example, after Deputy Baker organized a new council in Charlottesville in April 1929, the new council served a “big spread” with roast chicken and ice cream.¹³

Walker increasingly came to rely on Lillian H. Payne, who became her second in command. Walker had worked with Payne on the board of the Woman’s Union, and Payne was one of the women Walker brought on the Board of Directors for IOSL and as an employee of IOSL when she assumed the role of RWG Secretary for the ailing order. Little is known of Payne’s personal life. She was born in Richmond in 1872 to Henry and Henrietta Harris. She married Winston Payne in the mid-1890s, and they had one son, Winston Jr. Payne also served on the Board of Directors of the St. Luke Penny Savings Bank, and she managed the *St. Luke Herald* for several years. In addition to her duties with the IOSL, she was also active in the community, serving as executive secretary for the Richmond Community House for Colored People, which Walker had helped organize. In

¹² J. N. Baler to Lillian H. Payne, Folder 4, Payne Papers, Valentine.

¹³ J. N. Baker to Lillian Payne, 13 March 1929; 28 March 1929; 1 April 1929; and 5 April 1929, Folder 4, Payne Papers, Valentine.

the early 1900s, she served as Grand Worthy Inspectrix of the local and on the executive board of the state Court of Calanthe.¹⁴

Payne and Walker were also called on to attend local events, parties, and exercises for groups unconnected to IOSL but connected with council members, such as the first anniversary exercises of the Ladies' Auxiliary of the Little Dove Olive Leaf Club at Ebenezer Church. Some members of the White Rose Council were members of the club.¹⁵

By the 1920s, Payne increasingly took on more of the administrative tracking and management tasks of running IOSL; she prepared summary reports for Walker's review. Payne managed the minute details of thousands of councils, took to the road several times a year to recruit new members and encourage existing ones, and helped supervised workers at headquarters. She remained active as the Financial Secretary in her own local council, Heliotrope Council No. 160. Indeed, it was her personal experience with running the financial affairs of a local council that immensely helped in her duties as the equivalent of a Chief Financial Officer in IOSL.¹⁶

¹⁴ "Record of 1902," *IOSL Fiftieth Anniversary Report*, 25; "The Grand Opening [of the Pythian Castle and Calanthe Court Chamber]," *Richmond Planet* (13 October 1900), 1 and "Another Court of Calanthe Instituted," *Richmond Planet* (22 March 1902), 1; 1930 U.S. Census, Population Schedule, Henrico County, Monroe-WD, Richmond, Virginia, Enumeration District 116-57, Sheet 1B, Dwelling 9, Family 16, Lillian Payne Household, National Archives Microfilm Publication Series T626, Roll 2478, Page 243; 1920 U.S. Census, Population Schedule, Henrico County, Monroe-WD, Richmond, Virginia, Enumeration District 144, Sheet 25B, Dwelling 390, Family 490, Lillian Payne Household, National Archives Microfilm Publication Series T625, Roll 1911, Page 255; all from HeritageQuest.com, accessed 29 December 2009; URL: <http://www.heritagequest.com>. Payne was estranged from her husband by 1920; Winston Sr. is listed as a "lodger" living in the household with her mother Henrietta, son Winston Jr., daughter-in-law Bernice, and 11-month old granddaughter Lillian. He died before 1930; in 1930, Payne is listed as a widow.

¹⁵ Mary C. Brown to [Lillian H. Payne], 23 March 1915; and Martha Harris to [Lillian H. Payne], 4 January 1915, Folder 6, Payne Papers, Valentine.

¹⁶ *Ibid.*

Letters from local councils discuss late payments of a few cents to a few dollars from two or three delinquent members. Councils ask representatives to visit soon to help recruiting efforts. Payne also sends reminders about late or short payments, no matter how small. Representatives like Payne were also expected to improve morale among members, offer counsel in disputes, and pray for their individual and group success. Like the Deputies and Organizers, she was also depended on to oversee ritual and help recruit new members.¹⁷ Payne's visits to councils were especially helpful to councils outside Virginia. A. C. Russ and A. F. Angel, district deputies in Philadelphia, write of how much they appreciate her visits and the great help they are in spreading the St. Luke movement.¹⁸

Lapses on the part of headquarters, especially in benefits payments, could be critical for councils. For example, Lilia Garfield of Culpepper, Virginia, complained about a late benefits payment for a deceased member. She noted that every fraternal group that the former Sis. Quarles belonged to had paid except IOSL. She urged headquarters to get the check to her as soon as possible before the next council meeting because members were murmuring and asking about the payment.¹⁹

¹⁷ Lillian H. Payne to Kindred Cohen, 11 February 1929; Lillian H. Payne to Della Allen, 11 February, 1929; Mary C. Rose to Lillian H. Payne, 20 March 1929; Idah G. Henderson to Lillian H. Payne, 5 March 1929; and Andrew Maples to Lillian H. Payne, undated, all in Folder 6: Lillian Payne and Various Virginia Groups, 1929-1930, Payne Papers, Valentine; and Lillian H. Payne to Lillian Timsley, 27 February 1929, Folder 16: Correspondence: Heliotrope Council No. 160, Payne Papers, Valentine.

¹⁸ A. C. Russ, District Deputy, to Lillian H. Payne, 19 May 1929; and A. F. Angel, Supervising Deputy, to Lillian H. Payne, 5 April 1929, both in Folder 6, Payne Papers, Valentine.

¹⁹ Lilia L. Garfield to Lillian Payne, 25 February 1929, Folder 4, Payne Papers, Valentine.

The timeliness and hard work of headquarters was important, but councils hinged on the commitment and zeal of dedicated members to keep them together. For example, when Idah Henderson of Staunton, Virginia, was stuck in Charlottesville for a few weeks with a bad cold, the council did not meet and members became inactive. Also, membership registers and other required correspondence that should have been sent to headquarters languished. Once well, she worked diligently to recover lost members. The first meeting attracted ten previous members, and she assured Payne that she would “get them all back” and turn in the \$4.01 due from the council.²⁰ The same was also true for Mary Rose of Lexington, Virginia. While sick for two weeks, collections on some policies had lapsed. She feared that, though the parties promised to make good by the first of the month, the payments may not be forthcoming.²¹ Others were not so fortunate. Ida Francis was sorry to report to Payne that she “could not get the council to gather.”²²

Officers in some of the local councils were very disorganized, leading to repeated requests for information, policies, and payments from headquarters. Payne asked other members to intervene at times, but she sometimes had to take matters into her own hands. Some councils had serious problems among their membership. For example, in early March 1929, Degree Chief Fannie Wade of the local council in Harrisburg, Philadelphia, alerted Payne of serious problems with its recording secretary Elizabeth Wilson. Wilson had been absent from meetings for six months, claimed Wade, and the recruiting work of the deputy for the area was in danger of coming to naught. Members

²⁰ Henderson to Payne.

²¹ Mary C. Rose to Lillian H. Payne, 22 July 1929.

²² Ida M. Francis to Lillian H. Payne, 19 March 1929, Folder 6, Payne Papers, Valentine.

were extremely agitated and reluctant to pay dues and assessments without accurate records. The council experienced a similar situation with unclear records that nearly dissolved the council some time before, and Wade is worried that if the central office did not help, the council would die out. Payne undoubtedly contacted Wilson, and Wilson responded a few weeks later. Wilson apologized that she had been absent from her local council, but it had only been three—not six—months. She heard that the council had elected a new Recording Secretary, Dr. J. L. Oxley. She offered what she could about the council's reporting and asked for a report from headquarters to help get the council's affairs in order, supposedly as a way of helping Oxley. She lamented, "some time [sic] wish I was not a member of 1489" since members constantly bicker and criticize one another.²³

A few weeks later, in a very long letter, Sallie Johnson provided additional details about the Harrisburg council, which showed Wilson in a very negative light. Oxley had been unable to get the council's records and seals from either Wilson or the Financial Secretary Mrs. Providence, despite repeated requests and visits to both women's residences. Payne must have enquired about Wilson's claims of problems in the council because Johnson summarily dismisses Wilson's claims in her letter to Payne. Johnson bitterly complains about how handicapped the council is without the records and seals. Many members have threatened to leave. Some members and officers planned an unannounced visit to catch Wilson and Providence "unaware." Johnson felt so desperate

²³ Fannie Wade to Lillian H. Payne, March 7, 1929; and Elizabeth Wilson to Lillian H. Payne, March 19, 1929, both in Folder 15, Payne Papers, Valentine.

she considered suing the women if Payne cannot convince them to return the records and seals. Exasperated, Johnson writes:

You know Negroes can handle Negroes in Church and in organizations when they violate the law, but Negroes cannot handle a Nigger in anything, it just takes a white man to handle a straight out Nigger.

Johnson did eventually receive some partial records, but complained that they were unreadable and needs the headquarters help to determine what assessments and dues paid for the endowment and reserve.²⁴

Walker remained very active in running the juvenile circles throughout Virginia as well. She was especially hands-on with the Richmond circles, which represented about three thousand children in the mid-1920s. She sent letters to matrons enquiring about their participation in and arrangements for the annual Easter exercises as well as the annual St. Luke Juvenile Rally. Both events, the Easter Program and Rally, took place in May. Matrons with the most juveniles at the rally won a cash prize, and the names of virtually all matrons who added new juveniles appeared in a special section of the *St. Luke Herald*.²⁵

The IOSL had to grow and change with the times. In particular, it had to become more competitive with the growing number of Negro private insurance companies offering legal reserve, or whole life, products. When the IOSL introduced a whole life product in 1929, Walker dispatched Payne to canvass the state as part of a drive to sign

²⁴ Sallie E. Johnson to Lillian H. Payne, March 20, 1929, Folder 15, Payne Papers, Valentine.

²⁵ See for example, Circular letter, Maggie L. Walker to matron, 18 April 1924; and Walker to matron, 19 May 1924, Folder 3, Payne Papers, Valentine. New York also held a large annual Juvenile Rally the last weekend of October. See Maggie L. Walker to Matrons of New York State, 15 October 1924, Folder 3, Payne Papers, Valentine.

up at least 6,000 new policyholders. Payne planned to visit fifteen counties before July. She would utilize the usual connections—councils and circles—to reach as many people as possible. But Walker employed a strategy for the legal reserve feature similar to one she used at Corner-Stone and the Woman's Union: she wanted to include non-St. Luke members. However, she focused on the strong Negro middle class. Walker sent Payne to meet with pastors, teachers, and social workers to spread the word about the advantages of the new benefit. Payne asked the District Deputies to help make arrangements for meeting places during her visits. Ever the efficient manager, she also took the opportunity during her visits to evaluate the deputies' work. She noted that her intention in visiting with each organizing deputy was "not to find fault, not to pick flaws, not to adversely comment on your work, but to work in the fullest cooperation" for the fullest benefit to all.²⁶

Some members simply did not understand the new Legal Reserve benefit. Janie Armistead of the Little David Council No. 835 wrote that "we have some members who can't understand the two hundred dollar policy" despite Payne's recent visit to promote and explain the new benefit.²⁷ Washington Walker of Providence Council wrote Payne that some members had decided to join the reserve but then decided to wait "for a while to see where we are."²⁸ For others, the higher legal reserve payments were hard for

²⁶ Lillian Payne to J. N. Baker, January 3, 1929, Folder 4, Payne Papers, Valentine.

²⁷ Janie Armistead to Maggie Walker, n.d. [February 1929], Folder 18, Payne Papers, Valentine. Payne attempts to further explain the Legal Reserve program in Lillian H. Payne to Janie Armistead, 20 February 1929, Folder 18, Payne Papers, Valentine.

²⁸ Washington Walker and George Howard to Lillian H. Payne, February 28, 1929, Folder 20, Payne Papers, Valentine.

working-class members, many long-time endowment customers, to afford. Fannie Nicholas of Earlysville, Virginia, requested a refund of money already paid for the legal reserve, noting that she and her mother “couldn’t keep it up” considering their other expenses. A circle reported that the parents and children “are not able to keep up the dues” and want their money refunded so that they can purchase lower-priced endowments with IOSL. Payne responded noting the benefits of the legal reserve, but parents and youth still wanted their money refunded. The matron warned that if Payne continued to press the legal reserve, IOSL would “loose [sic] eight good members.”²⁹

THE GRAND COURT OF CALANTHE OF TEXAS IN THE 1920S

There is no evidence that the Grand Court of Calanthe of Texas began offering a whole life product before World War II. It continued to offer endowments, and it increased the available endowment to \$500 in 1923 (see Table 4: Financial Growth of the Grand Court of Calanthe of Texas, 1899-1930). If the Endowment Board was the profit center of the Grand Court, then the Trustee Board was its economic growth center. The trustees were responsible for the economic growth of the order; the board invested and managed the assets of the courts. Any income earned belonged collectively to the courts. Though the trustees acted on behalf of and under the supervision of local court members, they operated with wide discretion since they determined which investments and financial opportunities the Grand Court would pursue. The most common investment

²⁹ Fannie L. Nicholas to Lillian H. Payne, March 3, 1929, Folder 6; and Evie G. Henderson to Lillian H. Payne, February 3, 1929; and quote from Henderson to Payne, February 25, 1929, Folder 11, Payne Papers, Valentine. Payne noted on the February letter to Henderson that she responded in long hand, but Payne’s letter is not in the record.

was in a hall, a meeting place for the order. It is important to note that although only two Calanthean state courts built their own halls (Louisiana in 1923 and Texas in 1948), women were essential in raising money for the erection of halls for the Knights. For example, in 1920, the Grand Worthy Receiver of Deposits stressed that the Calantheans had raised tens of thousands of dollars to help the Knights build and maintain their temple in Dallas.³⁰



Figure 16: Grand Court of Calanthe of Texas, Inc., Headquarters in Houston, built 1948, circa 2011

³⁰ Article 4, Section 10, *Ibid.*, 5-6; and “Grand [Worthy] Receiver of Deposits Report,” *Grand Court of Calanthe Proceedings* 1920, 61.



Figure 17: Grand Court of Calanthe Temple in Shreveport, Louisiana, built 1923, circa 2010

Another common investment was in the members themselves. The trustees, as overseers of the Grand Court's assets, made decisions about lending money to members. By World War I, orders loaned money to members to buy homes, take care of urgent personal expenses, and to create and invest in personal small businesses. In the early years of the Great Depression, the Grand Court authorized loans to members to pay property taxes.³¹

The Trustee Board is also of special interest because it represents one of the few times women were publicly organized to invest in the stock market, trade in stocks and

³¹ Merline Pitre, *Struggle against Jim Crow: Lulu B. White and the NAACP, 1900-1957* (College Station, Tex., 1999), 171n11.

bonds, and administer and utilize credit. Yet these were not individual, wealthy women making personal decisions about how to grow their wealth or secure their financial futures but a group of women seeking to grow the wealth of thousands of Negro women for their collective benefit and security. As such, the trustees had to stay abreast of financial markets and investment terminology so that they could make critical decisions about where and how to invest the orders' money. For these women, it was not just about making money work but making money work for the interests of the group. However, this did not preclude the exercise of personal ambition and ingenuity though it certainly tempered personal recklessness.

Women's investing and their use of credit has been a provocative topic among business and economic historians, particularly considering that the knowledge and experience required to make credit and investment decisions were hampered by legal limitations and social disapproval. These scholars stress the gendering of credit and investment, particularly the juxtaposition of rationality and emotionality in market decisions as masculine and feminine orientations, respectively, and the notion that women are not risk-takers. Eighteenth-century European women investors were characterized as irrational and inherently vulnerable participants in the market, even gamblers mortgaging their "pin money."³² Such stereotypes of women in credit and investment persisted across the Atlantic and through the centuries.³³

³² Laurence, *et al*, "Introduction," quoted from *London Journal* (April 30 – May 7, 1720), 2 to describe women investors in the 1720 South Sea Bubble.

³³ Anne Laurence, Josephine Maltby, Janette Rutterford, eds., "Introduction," in *Women and Their Money 1700-1950: Essays on Women and Finance* (London: Taylor & Francis, 2008), 1-2 and 5. On gendered considerations of women as credit risks, see Gamber, "Gendered Concerns."

The Trustee Board, and women in insurance in general, belie the notion that Negro business during the period was small-scale, short-term, and struggling for capital. For example, on the eve of the Great Depression, the Grand Court had nearly a half million dollars in cash, had millions of dollars in policies in force, and significant investments in Negro businesses and in state and federal bonds. After World War I, the Grand Court invested in the successful Pythian Sanitarium in Little Rock. It also invested in Liberty Bonds, various vendor lien notes, municipal trust certificates, and joint stock land bonds.³⁴ With business and profits growing steadily, women in fraternal insurance looked to extend their influence within the insurance industry and their communities. Not surprisingly, they found greater opportunities in civic activism than in industry related organizations. It is important to explore their role in national business and insurance organizations and then their civic activities.

INVINCIBLE DAUGHTERS OF COMMERCE: THE WOMEN'S AUXILIARY OF THE NATIONAL NEGRO BUSINESS LEAGUE, 1920s

By 1935, women would have a strong presence in the NNBL through the National Housewives League (NHL). To understand how housewives grew in stature above women entrepreneurs within the premier black business organization of the U.S., consider black women entrepreneurs' organizing inside and outside the NNBL in the decades before the Great Depression. When the NNBL organized in 1900, a few business-

³⁴ Wealth figures from "Growth of Grand Court of the Order of Calanthe of Texas," 15-16 and some investments listed in "Bonds Purchased this Year," 27, both in *Proceedings of the Thirty-Third Annual Session of the Grand Court of Calanthe of Texas, San Antonio, Texas, June 1-6, 1930* (n.s.; n.p., n.d.), 15-16, Grand Court Temple; and Grand Worthy Recorder of Deeds, "Report of Andrew Sigtenhorst, FAIA (Actuary)," *Proceedings of the Thirtieth Annual Session of the Grand Court of Calanthe of Texas, Austin, Texas, June 4-9, 1927* (n.s.; n.p., n.d.), 26-27, Grand Court Temple.

related organizations existed. For example, the Invincible Sons and Daughters of Commerce (ISDC), a secret society of black merchants and consumers, comprised the largest organization of black entrepreneurs (albeit alongside consumers) formed before the twentieth century. Founded in 1896 on Lincoln's birthday, members pledged to patronize Negro businesses that were part of the order exclusively or to start businesses in communities where none existed. In 1899, the order boasted 509 lodges in more than thirteen states, including Texas, Alabama, Massachusetts, and California.³⁵

In line with its motto, "Business, Wealth and Race Unity," the ISDC advocated ambitious goals, including investing a portion of the profits from member businesses in other Negro businesses, real estate, and securities. It also proposed a combination of civic and business education to teach members self-reliance, thrift, and business management principles so they could open commercial enterprises of their own.³⁶ Its fraternal character and commercial ethos provide tantalizing evidence of the persistent entrepreneurial impulse that permeated black cultural institutions.

Other smaller business clubs also existed in the late 1890s. For example, Negroes in Montgomery, Alabama, formed the Citizens' Commercial Union in 1897. Its membership included entrepreneurs and some individuals not directly engaged in

³⁵ Ad in *Indianapolis Freeman*, February 11, 1899, 3. Unfortunately, very little is known about this organization. See *Constitution and By-Laws of the Invincible Sons and Daughters of Commerce of the United States of America, a National Secret Order of Colored Americans* (Columbus, Ga., 1897).

³⁶ Ibid.

business but interested in “material advancement of their race.”³⁷ Small local Negro business leagues also existed in Washington, DC; Birmingham; and Jackson, Tennessee.³⁸

Also, women business clubs existed before the NNBL’s inaugural meeting in August. Clubwoman Albreta Moore-Smith of Chicago organized the first incorporated black women’s (and first women’s) business club in the country in early 1900. *Modiste* Dora Miller of Brooklyn followed Moore-Smith’s lead and organized the Colored Women’s Business Club of Greater New York City later the same year. Both Moore-Smith and Miller spoke at the second annual meeting of the NNBL in 1901. The two women’s characterizations of Negro businesswomen could not have been more different. Moore-Smith acknowledged that Negro men had generally been suspicious and critical of women’s entry into the field of business, but she stressed that Negro women’s success in business cultivated “a high standard of efficiency” on women’s “moral, intellectual, and spiritual abilities.”³⁹ Miller, in contrast, boldly asserted that business afforded Negro women unmatched opportunities to prove that they were equal to black men.⁴⁰

The national organization, buoyed by a harmonious chorus from its hundreds of local leagues, proclaimed that black businessmen were the keystone of black economic, social, and political progress. However, when the League said “businessmen” it meant

³⁷ [A. C.] Dungee, “Remarks,” in *NNBL Proceedings 1900*, 54-58. Quote on page 54. The president of the Citizens’ Commercial Union was J. W. Adams, a close friend of Washington’s and a Tuskegee trustee.

³⁸ Bochert, “The NNBL,” 19-20.

³⁹ Albreta Moore-Smith, “Negro Women’s Business Clubs, a Factor in the Solution of the Vexed Problem,” *Report of the Second Annual Convention of the National Negro Business League at Chicago, Ill.* (Chicago, [1901?]), 60-62. Quote from page 62. Hereinafter referenced as *NNBL Proceedings 1901*.

⁴⁰ Dora Miller, “Some Eastern Business Women with Report of Colored Women’s Business Club of New York City,” *NNBL Proceedings 1901*, 58-60.

businessmen. Most of the NNBL membership and the Negro community at large did not imagine that businesswomen shared equal or even legitimate claims to the world of commerce. Julia Belle Kelly, a very successful Atlanta *modiste*, told NNBL delegates at the 1903 meeting that “only a few years ago, women knew very little about business. But today, in many instances, they surprise the men.”⁴¹ Women found inclusion in positions of power within the NNBL difficult. Moore-Smith was appointed Vice President at the 1900 meeting, but her appointment to the position occurred as an afterthought. As one of only two female speakers invited the first meeting, the nearly 200 male delegates in attendance found her presentation, “Women’s Development in Business,” so compelling that they bestowed upon her the unusual honor of vice president.

In 1901, Minnie Robinson of St. Louis replaced Moore-Smith. Two decades passed before any other women were elected officers. In 1922, three women graced the executive leadership, though in the lowest-ranking vice president positions. The selections display a curious juxtaposition of highly successful women entrepreneurs with a notable clubwoman nearing the end of her life and career: Maggie Lena Walker was elected Eighth Vice President; Annie E. Malone, beauty products mogul, was elected Ninth Vice President; and clubwoman and widow of Booker T. Washington Margaret Murray Washington was elected Seventh Vice President.⁴²

⁴¹ Julia Belle Kelly, “Dressmaking,” *NNBL Proceedings 1903*, 95.

⁴² I could not find any biographical information on Robinson, but I believe she is the “Mrs. M. A. Robinson of St. Louis” listed in *Colored American from Slavery to Honorable Citizenship*. Her photo is captioned “A Successful Business Woman, St. Louis.” See John W. Gibson, W. H. Crogman, and Booker T. Washington, *Colored American from Slavery to Honorable Citizenship, National Negro Business League and Introduction by Booker T. Washington, and Club Movement Among Negro Women by Fannie Barrier Williams* (Atlanta, 1908), facing 209.

Women seemed to fare better at the state and local level than they did in the national organization. The Texas Negro Business League state conventions often featured women and business topics of special interest to women. The Mississippi Negro Business League formed a Woman's Federation as an auxiliary and encouraged the formation of the same on the national level.⁴³

At the 1910 convention in New York, the local black women's business club sponsored a Ladies Day on August 18 during the NNBL's convention. Ladies Day featured a full day's program at the Palm Garden separate from the NNBL meeting. Washington delivered a special address that evening, president of the Metropolitan Women's Business Club of New York and Brooklyn Irene L. Moorman provided free tickets to the wives of NNBL delegates and female delegates. All of the program speakers were women who spoke on various business topics, with the exception of Washington's keynote address and a token presentation on "The Qualities of a Business Man" by William Gilbert. For example, Madame Clara Price spoke on the "Hair Manufacturing Trade" and Alice T. Waytes on "A Woman's Place in the Business World." Evening activities included an automobile ride through the city.⁴⁴

⁴³ *Minutes of the Twelfth Annual Session of the Texas Negro Business League held at San Antonio, July 4th and 5th, 1917* (San Antonio: Inquirer Print., [1917?]), CSPTC; and John Webb, "[Report of the Mississippi State League]," *NNBL Proceedings 1911*, 133. The Texas Negro Business League organized in 1907. I could not locate any extant programs from Texas state league conventions before 1916, and the Cobb-Smith Papers only had programs from 1916, 1917, and 1918.

⁴⁴ "Program for the Eleventh Annual Meeting and Tenth Anniversary of the National Negro Business League. Ladies Day under the Auspices of the Negro Woman's Local Business League at Palm Garden, Thursday, August 18, 1910," Reel 11, Frames 46-47, *NNBL Records*. For name of club, which is listed generically in the program, see "Short Flights," *Indianapolis Freeman* (January 16, 1909), 2.

Moorman is particularly interesting for her civic activism, support of the black separate economy, and involvement in fraternal-related business. Moorman was born in Virginia either in 1875 or 1880. In the late 1900s, Moorman worked for the Metropolitan Mercantile and Realty Company in Brooklyn, a building and loan association organized in 1910, but the company was shut down by the New York City district attorney for fraudulent activities in 1910. The company had succeeded in purchasing two office buildings and had plans to open a bank and grocery store and to build homes for Negroes. Moorman's level of involvement is not known, but she only continued her commitment to building a strong separate economy and opportunities for women. By 1910, however, Moorman was working for the People's Industrial Company and lived in Queens with her widowed mother.⁴⁵

Moorman was active in the early twentieth-century suffrage movement. In 1910, Alva Vanderbilt Belmont, wealthy socialite and benefactor, approached Moorman about organizing Negro women to become part of Belmont's suffrage organization, the Political Equality Association (PEA). Belmont pledged a separate headquarters for and financial support of the Negro women members. Though Moorman expressed some doubts about Belmont's motives, she organized more than 200 women and was elected president of the

⁴⁵ 1910 U.S. Census, Population Schedule, Queens County, WD Queens, New York, New York, Enumeration District 1276, Page 6A, Dwelling 96, Family 126, Johanna Moorman Household; National Archives Microfilm Publication Series T624, Roll 1065, Page 24, <http://www.heritagequest.com>; "Short Flights," *Indianapolis Freeman* (January 16, 1909), Issue 3, 2. Mention of Moorman's connection to Metropolitan Mercantile in "Aftermath of the Great Louisville Meeting of the National Negro Business League," *Indianapolis Freeman* (September 18, 1909), 2. On the activities, demise, and auction of property of Metropolitan Mercantile in New York, see *The Crisis* (April 1911), 8 and Daniel Greenwald, "Results at Auction," *New York Times* (August 24, 1910). This organization may have been an affiliate of a building and loan association of the same name headquartered in Savannah, Georgia, that failed in 1908. See DuBois, *Economic Co-operation among Negro Americans*, 144.

Negro chapter of PEA. However, the PEA also treated the Negro chapter in a patronizing manner. Moorman's suspicions about Belmont's sympathy with Negro women's suffrage bore fruit: Belmont had also given \$10,000 to the Southern Women's Suffrage Conference, which supported a federal suffrage amendment only if it included racial restrictions.⁴⁶

Moorman married James Blackstone in 1911, but they were separated or divorced by 1920. Moorman-Blackstone became active in the Universal Negro Improvement Association, serving as the first lady president of the New York organization in 1916. She became a member of the Socialist Party, supported the African Blood Brotherhood, and worked for a newspaper in the 1920s. She also served as president of the Harlem branch of the Women's National Fraternal Business Association (WNFBA) in 1919 and chair of the Colored Women's Organization of the State of New York in 1931. Unfortunately, little information could be found on the intriguingly named WNFBA.⁴⁷

On the local level in the South, one of the earliest mentions of a stand alone women's auxiliary was the Women's Auxiliary for the Louisville, Kentucky, local Negro business league. The auxiliary co-hosted the 1909 NNBL meeting in the city, and it took out a full-page ad in the souvenir book provided to delegates. The league may have been

⁴⁶ Rosalyn Terborg-Penn, *African American Women in the Struggle for the Vote, 1850-1920* (Bloomington: Indiana University Press, 1998), 100-101.

⁴⁷ Wedding announcement in "At The National Capital," *Indianapolis Freeman* (December 16, 1911), 2; Robert A. Hill and Barbara Bair, eds., *Marcus Garvey, Life And Lessons: A Centennial Companion to the Marcus Garvey and Universal Negro Improvement Association Papers* (Berkeley: University of California Press, 1987), 37 and 363; and 1920 U.S. Census, Population Schedule, New York County, Manhattan, New York, Enumeration District 1345, Page 8B, Dwelling 30, Family 189, Irene Blackstone Household; National Archives Microfilm Publication Series T625, Roll 1221, Page 154, <http://www.heritagequest.com>. 1920 census records show Moorman-Blackstone as the sole head of household; her mother Johanna Enders Moorman lived with her on 488 Lenox Avenue.

organized in anticipation of the convention, which was not unusual. Other cities, such as Richmond, organized and maintained local business leagues in anticipation of the national meeting, but the leagues dissipated soon after the conventions due to lack of participation. Fifty-five women made up the Louisville auxiliary. Many of them were entrepreneurial women and professionals, but the auxiliary included club women, pastor's wives, teachers, and other white collar workers. Lavenia C. Watson Cooper served as the auxiliary's president. Cooper was the widow of William Watson, a prominent Negro undertaker and considered one of the richest men in the state at his death in 1905. The wealthy widow Cooper soon married John B. Cooper, who helped her manage her deceased husband's undertaking business. The name of the undertaking establishment was eventually changed to J. B. Cooper Funeral Chapel. Cooper was part of the Louisville Four Hundred and a leader of Louisville's elite society.⁴⁸

Nannie Helen Burroughs was first vice-president of the Louisville Auxiliary. Burroughs was president of the Women's Convention Auxiliary of the National Baptist Convention (NBC), but her entrepreneurial activities are less well known. Burroughs grew up in Washington, D.C. and moved to Louisville to accept a position working for Reverend Lewis G. Jordan around 1896. While in Louisville, she established the

⁴⁸ George C. Wright, *Life Behind a Veil: Blacks in Louisville, Kentucky, 1865-1930* (Baton Rouge; London, 1985), 95-96 and 137; and 1900 U.S. Census, Jefferson County, 10-WD Louisville, Louisville, Kentucky, Enumeration District 94, Sheet 3, Dwelling 36, Family 61, William Watson Record, National Archives Microfilm Publication Series T623, Roll 531, Page 179, <http://www.heritagequest.com>.

New York business club leader Irene L. Moorman toasted about "Women in the Financial World" during a banquet given in honor of Washington during the 1909 meeting. Moorman is not listed nor does the text of her toast appear in the formal report of the proceedings. See "Louisville's Great Banquet. Given in Honor of Dr. Booker T. Washington...," *Indianapolis Freeman* (September 4, 1909), 1; and "Business League Banquetted," *Washington Bee* (September 4, 1909), 1.

Women's Industrial Club, owned a doll and calendar company, and was co-owner of the Douglass Building in Louisville. The Douglass Building leased office space to Negro professionals and businesses such as the Douglas Pharmacy. With the belated support of the NBC, in 1909, she founded and served as president of the first and only vocational training school for black women in Washington, D.C. In the 1930s, she established and managed Cooperative Industrial, Inc., which provided free facilities for a medical clinic, a hairdressing salon, and a variety store. Later, Burroughs was part of the Women's Auxiliary to the NNBL in the mid-1920s.⁴⁹

Black women made inroads in national organizing outside of the NNBL within industries that enterprising Negro women dominated. For example, Madam C. J. Walker convened a national meeting of Walker's agents in Philadelphia in 1917; it was the first national meeting of Negro businesswomen in the country. That same year, Madam Walker organized and convened the National Negro Cosmetic Manufacturer's Association. In 1919, R. V. Randolph convened a group that would become the National Beauty Culturalists' League (NBCL). In the 1930s, business and professional women organized the first independent national body across industries. A businesswomen's club in New York chartered the National Association of Negro Business and Professional Women's Clubs (NANBPWC). The NANBPWC is modeled on the National Association of Business and Professional Women's Clubs that organized dozens of scattered women's

⁴⁹ Nannie Helen Burroughs, "The Negro Servant Girl (Negro Calendar and Picture Company)," *NNBL Proceedings* 1909; Sharon Harley, "Nannie Helen Burroughs: 'The Black Goddess of Liberty,'" *The Journal of Negro History* 81: No. 1/4 (Winter, 1996), 62-71; "Nannie Helen Burroughs," *National Cyclopaedia*, 411; Higginbotham, *Righteous Discontent*, 155-162, 176-178, and 211-221; and "The Women's Auxiliary" on page 17 in Louisville Program for the 1909 NNBL Convention, Reel 1, Frame 445, *NNBL Records*. Also see photographs and a small brochure about the Douglass Building included in the Reel 11, Frames 65-69, *NNBL Records*.

business clubs into a national federation in the early 1910s. It did not allow Negro women as members. In mid-1935, Ollie Chinn Porter, president of the New York Club of Business and Professional Women, invited other Negro women's business clubs to join hers and formed the NANBPW.⁵⁰

Women found a more welcoming atmosphere in NNBL affiliates. In 1906, Maggie Lena Walker and a small group of bankers organized the first auxiliary to the NNBL, the National Negro Bankers Association (NNBA). Walker often held executive leadership or executive committee status in the NNBA. Also, three women served as Vice Presidents of the National Negro Funeral Directors Association (NNFDA) in 1913.⁵¹

In the early or mid 1920s, the NNBL finally started its own Women's Auxiliary (WA). Napier suggested the formation of an all-women auxiliary in 1906 as a demonstration of the NNBL's commitment to "women's rights," but the resolution was

⁵⁰ Gill, *Beauty Shop Politics*, 45 and 47-48; "Mission and History," National Association of Negro Business and Professional Women's Clubs, http://www.nanbpwc.org/mission_and_history0.aspx; and Rosalind G. Bauchum and Spring E. Ellis, *The Black Business and Professional Woman: Selected References of Achievement: A Tribute to the 50th Year of the National Association of Negro Business and Professional Women's Clubs, Inc.* (Monticello, Ill., 1985).

For more info on the NBCL and National Hairdresser and Cosmetologists' Association, see Gill, *Beauty Shop Politics*, 45 and 48-51. On the white women's business club organization, see "History Of Business and Professional Women/USA: The Foundation of a Legacy," <http://www.bpwusa.org/i4a/pages/index.cfm?pageid=3678> *Business and Professional Women's Club, Richmond, Va., Silver Anniversary, 1919-1944* [Program], Box 38, Folder 3, Records of the Alliance for Guidance of Rural Youth, Rare Book, Manuscript, and Special Collections Library, Duke University, Raleigh, North Carolina; and *Old Dominion, First Biennial, National Federation of Business and Professional Women's Clubs, Inc., Richmond, Virginia U.S.A., July 6-11, 1931*, VHS.

⁵¹ See series banking roundtable speeches and "National Negro Bankers' Association," *NNBL Proceedings* 1906, 162-166; and "The Negro Undertakers, a Symposium by the National Funeral Directors' Association," *NNBL Proceedings* 1913. The NNFDA was formed in 1907; it has also been called the National Negro Undertakers Association.

not adopted.⁵² Nor had any further action been taken to organize women with the NNBL. In 1918, Dr. George E. Haynes, cofounder and director of the National Urban League from 1911 to 1918 and Director of Negro Economics in the Department of Labor from 1918 to 1921, stressed that women should not “come in as auxiliaries” but be central to the effort to improve economic conditions for blacks. He added, “if this democracy is to mean anything, we must know no sex.”⁵³

The formation of the WA may have been spearheaded by all or some of the 1922 women officers; they were in the best position to exercise influence on the national level. If this was the case, they created an auxiliary group within the NNBL as a way to promote the interests of enterprising women rather than rely on the NNBL’s male membership to do so. The actual date of the formation of the WA is hard to pin down because of the lack of extant NNBL records after 1923. The 1927 members included insurance executive, real estate investor, and educator Mary McLeod Bethune; banker and fraternal insurance executive Maggie Lena Walker; clubwoman and YWCA advocate Eva Bowles; enterprising educator Nannie Helen Burroughs; settlement house founder Jane Edna Hunter; and Addie Hunton of the NAACP.⁵⁴

⁵² See Napier’s comments following speech by Mrs. L. R. Clarke, “How I Am Helping to Solve the Servant Problem in Washington,” *NNBL Proceedings* 1906, 257.

⁵³ Haynes, “Negro Labor and the War,” *Report of the Nineteenth Annual Session of the NNBL, Held in Atlantic City, New Jersey, August 21-23, 1918* (Washington, D.C., 1918), 244-249, quotes on 246, hereinafter referenced as *NNBL Proceedings* 1918.

⁵⁴ The 1927 list of women in the WA in NNBL, *National Negro Business League: A New Program for Greater Service* (Norfolk, Va., 1927), 6, Box 6, Folder 12, National Housewives League Association Papers, Burton Historical Collection, Detroit Public Library, Detroit, Michigan, hereinafter referenced as NHL Papers-DPL.

Despite the impressive list of women entrepreneurs and professionals, the NNBL's efforts to reinvigorate the national organization, or the "Cleveland Plan," so named because it was first unveiled during the 1926 Cleveland meeting, had a narrow vision of women's participation. The "Cleveland Plan" suggested that more women be included on local committees and that more all-women auxiliaries be created—ironically, not to promote women entrepreneurship but to help determine "the best and most inviting store service."⁵⁵ The unusual election of Sallie Stewart, president of the NACW, to head the WA in 1929 reflected either the gasping breath of the auxiliary or a forced shift from its entrepreneurial vision to a more traditionally domestic one. Indeed, some felt that Stewart election as head of the NACW was a misstep because of her traditional vision of women's roles. No matter the impetus for Stewart's election, the WA had become moribund by 1930.⁵⁶ Women fared no better in professional organizations outside of the NNBL, such as the major professional association of the insurance industry, the National Negro Insurance Association (NNIA).

THE NATIONAL NEGRO INSURANCE ASSOCIATION

In 1921, a group of Negro insurance founders and executives revived the defunct NNIA to counter what they saw as the inordinate influence of fraternal insurance in the NNBL. Though it touted itself as innovative and novel, the early 1920s NNIA was a reincarnation of at least two other earlier NNIA groups and probably owed much to a

⁵⁵ NNBL, *National Negro Business League: A New Program for Greater Service*, 17.

⁵⁶ Ibid.; and "Mrs. Sallie W. Stewart, Our National President, Heads Woman's Auxiliary of National Negro Business League," *NACW National Notes* 31 (March 1929): 5. On attitudes about Stewart's election in the NACW, see Deborah Gray White, *Too Heavy a Load: Black Women in Defense of Themselves* (New York, 1999).

regional organization based out of Hampton Institute in the early 1900s. In 1907, a number of insurance company founders and executives organized the NNIA as an affiliate of the National Negro Business League. Other NNBL affiliates included the National Negro Bankers Association (1906), National Negro Funeral Directors' Association (1907), National Negro Press Association (1909), National Negro Bar Association (1911), and National Negro Retail Merchants Association (1914).⁵⁷ The first NNIA was short-lived.

The second incarnation, the National Association of Negro Insurance Men (NANIM), was organized in 1913 at the NNBL annual meeting in Philadelphia. Like the first NNIA, it got off to a slow start. The twenty-two insurance companies represented at the convention organized the body and elected officers. It is unusual that J. C. Asbury of Philadelphia was elected president. Asbury was editor of the *Odd Fellows' Journal*, and was, therefore, only remotely connected to fraternal insurance. He was also director of a Negro bank, Keystone Bank. However, Asbury was a loyal Washington supporter. The fact that another Afro-Philadelphian was also elected chair of the Executive Committee and another as Third Vice President amid some of the most successful Negro insurance company founders and executives, who were overwhelmingly headquartered in the South, may indicate that the Philadelphians probably took the lead in organizing NANIM. These men were elected either as a matter of great professional courtesy or intense pressure. Among the more prominent Negro insurance men included in the NANIM leadership were C. C. Spaulding of the North Carolina Mutual in Durham; C. First Johnson and E. S. Peters of Union Mutual of Mobile, Alabama; Samuel W. Rutherford of

⁵⁷ "National Negro Bankers' Association," *NNBL Proceedings 1906*, 162-166.

National Benefit Life Insurance Company in Washington, D.C.; Harry Pace of Standard Insurance in Atlanta; and John T. Taylor of Richmond Beneficial. Women were conspicuously absent.⁵⁸

In contrast to some of the dubious elected officials, the election of William Patrick Burrell as Secretary was fortuitous. Burrell was born to former slaves in November 1865. He gained a reputation as a resourceful and ambitious young man. At 15, he became the personal secretary of William W. Browne, founder of the True Reformers. Burrell became Grand Worthy Secretary of the True Reformers in 1884. A year later, he and Browne dramatically altered the original charter and ceremonial works of the True Reformers amidst great controversy. Burrell worked as a Richmond school teacher from 1885 to 1889, but left that position in 1889 to work as Cashier for the True Reformers Bank. His wife, the former Mary E. Cary, worked as a clerk at the bank. Burrell emerged as a civic leader in Richmond, including serving as President of the Richmond Baptist Sunday School, which was actively involved in the city's Negro streetcar boycott in 1904.⁵⁹

In 1897, Browne, who was known as a difficult and domineering personality, publicly broke with his protégé Burrell and other loyal associates who had helped him build the Reformers. Many of those high ranking officials and agents affiliated with the True Reformers went on to organize other Negro fraternal insurance organizations and

⁵⁸ J. C. Asbury, "National Association of Negro Insurance Men," *NNBL Proceedings 1913*, 231-232. Limited biographical information on Asbury in *BTW Papers* 6 (1901-1902), 398n1.

⁵⁹ John T. Kneebone, "Burrell, William Patrick," *AANB*; Burrell and Johnson, *Twenty-Five Years History of the Grand Fountain*, 501-502; and Marlowe, *A Right Worthy Grand Mission*, 93.

the first Negro mutual and private insurance companies. Browne died of cancer that same year. Burrell continued to operate the insurance arm of the True Reformers after Browne's death. From his introduction into the insurance business in the mid-1880s, Burrell had advocated for an organization of Negro insurance companies. His desire was to place the burgeoning industry among Negroes on a firm actuarial basis and to develop a Negro mortuary table, probably to counter or at least mitigate white claims about Negro mortality risk. In the early 1900s, he served on the Hampton Negro Conference's Business and Labor Committee for several years. During that time, he organized several roundtables to discuss problems associated with Negro insurance. He gained a reputation as a skilled researcher and expert in Negro insurance.⁶⁰

A number of insurance companies attending the Hampton conferences organized a regional insurance organization, the Federated Insurance League (FIL), in 1908. Burrell was elected president. FIL was organized after a discussion on ways to improve the industry at the Hampton conference in light of the failure of one of the earliest and the most successful black fraternal insurance companies due to new, stricter state regulations. Any insurance organization, fraternal and private, was eligible for membership. By 1909, thirty-seven fraternal, including the IOSL, had connected with the league, representing an annual business of \$4.5 million.⁶¹

When the True Reformers Bank failed in 1910, Burrell was shocked to find himself indicted along with four other bank directors. Two juries acquitted Burrell, who

⁶⁰ Burrell and Davis, *Twenty-Five Years of the Grand Fountain*, 502-503; Marlowe, *A Right Worthy Grand Mission*, 44 and 95; and M. S. Stuart, *An Economic Detour*, 21.

⁶¹ Stuart, *An Economic Detour*, 21.

may or may not have been aware of the criminal dishonesty of his fellow directors and the True Reformers board members and employees. He moved to New Jersey in 1912. Burrell was living in New Jersey when the NANIM elected him secretary. His reputation and research background in Negro insurance made him an inspired choice for secretary.⁶²

Though the regional FIL was short-lived, Burrell saw much more promise with the NANIM. Its affiliation with the well-known and popular NNBL represented a significant step in professionalizing the Negro insurance industry. Burrell's goals for the organization included constructing a Negro mortality table; providing sound investment and financial management advice to member organizations; establishing profitable rates; training Negro actuaries; and promoting ways to improve public health and the quality of life of Negro policyholders. By 1915, NANIM had adopted the name NNIA.⁶³

Unfortunately, the officers and Executive Committee of the NNIA took little interest in the organization, and it would be safe to conclude that it would have died if not for Burrell's efforts. At the 1914 meeting, no report was given because no officers provided any information about the organization. Burrell, who was not in attendance, sent word that he was "actively at work" for the next meeting.⁶⁴ In 1915, Burrell made good on his promise. Working largely on his own, he undertook a major survey of Negro insurance companies. He relied on industry journals, like the *Spectator's Life Insurance*

⁶² Kneebone, "Burrell, William Patrick," AANB.

⁶³ W. P. Burrell, "Report of the National Negro Insurance Company," 268-269, and 270, and Burrell, "Report of the National Negro Insurance Association," 121, both in *Report of the Sixteenth Annual Session and the Fifteenth Anniversary Convention of the NNBL, Boston, Massachusetts, August 18-20, 1915, Held in Boston, Massachusetts, on August 18-20, 1915* (n.s.; n.p., 1915). Hereinafter referenced as *NNBL Proceedings 1915*.

⁶⁴ Anonymous, "National Association of Negro Insurance Men," *NNBL Proceedings*, 227.

Year Book; state insurance reports; Negro insurance companies; and the assistance of professionals at Tuskegee Institute and in white insurance companies to compile data on the Negro insurance industry. The survey concluded that there were forty-four Negro-owned insurance companies and one hundred fraternal companies in the U.S. at that time. Negro policy holders overwhelmingly patronized fraternal organizations, not Negro insurance companies.⁶⁵

Burrell noted that many Negroes also continued to patronize white-owned insurance companies. Burrell found this fact particularly disappointing since white-owned companies, he reported, did not even “encourage their agents to hustle for Negro business.”⁶⁶ For example, Burrell reported that the Life Insurance Company of Virginia had over \$17 million of insurance in force on over 150,000 Negroes as of December, 1914. Metropolitan Life of New York, despite higher premiums and reduced benefits, had \$200 million of insurance in force on Negroes at end of 1914.⁶⁷

Only Negro-owned insurance companies or large Negro fraternal orders could be part of the NNIA. Yet the organization did seek the assistance of large, white-owned firms. Some provided industry Burrell advice and data, and Burrell and the newly elected president, C. C. Spaulding, exacted commitments from white representatives of some of the largest companies to “encourage Negroes to join Negro companies” either by

⁶⁵ Ibid., 226-227, quote on 227; Kneebone, “Burrell, William Patrick” and Fahey, “Browne, William Washington,” *AANB*; Burrell and Davis, *Twenty-Five Years of the Grand Fountain*, 501; and W. P. Burrell, “Report of the National Negro Insurance Company,” *NNBL Proceedings 1915*, 263. The title is incorrect and should be “National Negro Insurance Association.” Note that there were two riots in the 1915 proceedings.

⁶⁶ Burrell, “Report of the NNIA,” *NNBL Proceedings 1915*, 268.

⁶⁷ Ibid.

allowing Negro policies to expire or turning over their Negro business to Negro-owned insurers.⁶⁸

The 1915 NNIA officers were Spaulding, president; Rutherford, vice president; Burrell, secretary; Pace, Assistant Secretary; and Taylor, treasurer. Industrial associations and fraternal, in addition to large insurance companies, made up the Executive Committee. Maggie Lena Walker was appointed to the Executive Committee, and she was the only woman among the executive leadership of the new organization.⁶⁹

Despite the NNIA officers' impressive pedigree, the organization foundered. It re-emerged in 1917 with its original name, the National Association of Negro Insurance Men (NANIM) and made no mention of the previous NNIA. None of the executives associated with the 1913 to 1915 insurance organizations were part of the new NANIM. John L. Webb, leader of the Woodmen of the Union and then living in Yazoo, Mississippi, said of the NANIM, "we represent a set of men who are putting forth our greatest effort to look after the widows and the orphans. ...[W]e must bear one another's burden."⁷⁰ Webb stressed the accomplishments of the member companies. By 1919, the NANIM member companies had purchased two million dollars in Liberty Bonds and employed more than fifteen hundred Negro men and women. Insurance was a unique kind of corporation in that it, Webb claimed, was not about personal profit but to "illustrate the possibility, the

⁶⁸ Ibid., 268; and Burrell, "Report of the National Negro Insurance Association," *NNBL Proceedings 1915*, 121. Note that Burrell early in the convention and a lengthier, more extensive report later at the same meeting.

⁶⁹ Burrell, "Report of the NNIA," *NNBL Proceedings 1915*, 121.

⁷⁰ John L. Webb, "National Association of Negro Insurance Men [Report]," *Report of the Eighteenth Annual Session of the NNBL, Held in Chattanooga, Tennessee, on August 15-17, 1917* (Nashville, 1917), 154-155, quote on 154, hereinafter referenced as *NNBL Proceedings 1917*.

power, and the benefit of Negro co-operation.”⁷¹ It provided good-paying, respectable jobs for blacks as well. The characterization of insurance in this way made it an ideal foundation for the separate black group economy.

Both World War I and internal conflict spelled the demise of the NANIM. In 1920, George W. Lee, then vice president of Mississippi Life, led efforts to reorganize the NNIA. He and others felt that fraternal insurance interests dominated the NANIM, a dubious claim given the almost exclusive presence of private insurance companies among the national officers. But, perhaps, therein lay much of the internal discord: conflicts between the interests of fraternal and private insurers. Lee and others insisted the NANIM had ignored the special needs of major, private insurance companies. During the 1921 NNBL convention in Atlanta, Lee and a number of other highly-placed insurance executives discussed organizing a new professional organization wholly separate from the NNBL. A group of executives from nine of the largest Negro insurance companies met at Bethel AME Church in Atlanta. The committee elected Spaulding chair and called the temporary organization the National Association of Negro Insurance Underwriters.

The final and most enduring incarnation of the NNIA was formalized at the North Carolina Mutual offices in Durham later that year. To counter the power of the fraternal and perhaps as an assertion of its commitment to modernize the industry, Lee, Spaulding, and Negro insurance expert Merah Stuart initially felt the new organization should be made up of only legal reserve Negro companies. Since there were so few legal reserve companies, the committee invited a select group of thirty-six insurance

⁷¹ Ibid., 155-156.

companies to a special meeting at the North Carolina Mutual offices in October 1921. Sixteen representatives from thirteen of the largest Negro insurance companies met in Durham and perfected the new NNIA.⁷²

The 1921 NNIA was the culmination of a decade-long transformation in the Negro insurance industry. Formally incorporated companies were the modern future of Negro insurance. An article in *Method*, the NNBL's short-lived journal, highlighted insurance as a promising field but warned that it required "careful preparation, regular and systematic study, with earnest thought [to] build and represent a financially sound, efficiently and progressively managed, modern company."⁷³ Hope of major alliances with white insurance companies had also waned.

Blacks were shut out of the national industry organizations and found it difficult to stay abreast of the latest trends and technology in the industry. Added to these handicaps, some white-owned companies were becoming formidable competitors for Negroes' business. Recounting the history of the NNIA on the occasion of its twenty-fifth anniversary, a writer noted that, in the early 1920s, "we were 'on our own' to succeed or fail according to the whims of destiny; when there was little, if any, technical or vital information which might assure success to be expected from those outside of the race."⁷⁴

⁷² Weare, *Black Business in the New South*, 146; *The Pilot* (Third Quarter, 1952), 9, in Box 1, Folder 1, Charles Clinton Spaulding Papers, Rare Book, Manuscript, and Special Collections Library, Duke University, Raleigh, North Carolina, hereinafter referenced as Spaulding Papers; George A. Sewell and Margaret L. Dwight, "George Washington Lee: Businessman, Politician, Lawyer," in *Mississippi Black History Makers* (Jackson: University Press of Mississippi, 1984), 168; David M. Tucker, "Black Pride and Negro Business in the 1920's: George Washington Lee of Memphis," *BHR* 43, No. 4 (Winter, 1969): 440; and Stuart, *An Economic Detour*, 323-324. *The Pilot* was the official organ of the NNIA.

⁷³ George W. Blount, "Insurance—A Vocation," *Method* 1, No. 1 (December 1920): 11, Rare Books, VHS.

⁷⁴ "Meritorious Living," *Underwriters' Forum* (July, 1946), 3-4, quote on 3, Box 1, Folder 1, Spaulding Papers.

By 1937, Negroes held \$40.2 million in policies at white insurance companies but none of those companies employed Negro insurance professionals. In contrast, Negroes has \$9.1 million of insurance in force at nine of the largest Negro-owned insurance companies. These companies accounted for over 5,500 Negro jobs.⁷⁵

The post-WWI incarnation of the NNIA was decidedly more elitist than its predecessors. Its leaders believed that fraternal insurance was an archaic relic of the past. Initially, membership in the NNIA was reserved for executive-level insurance men and women.

The NNIA understood that insurance companies represented the most successful and powerful symbols of the separate black economy, and they relied more and more on appeals to race pride to grow their bottom line. Its official organ, *The Pilot*, often displayed a Negro in uniform holding the helm of a ship. Ads, agents, and executives heaped criticism on Negroes who chose white companies over black-owned ones.

The appeals of major Negro insurance focused squarely on the Negro middle class, who often rhetorically supported appeals of racial solidarity but did not always spend their money with black businesses. The problem was an old one. For example, in 1913, W. P. Evans of Laurinsburg, North Carolina complained about the problem of educated, aspiring class Negroes not patronizing or supporting Negro businesses in their

⁷⁵ "Did You Know?" NNBL Souvenir Program of Convention, August 27-30 and Exhibition, August 25-September 1, 1940, Box 1, Folder 30, hereinafter referenced as NNBL Souvenir Program 1940, NHL Papers-UM.

community. He drew applause at the 1913 NNBL meeting when he wondered out loud if “the education of the Negro increases his race pride or not.”⁷⁶

On the eve of the Depression, such racial appeals seemed to be very effective. Richmond had seriously considered Negro income problems in 1929. The Negro Welfare Survey Committee was organized in 1928 after years of complaints from Afro-Richmonders about the city’s inattention to Negro concerns. The various subcommittees canvassed 1,045 Negro families in their homes and analyzed the available national, state, and local data. The committee wanted to do a more exhaustive study of Negro “problems,” but funding did not permit. Some blacks served on the twelve-member committee, including Mary Binga, close friend of Maggie Walker. Among illiteracy, low wages, public education, and other issues affecting Afro-Richmonders, one issue considered serious enough for consideration, with its own topic heading, was “Payments for Insurance, Lodges, and Churches.” The study found that 750 families, or more than two-thirds, carried life insurance, fraternal insurance, or both.⁷⁷

In the late 1920s, at the same time that insurance companies were sounding the alarm and making strong appeals to race pride to support the black separate economy, other groups were contemptuous of such appeals. In 1927, a year after the NNBL had formulated its “Cleveland Plan” to strengthen and improve the relevancy of the

⁷⁶ W. P. Evans, “My White-Front Department Store,” *NNBL Proceedings* 1913, 152.

⁷⁷ Negro Welfare Survey Committee, *The Negro in Richmond, Virginia: The Report of the Negro Welfare Survey Committee* (Richmond, 1929), Peabody Collection, Hampton University, data on 26. The survey highlighted Maggie Walker (listed only as “secretary-treasurer of a large fraternal organization”) because, of the 339 women workers in Jackson Ward, she was among the 34 women who were not working as “servants, laundresses, or factory workers” (26). Since IOSL was the largest employer of black women in the city, most of the remaining 34 were probably working at IOSL headquarters.

organization, the socialist-leaning *Messenger*, official organ of the Brotherhood of Sleeping Car Porters, warned readers that it was a “waste” of carfare to attend the convention that year.⁷⁸ The NNBL was not seeking a real “remedy” to the economic needs of Negroes but sought only to engage in “a sort of mutual back-scratching among those coming together.”⁷⁹ The *Messenger* proposed a national economic conference that focused on “progressive industrialization of the South,” migration, organized labor, and a cooperative movement.⁸⁰ The fate of the NNIA, NNBL, and women in insurance were tied together during the 1930s.

“I’SE SUFFRAGISTIN’ RIGHT NOW”: MAGGIE LENA WALKER’S CIVIC ACTIVISM THROUGH THE 1920s

“Is I a suffragis? Yas, ma’am, dat I is! I’s suffragistin’ right now in dese old bones uv mine so bad I kin skeerceley walk. You don’ mean dat, you say? You wanter know whethuh I wants to vote? Naw, ma’am, dat I don’t. Voting takes up too much time fuh a ole niggah dat’s got a good-fuh-nothin’ husban’ en seb’n chillum to s’port.” – Aunt Jemimy in *Southern Woman’s Magazine* (November 1914)⁸¹

“Aunt Jemimy” had a book full of maxims and folk wisdom on various topics, from motherhood to religion to relationships. They were collected in a popular book entitled *Aunt Jemima’s Maxims* by Cally Thomas Ryland. Ryland created the Aunt Jemima character when she was the society page writer at the *Richmond News Leader*. The

⁷⁸ *Messenger* (March 1927), 81.

⁷⁹ *Ibid.*, 15

⁸⁰ *Ibid.*; and NNBL, *National Negro Business League: A New Program for Greater Service* (Norfolk, Va.: The Guide Publishing Co., 1927), in Box 6, Folder 12, National Housewives League of America Records, Burton Historical Collection, Detroit Public Library, hereinafter referenced as NHLA Records.

⁸¹ Cally Ryland, “Aunt Jemima Talks on Suffrage,” *Southern Woman Magazine* (November 1914), 17, Box 4, Folder 119, Betsy Brinson Papers, 1894-1999, Virginia Historical Society, Richmond, Virginia, hereinafter referenced as Brinson Papers, VHS. The entire article is written in this attempt at Negro vernacular and has a picture of an elderly black woman dressed in a loose dress and a head scarf.

magazine article represents one of Aunt Jemima's few full-length musings on women's suffrage. It was designed, of course, to ridicule black women suffragists.⁸²

Maggie Lena Walker's record of civic activism combined challenges to state intrusions in public accommodations with Jim Crow and against Negro business with state regulation in the Richmond boycotts in early 1900s. She was also active in registering black women to vote. The 1902 Virginia constitution expressly disenfranchised the vast majority of Negro males, but it also disenfranchised so many white men that it was not voted on by Virginia voters but promulgated as a law of the commonwealth. The fear that whole states would fall to "Negro rule" if women in the South were given right to vote was palpable in Virginia. In response to such hysteria, the *Richmond Evening Journal* published the populations of twenty-nine "threatened" counties where Negro women outnumbered white.⁸³

The Equal Suffrage League of Virginia (ESLV) combated some of the noisome propaganda with reasoned editorials and broadsides that refuted many of the supremacists' claims but often appealed to the same logic. For example, a broadside from the ESLV noted that the same constitutional restrictions used to limit the Negro men's vote could be mobilized against Negro women. In its final line, the broadside reassured,

⁸² Cally Thomas Ryland, *Aunt Jemima's Maxims* (New York: Broadway Publishing, 1907); and Walter Ryland, "Cally Thomas Ryland," <http://www.rootsweb.ancestry.com/-nwa/ryland/ryland.html>.

⁸³ Suzanne Lebsock, "Women Suffrage and White Supremacy: A Virginia Case Study," in *Visible Women: New Essays on American Activism*, edited by Nancy A. Hewitt and Suzanne Lebsock (Urbana, 1993), 6. For a general discussion of white suffragists and race, see Marjorie Spruill Wheeler, *New Women of the New South: The Leaders of the Woman Suffrage Movement in the Southern States* (New York, 1993), 100-132.

“We are secure from negro domination now—then, even more.”⁸⁴ The ESLV was founded in 1909 and remained, not surprisingly, an all-white women’s organization. It was not able to persuade the Virginia legislature to grant female suffrage. It died out around 1920. Despite historian Suzanne Lesbock’s argument that the ESLV ignored claims from antisuffragists and supremacists about Negro rule, relying on a “strictly defensive argument that rendered no judgment on the justice of white supremacy itself,” it is apparent that the ESLV defended white supremacy.⁸⁵

Maggie Lena Walker supported suffrage, but she limited her public comments on the subject. In her address at the 1912 National Association of Colored Women (NACW) convention held in Hampton, Virginia, Walker spoke on women workers and the world of business regarding higher wages. She injected, “yet Capital is deaf—and will never hear [these women’s] cries, until women force Capital to hear them at the ballot box, and to be just and honest to them as to the men.”⁸⁶ The reticence in the historical record of women like Walker could have been a calculated move: They did not want to provide anti-suffragists any grist for the mill that equated women’s suffrage with Negro rule.

⁸⁴ “Equal Suffrage and the Negro Vote,” Box 4, Folder 119, Brinson Papers, VHS.

⁸⁵ Lesbock quote and more information about ESLV in Jennifer Davis McDaid, “Equal Suffrage League of Virginia (1909–1920),” *Encyclopedia Virginia*, Virginia Foundation for the Humanities, www.EncyclopediaVirginia.org/Equal_Suffrage_League_of_Virginia_1909-1920; “Virginia Warns Her People Against Woman Suffrage,” reprint of *Richmond Evening Journal* (May 4, 1915) and “Seventy-Fifth Anniversary Exhibition Programme,” *From Municipal Housekeeping to Political Equality: The Virginia Suffrage Movement, 1870-1920*, April 28–August 7, 1995, both in Box 4, Folder 119, and “Ballot Power: The Movement for Women’s Suffrage in Virginia,” undated and untitled clipping, Box 3, Folder 81, all in Brinson Papers, VHS.

⁸⁶ Quoted in Lesbock, “Women Suffrage and White Supremacy,” 81.

Passage of Nineteenth Amendment effectively relieved black women from resorting to such subterfuge.⁸⁷

After passage of the amendment, Walker wasted no time. She helped form a committee of activist women whose goal was to register as many Negro women as possible before the registration deadline; Walker was elected its chair of a committee. With Walker as head, it is highly likely that she mobilized the St. Luke councils around the state to attend a number of mass meetings organized by the committee. Walker and Ora Brown Stokes led the registration drive for Negro women voters. They, in conjunction with community efforts, helped register 2,410 Negro women to vote, slightly higher than the 2,402 Negro men registered to vote. More Negro women possibly could have been registered but the segregated lines at the Registrar' building moved slowly for Negro applicants, whose qualifications were frequently challenged. Walker and Stokes pressed the County Registrar to appoint Negro women clerks after three white women clerks were hired to handle the hundreds of white women attempting to register each day. Stokes led a petition drive, but her and Walker's efforts did not bear fruit. In 1921, Walker stumped for superintendent of public instruction on the Lily Black Republican ticket. She lost and did not seek any other political office. Walker channeled the bulk of her local civic activism and professional activities into creating economic opportunities for women.⁸⁸

⁸⁷ Ibid., 82-82.

⁸⁸ Ibid., 83, 84, and 90. The registered women represented 12.5 per cent of Negro women over 21 years of age. Lebsack, "Women Suffrage and White Supremacy," 97n57; and *From Municipal Housekeeping to Political Equality*.

Maggie Lena Walker was instrumental in organizing the Richmond NAACP in 1917. She was elected Vice President of the young organization. She served on the executive board in 1923, but the organization struggled to keep its head above water and was moribund by 1924. Walker was certainly overextended and could not devote the effort necessary to prop up the local branch. In addition, the ineffective leadership of C. V. Kelly, editor of the *St. Luke Herald*, and lack of action on the part of any other elected officers or board members in response to the local issue of residential segregation ordinances, an issue in which the national NAACP had enjoyed much success, led Walter White to write Walker in early February 1929. The Richmond NAACP had also taken no decisive legal action to challenge any disenfranchisement statutes passed between 1912 to 1925. Walter White visited Richmond a few days after writing Walker and found the local branch effectively dead. He convinced the Citizens' Defense Committee, which had already threatened some legal action against the ordinance, to allow the national NAACP to take over its case.⁸⁹

Given Walker's active suffrage work in the early 1920s, it is difficult to understand why she would not be active in promoting or leading the local NAACP branch's efforts to fight the white primary. It may be political apathy; Walker was a Republican, having ran for office and campaigned for the "lily black" ticket in 1921. She may not have felt very motivated to promote the Democratic Party by pushing for Negro rights in the white primary. Many Afro-Richmonders showed little enthusiasm for the

⁸⁹ Hine, *Black Victory*, 132; J. Douglas Smith, *Managing White Supremacy: Race, Politics, and Citizenship in Jim Crow Virginia* (Chapel Hill: University of North Carolina Press, 2002), 212-213.

local branch's efforts to fight the white primary. The branch itself only raised about \$250 to support for the local's 1928 test case, *West v Biley*. Historian Darlene Clark Hine attributes apathetic response from local branches like Richmond's to the view that average Negroes saw the campaign against the white primaries, according to historian Darlene Clark Hine, "as being a middle-class, politically oriented struggle as opposed to a racially oriented one."⁹⁰ Walker, whose sympathies lay with working class Negroes and their economic concerns, may or may not have shared that viewpoint, but she may have soured on political-based solutions after the categorical failure of the Lily Black ticket to gain any momentum despite her best efforts to register new women voters. She certainly put her efforts behind economic rather than political solutions. For example, starting in 1916 helped raise money to open and sustain the Virginia Industrial School for Colored Girls, run by her colleague Janie Porter Barrett. Walker served on the interracial board of the school from 1922 to 1928. Walker's biographer considers the school Walker's "all-time favorite charity."⁹¹

Walker's civic involvements were many. In addition to helping the Virginia Industrial School, she was also active in the Council of Colored Women, personally underwriting many of its activities and its mortgage on the headquarters located on 00

⁹⁰ Hine, *Black Victory*, 141.

⁹¹ Marlowe, *Right Worthy Grand Mission*, 176-177, quote on 177.

Clay Street. Other groups with which Walker was involved include the Richmond Community Fund and the Southeast Federation of Negro Woman's Clubs.⁹²

Walker was also active with the Richmond Urban League (RUL), an organization that she may have felt dealt with the practical needs of working-class Negroes. For example, consider Walker's level of financial commitment to the NAACP versus the RUL. In 1925, Walker vowed to the National NAACP Board, of which she was a member, that she would revive the Richmond NAACP. She organized and raised \$380.67 through a Baby Contest, led IOSL to donate \$300, and made a personal contribution of \$50 to help the floundering new branch. In contrast, when the RUL formed in 1922, Walker personally underwrote executive salaries, rent, and most expenses during its first two years of existence. She desired that her financial contributions to the RUL not be publicly acknowledged.⁹³

Walker's civic activism reinforced her commitments to helping women and the black community. Despite a limited role in professional organizations like the NNIA, Walker channeled her energies into IOSL and local organizations. The next chapter considers women in insurance during the Great Depression.

⁹² See Marlowe, *Right Worthy Grand Mission*, passim regarding Walker's extensive civic involvement. On her financial involvement with the Council of Colored Women, see for example Invoice, Item A-0013, and "Notice" from bank (No Item Number), both in Box 3, Folder 27, Walker Papers, MLW House.

⁹³ Marlowe, *Right Worthy Grand Mission*, 172 and 201.

Chapter Seven

“The Time Is Hard”: Black Women in Fraternal and Private Insurance during the Great Depression

Maggie Lena Walker relished pageantry and ceremony. Friends and associates marveled at her recall of every detail and nuance of the complex installation ceremonies for the Independent Order of Saint Luke. She seldom missed a presidential inauguration, the height of civic pageantry, pomp, and spectacle. The drive to Washington, D.C., was a short one, and, on Saturday, March 4, 1933, when Franklin Delano Roosevelt took the oath of office, she was among the more than 100,000 onlookers who gathered that gray, overcast afternoon at the Capitol Plaza. She likely bristled at Roosevelt’s criticism of the “money changers,” a group among whom she counted herself, and the crowd’s approval of his characterization of them as “self-seekers” with “no vision” who significantly contributed to the financial crisis at hand.¹ Roosevelt announced his plans to take action—and to take action quickly. He spoke of calling a special session to enact strict supervision of banks. Word may already have floated through the crowd of his plans to close the banks on March 6 for a three-day “bank holiday,” which he publicly announced the very next day. Walker sprang into action: She cut her visit short, leaving even before Roosevelt finished his address, before the parades and civic pageantry that marked the

¹ Franklin D. Roosevelt, Inaugural Address, March 4, 1933, as published in Samuel Rosenman, ed., *The Public Papers of Franklin D. Roosevelt, Volume Two: The Year of Crisis, 1933* (New York, 1938), 11–16, reprinted in “Only Thing We Have to Fear Is Fear Itself: FDR’s First Inaugural Address,” History Matters, George Mason University, <http://historymatters.gmu.edu/d/5057>; and video of FDR’s first inauguration, CSPAN, American Perspectives, rebroadcast as “President Franklin Roosevelt 1933 Inauguration,” http://www.youtube.com/watch?v=MX_v0zxM23Q.

event, to rush back to Richmond to prepare the officers and staff of the St. Luke Savings Bank and Trust and the St. Luke insurance office.²

This chapter will examine black women in fraternal and private insurance in the 1930s. It considers the effects of the Great Depression and New Deal reforms on black women-run insurance companies. It notes the shift in emphasis to black women as consumers within the black group economy as opposed to women's role as business owners. During the 1930s, New Deal federal programs and reforms were designed to stimulate U.S. and regional business. However, legislation and state and federal programs gave short shrift to black business in general and black women's businesses in particular. It pays close attention to the fate of black women insurance organization owners and executives in the midst of a flurry of mergers and buyouts during the 1930s.

THE GREAT DEPRESSION AND BLACK BUSINESS IN THE NEW SOUTH

The Great Depression hit all Americans hard, and it slowly squeezed black Americans' pocketbooks even before the stock market crash in 1929. The New Deal in South took on a distinctive form. Historians often see the South after World War I as clinging tenaciously to the *status quo ante*: valorizing the Lost Cause and waxing nostalgic for the Old South. On the eve of the Great Depression, considering Jim Crow, one-party politics, fundamentalist religion, and overdependence on cotton, it might appear that the South had insulated itself from many of the social and cultural changes occurring in

² Hugh Gregory Gallagher, *Nothing to Fear: FDR in Photographs* (Clearwater, Fla., 2001). Soon after the inaugural, Roosevelt explained the national "bank holiday" in his first radio broadcast "fireside chat" on March 12. However, he had taken action to institute banking changes on the day of his inauguration, and the legislature quickly responded on March 9. See audio recording and transcript of Franklin Delano Roosevelt, "Fireside Chat I: On the Banking Crisis (March 12, 1933)," Miller Center of Public Affairs, University of Virginia, <http://millercenter.org/scripps/archive/speeches/detail/3298>.

other regions of the country. If one shifts the gaze to business in the New South, the picture reveals a dynamic South that was in many ways in the throes of change.³

For many, the decade before the Great Depression was a time of prosperity and unbridled optimism. For others, particularly farmers and poor workers in cities, the crash of 1929 was only an exclamation point punctuating a decade of declining fortunes. The feast or famine characterization of the New South is especially instructive for understanding black business at the time.⁴

The data on black business offered by statistician Charles E. Hall was grim: businesses in every industry suffered during the Great Depression. Hall joined the Census Bureau around 1900, and he was the specialist in Negro statistics for nearly forty years. When Eugene Kinckle Jones stepped down in 1936, Hall was appointed Negro Advisor to the Department of Commerce. According to Hall's findings, Negro retail business dropped more than fifty percent during the worst years of the depression. Retail sales fell from \$101 million in 1929 to \$49 million in 1935. Despite the grave losses, retailers hung on: the number of retailers in business fell less than ten percent.⁵

Salaries for Negro white collar workers fell, too. According to a survey conducted in 1934 in Atlanta, Little Rock, and Birmingham, Negro clerks and stenographers' salaries fell to as low as three dollars a week. Negro business owners all over the country suffered

³ Roger Biles, *The South and the New Deal* (Lexington, 1994), 1-6.

⁴ For information about black business during the New Deal, see Walker, *History of Black Business* and Robert E. Weems Jr. and Lewis A. Randolph, "James A. Jackson and the Origins of U.S. Government Interest in Black Business," *Enterprise & Society* 6, No. 2 (June, 2005): 254-277.

⁵ G. James Fleming, "Figures is His Business," *The Crisis* (September 1937), 267; "Race Suffered Set-Backs, Says Commerce Head," untitled, undated clipping, Spaulding Papers, Box 5, Folder 1; and "Business League Revived in Atlanta Convention," *Pittsburgh Courier* (August [?], 1937), 4, Spaulding Papers, Box 5, Folder 40.

disproportionately because their primary market, Negro wage earners, were hit particularly hard by the Great Depression. In some cities, unemployment rates were as high as fifty percent. Black women were hit particularly hard.⁶

The effect of depression on Negro business was acknowledged by other government officials, albeit Negro representatives in federal agencies. Advisors of Negro Affairs had been appointed in the Departments of Labor, Commerce, and the Interior. Special Assistants had been appointed in Federal Emergency Relief Administration (FERA), Resettlement Administration, and Emergency Conservation Work (CCC). The “considerable urgings” of prominent Negroes, mostly in the NNBL, had only gone so far: No Negroes had been appointed to either the Federal Housing Authority or the National Reemployment Service.⁷ Assistants often lacked effective administrative powers. In addition, the presence of Negroes in national offices did not readily translate into relief on the ground. When Negro appointees were asked to bring pressure to bear on local officials, their record of success was spotty. For example, despite the efforts of various heads of Negro Affairs in Washington, white clerks at the Richmond office of the National Reemployment Service would not register skilled Negro mechanics when they

⁶ Eugene K. Jones, “The Negro Working Population and National Recovery. A Special Memorandum Submitted to Franklin Delano Roosevelt, President of the United States by the National Urban League for Social Service among Negroes, January 4, 1937,” 5-6, in Spaulding Papers, Box 5, Folder 1, hereinafter referenced as *Special Memo to FDR*. On disproportionate economic effect of Negro workers during the Great Depression, see Richard B. Sherman, *The Negro and the City* (Englewood Cliffs, N.J., 1970), 45-49; William A. Sundstrom, “Last Hired, First Fired? Unemployment and Urban Black Workers during the Great Depression,” *Journal of Economic History* 52 (June, 1992): 415-429; and Jacqueline Jones, *Labor of Love, Labor of Sorrow: Black Women, Work, and the Family from Slavery to the Present*, revised and updated (New York: Basic Books, 2010), 164-167.

⁷ *Special Memo to FDR*, 19.

responded to an ad in a Newport News newspaper for mechanics needed to participate in a Resettlement Agency project.⁸

FDR's Negro federal appointments, the forty-five professional bureaucrats collectively known as his "Black" or "Kitchen" Cabinet, made important, though little recognized contributions to advancing opportunities for white collar workers as well. However, most attention on Negro workers during the Depression focuses on industrial labor and farm workers. Negro insurance companies were the largest employers of Negro white collar workers. Robert C. Weaver, Administrator of Negro Affairs for the Department of the Interior, prepared a survey of skilled and white collar Negro workers in 1936, one of the few national studies documenting Negro workers in corporations. A \$467,000 Works Progress Administration (WPA) grant funded the project, which was administered in eighty-five cities, interviewed 185,255 whites in white collar jobs and 149,745 white collar and skilled Negro workers. White collar workers included not only clerks and other corporate office workers, but professionals, managers, and entrepreneurs. It is clear that Weaver was not an advocate of the separate group economy. He hoped that his research would break down the racial caste system and the cultural and economic "differences between 'white men's jobs and black men's jobs'."⁹ Weaver hoped that the survey would help white collar Negro workers get jobs in federal

⁸ *Special Memo to FDR*, 10, 14, and 19. On Bruce Melvin, head of the special section on Negroes, Mexicans, and Indians in the Resettlement Administration, see Donald Holley, "The Negro in the New Deal Resettlement Program," *Agricultural History* 45, No. 3 (July, 1971): 179-193, 182 and 183.

⁹ Sigmund Shipp, "Building Bricks without Straw: Robert C. Weaver and Negro Industrial Employment, 1934-1944," in *Historical Roots of the Urban Crisis: African Americans in the Industrial City, 1900-1950*, edited by Henry Louis Taylor Jr. and Walter Hill (New York, 2000), 230.

agencies and programs commensurate with their education and experience, particularly the WPA. He also believed the groundbreaking research would assist policy makers in developing better and more effective programs for Negro corporate workers.¹⁰

The “considerable urgings” for the increased presence of Negroes in New Deal agencies and programs came from the NNBL, NNIA, and a variety of different national organizations. Black entrepreneurs and businesspeople wanted to be a part of New Deal legislation. Over the years, the NNBL had steadily rejected the apolitical stance adopted by its founder Booker T. Washington. At the inaugural meeting in 1900, Louis Baldwin, a close associate of Washington, stressed to delegates that “we are here for business.”¹¹ With those words, Washington’s desire that the NNBL not deal with social problems or political issues established the national organization as a novel one among most others; its primary interest lay in promoting and developing business within the Negro community.

At the opening address of the first meeting in 1900, Washington said that entrepreneurship was an important route for racial advancement: “material prosperity will greatly hasten ... recognition [of the Negro race] in other directions.”¹² Washington’s goals in calling the meeting included providing opportunities for networking and trading information among black businessmen and women. But in classic “Washington-speak,”

¹⁰ Shipp, “Building Bricks without Straw,” 229-230 and 246-247n14. Robert C. Weaver is most remembered for his work in housing and his appointment as the first black cabinet member as Secretary of Housing and Urban Development. For more on Weaver, see Wendell E. Pritchett, *Robert Clifton Weaver and the American City: The Life and Times of an Urban Reformer* (Chicago: University Of Chicago Press, 2008).

¹¹ Louis F. Baldwin, “Remarks,” *NNBL Proceedings 1900*, 12.

¹² Booker T. Washington, “Introduction,” *NNBL Proceedings 1900*, 1-2.

Washington's message meant different things to different audiences. He left open the possibility that "other directions" could include political representation and social equality.

Indeed, from the very beginning of the organization, NNBL delegates expressed political opinions and called for civic and political activism from the convention floor, despite Washington's admonishment that the NNBL was not a political organization. The franchise for many enterprising blacks, particularly in the South, rarely extended beyond local politics, but the political experimentation of FDR's administration, despite his capitulation to Jim Crow and Southern Democrats, offered the first genuine political influence on a national level. The NNBL became an effective interest group and partner in promoting FDR's Second New Deal, arguing that the NNBL's mission dovetailed with the national effort for economic recovery.

The NNBL advocated on behalf of federal agencies, particularly those that provided direct economic relief in the form of jobs or payments to unemployed and underemployed workers. In late 1938, the Agricultural Adjustment Agency (AAA) launched a conservation program among black farmers in Oklahoma, Georgia, Alabama, Louisiana, Texas, Mississippi, and Arkansas. The NNBL leadership helped promote the program. During an address in Forrest City, Arkansas, in October 1938, NNBL President Joseph E. Walker, past president of Mississippi Life and then president of Universal Life Insurance headquartered in Memphis, praised the AAA for helping Negro business, particularly the insurance industry: monetary benefits meant that insurance policies did not lapse. In the same speech, Walker urged the more than one thousand farmers in

attendance to vote to keep the program in operation, a veiled nod to keep progressive Democrats in office.¹³

In 1937, NNBL Chairman of the Executive Committee C. C. Spaulding, president of North Carolina Mutual and past president of the NNIA, and NNBL President Robert R. Moton wrote Roosevelt requesting a Negro be placed on the national board and on the local committees administering the \$85 million allocated to assist tenants as part of the Farm Tenant Bill. Spaulding and Moton mentioned the near four-decades-long civic influence of the NNBL. The National Urban League (NUL) backed up the NNBL. Negro business men and women would likely be picked for those positions. Eugene Kinckle Jones implied that the Negro representation on the Tenancy Board would help address the civil liberties of Southern agricultural workers. Two years earlier, Spaulding had written a similar letter to Roosevelt regarding Negro representation in New Deal agencies and on local and national committees. Roosevelt assured Spaulding that “absolute equity and fairness” would be practiced.¹⁴

During the 1937 meeting in Atlanta, outgoing president Robert R. Moton echoed the optimistic tone that many entrepreneurs adopted to deflate, at least with words, the worst of the Great Depression. The NNBL tried to make a show of success among black

¹³ “Business League President Praises the AAA Program,” *Nashville Defender* (December 8, 1939), from Spaulding Papers, Box 5, Folder 27. E. A. Miller, director of Educational Work for Negro Farmers and an Assistant to the Director of the Southern Division of the AAA arranged the speech.

¹⁴ Quote in “Spaulding Gets Assurances of the President,” *Norfolk Journal and Guide* (July 27, 1935), Spaulding Papers, Box 1, Folder 6; “Business League Asks for Race Man on U.S. Tenancy Board,” *Pittsburgh Courier* (September 4, 1937), Spaulding Papers, Box 5, Folder 40; and *Special Memo to FDR*.

businessmen and women that stood in sharp contrast to the desperate conditions in which many Negroes found themselves. Moton said,

The convention and the fine showing of successful men and women assembled is evidence that the Negro along with other citizens in our country, is turning his face with renewed hope in the direction of success in business.¹⁵

A recurring theme among the speakers was the need for renewed emphasis on growing Negro business to provide jobs for young people.¹⁶

The incoming president C. C. Spaulding desired a closer relationship with government agencies. In particular, he and others wanted to create a central bureau within the NNBL to study Negro business, conduct surveys, release information and data about Negro business, publish an official organ, establish a national headquarters, and maintain a lobbying organization. Ironically, this conception of the NNBL was closer in line with the original intent of the idea of forming “business men’s leagues” proposed by Du Bois in 1899. The bureau would be connected with the Department of Commerce, and the NNBL would rely on the National Youth Administration operating under Bethune to conduct surveys and compile data.¹⁷

¹⁵ Quoted in “Topics Discussed at Atlanta Meeting,” untitled, undated clipping, Spaulding Papers, Box 5, Folder 1.

¹⁶ Ibid.; “New Deal Advisors Still Have ‘Hopes’ for the Negro at Atlanta Conference,” *Washington Tribune* (August 28, 1937), Spaulding Papers, Box 5, Folder 1.

¹⁷ “Business League’s New Program,” *Houston Defender* (August 28, 1937); and “Future of Business League,” both in Spaulding Papers, Box 5, Folder 40. About Du Bois’ vision for a national business league, see DuBois, *The Negro in Business*, 50.

The venerable Spaulding took over the reins of the NNBL from Moton at the Atlanta NNBL meeting in 1937. Moton had served as president of the NNBL for twenty years. In 1935, Spaulding proposed a major reorganization to modernize the NNBL's operation, increase membership, and raise money. He arranged a special Executive Committee meeting in Durham. Abrams Lewis of Afro-American Life presided over the meeting as Spaulding was absent due to illness. J. P. Murchison, a Negro bureaucrat in the Interior Department, suggested changing the very basis of the organization to include trade organizations and labor unions, arguing that entrepreneurs depended on the profits of Negro workers and should therefore include Negroes outside of the business arena. The NNBL did not want to go in that direction. Unfortunately, no women were present at the meeting.¹⁸

Under Spaulding's leadership, substantive changes did take place in the NNBL. Insurance company executives likely felt that their interests would be well represented. Indeed, a number of insurance executives were elected to key leadership positions: Joseph E. Walker of Universal Life; Walter S. Hornsby Sr. of Pilgrim Health and Life Insurance Company in Augusta, Georgia; Joseph P. Geddes, president of Unity Life Insurance Company in New Orleans; and Abrams L. Lewis, co-founder and president of Afro-American Life Insurance Company in Tampa. Indeed, southern Negro insurance

¹⁸ "Future of Business League," *New York Age* (June 1, 1935) and "Business League Plans Program," untitled clipping (June 1, 1935); "Executive Committee of Business league Meets," *Norfolk Journal and Guide* (May 25, 1935); "Postpone Business League Confab," untitled and undated clipping, all in Spaulding Papers, Box 5, Folder 40.

companies were locked into influential positions. Due to the economic crisis, the NNBL canceled its 1936 meeting.¹⁹

At the 1937 meeting, Atlanta's local business league's Arrangements Committee transformed the Butler Street YMCA into a showcase for black economic achievement. A neon sign hung at the street entrance. Twenty-five booths were set up in the gymnasium for vendors, manufacturers, social fraternities like Phi Beta Sigma, and even white companies that employed Negro workers. The Atlanta Chamber of Commerce hosted the delegates and their families. Activities outside the conference included a parade, motorcades, dances, banquets, barbeques, baseball games, and an excursion to Tuskegee. The National Housewives League (NHL) was a noted addition to the annual meeting. A newspaper reported that "[m]ost of the ladies who are coming for the convention are interested directly in the Housewives League under the leadership of Mrs. William J. [sic] Peck of Detroit."²⁰ The ladies of Atlanta and the Women's Auxiliary of the Atlanta Negro Business League came out in full force to entertain the NHL members and the delegates' wives and relatives. A bridge social and tea were especially planned. The NHL met the second day of the convention. The organization would experience unprecedented influence within the NNBL through the 1950s.²¹

¹⁹ "Business League Closes Convention," untitled, undated [August, 1937] clipping, and "Nat'l. Negro Business League in Confab," *Tampa Bulletin* (August 28, 1937), both in Spaulding Papers, Box 5, Folder 1. The 1936 cancellation discerned from officers mentioned, references within the article to early 1930s meeting, and programs in researcher's possession.

²⁰ "Nation's Colored Business Men Invade Atlanta for Convention," *Atlanta Daily World* (August 17, 1937), 1, Spaulding Papers, Box 17, Envelope 18.

²¹ *Ibid.*

THE GREAT DEPRESSION AND THE INSURANCE INDUSTRY

Enterprising blacks were supremely confident in their ability to improve the fortunes of the region as they improved their own. In the insurance business, it appeared that the potential of the black separate economy was realized. Appeals to racial pride ensured a steady flow of customers, even as white insurers, who had rejected Negro customers a couple of generations earlier, jealously eyed the Negro market primed by large Negro insurance companies like Mississippi Life, North Carolina Mutual, and Atlanta Life. One appeal was based on the treatment of Negroes by white agents. For example, some white agents did not take their hats off in Negroes' homes, walked in without knocking, or were rude and discourteous.²²

The disadvantages of the black separate economy seemed minor and temporary. Millions of Negroes remained uninsured so the market for new business seemed limitless. With few exceptions like Standard Insurance, major Negro insurance company failures were rare in the 1920s, and most weakened companies were swept into the waiting arms of larger Negro-owned insurers as anxious to pad their own customer rolls as they were to save Negro business for the race. Indeed, the desire to keep businesses within the race precipitated a number of bad business decisions that merely stalled the inevitable failure of the company. For example, shortly before 1930, the Woodmen of Union under John L. Webb in Hot Springs was vexed by high mortality and lapse rates. Century Life Insurance Company in Little Rock was financially overextended. The two companies merged, but the merger only forestalled the inevitable. By 1932, the new

²² C. C. Spaulding, "Life Insurance and Its Benefits," *NNBL Proceedings* 1915, 116.

company, Woodmen Union Life Insurance Company, failed and was purchased by Universal Life in Memphis. The Standard Life-Mississippi Life buyout is a quintessential example of a failing company taking over a thriving one and leading to the demise of both.²³

The Depression squeezed Negro insurance organizations—fraternal and private—in several ways. As policyholders found it increasingly difficult to part with their precious dimes and nickels for all but the most critical necessities, policies quickly lapsed as rent, food, and other priorities pushed weekly dues and payments to the bottom of tight family budgets. Alternately, policyholders needed more benefits. Lost jobs often required tapping into fraternal benefits for unemployment and sickness benefits or to borrow against the equity in their policies to make up for lost income.

Even fraternal in a strong financial position felt the pinch. The Grand Lodge of the Colored Knights of Pythias of Texas minced no words about the crisis. In 1931, the very first words of the report of the Grand Keeper of Records and Seals, the equivalent of the Secretary-Treasurer, broadcast the dire financial times that had resulted in the drastic loss of revenue and members. In the IOSL, Matron Elizabeth Robertson regretted to inform Lillian Payne that her juvenile circle was suffering. She wrote Payne that “many of the children[s] parent[s] are out of work”, and the families found it near impossible to

²³ Stuart, *An Economic Detour*, 20. Supreme Custodian John Webb transferred the Woodmen’s charter from Mississippi to Arkansas in 1915 around the time of the serious illness of his colleague, Supreme Secretary-Treasurer Wayne W. Cox, co-founder of Mississippi Life and the Delta Penny Savings Bank.

pay the modest ten cents a week.²⁴ Matron Mattie Green of Washington, D.C., put it simply: “the time is hard.”²⁵

One serious problem Negro insurers avoided was a steep decline in the value of their securities. Because of stringent state regulations, fraternal and private insurance companies were heavily invested in bonds and other types of relatively secure investments and were therefore shielded from the brunt of the stock market crash. However, a more serious problem was liquidity. States required a certain amount of the fraternal organizations’ and insurance companies’ assets be set aside to satisfy reserve requirements. Remaining funds, however, were open to fraternal use. The bulk of many fraternal’s remaining assets were wrapped up in loans and home mortgages. For example, the Colored Knights of Pythias of Texas had \$97,000 in cash spread around in nearly a half dozen banks in the state, but it held nearly a quarter million dollars (\$247,439) in mortgage loans and \$95,000 in foreclosed real estate property and bad loans.²⁶

The Grand Court of Calanthe of Texas had limited its investments in mortgages and loans, and it entered the depression in a strong financial position. Under Grand Worthy Counsellor Fannie K. McPherson (1925-1934), the Court adjusted its investment strategy and began heavily investing in bonds. By 1926, the Court had invested \$166,193

²⁴ Elizabeth Robertson to Mrs. Johnson, August 8, 1930, Folder 6, Payne Papers, Valentine. Mrs. Johnson was an IOSL deputy, and she forwarded Robertson’s letter to Payne, who managed the entire sales force.

²⁵ Mattie M. Green to Maggie Lena Walker, July 18, 1930, Folder 9, Payne Papers, Valentine; and *Report of the Grand Keeper of Records and Seals at the Forty-Seventh Annual Session of the Grand Lodge Colored Knights of Pythias, Held in Waco, Texas, June 1-4, 1931*, 1, Special Collections, San Antonio College, San Antonio, Texas, report hereinafter referenced as *Report of the Grand Keeper*, and archive hereinafter referenced as SAC.

²⁶ “Trial Balance Statement, May 16, 1931,” *Report of the Grand Keeper*, 18. According to the statement, the Knights only earned \$4,500 in interest that year on the \$247,439.

in bonds. During the early years of the Great Depression, when thousands of fraternal and insurance companies failed, the Court continued to operate profitably, buoyed by more than a half million dollars in assets and investments. It offered financial assistance during the economic crisis by making small loans to members. To receive a loan, a woman had to have been a member for at least three years. The length of the loan was one year at five percent interest. The local court gave the final recommendation for approval. These loans allowed many members to pay property taxes and save their homes from foreclosure; the Court ended the loan program in 1937. The Court also created a relief fund that provided \$10 to help members with daily expenses. The Knights of Texas praised the Court's financial strength: "they have weathered the gale, ... the most outstanding fraternal group of women in the nation, our Calantheans."²⁷

While the NNBL shored up its image and Negro insurance sought ways to weather the financial crisis, a recession in 1937 made some members in Congress concerned that business might once again drag the nation into a financial crisis and undo what economic gains had been made. In 1938, Congress created the Temporary National Economic Committee (TNEC), more commonly known as the "Monopoly Investigation," to consider the consequences of government policies on big business. The committee emphasized

²⁷ Quote from *Annual Address of Grand Chancellor L. B. Kinchion, Delivered before Delegates and Representatives Grand Lodge Colored Knights of Pythias of Texas, Dallas, Texas, June 7-10, 193[?], Fifty-First and Fifty-Second Annual Sessions*, 12, SAC; Pitre, *In Struggle Against Jim Crow*, 171n11; "Houston's Hermione Court #4 (1895)"; and N. A. Kirk, "Report of the Secretary-Treasurer of the Endowment Department," *Proceedings of the Thirty-Fourth Annual Session, Grand Court Order of Calanthe, Jurisdiction of Texas, Waco, Texas, May 30-June 5, 1931* (n.p.; s.l, [1931]), 49-63; "GWC's Annual Report," *Proceedings of the Thirty-Third Annual Session, Grand Court Order of Calanthe, Jurisdiction of Texas, San Antonio, Texas, June 1-6, 1930* (n.p.; s.l, [1930]), 24; and "Schedule IV: Relief Claims Paid," *Proceedings of the Forty-First Annual Session, Grand Court Order of Calanthe, Jurisdiction of Texas, June, 1938* (n.p.; s.l, [1938]), 40, all in Calanthe Temple. In 1938, the outstanding loan balance was \$6,763.71.

concentrated capital and its relation to employment and wages. A number of industries came under investigation, including the insurance and banking industries.²⁸

State regulation had required virtually all insurance companies to divest from risky investments such as the stock market and real estate speculation. Consequently, insurance companies remained some of the strongest businesses in the aftermath of the Great Depression. For example, from 1900 to 1938, insurance company assets had increased more than eight hundred percent. The largest insurance companies had more than \$28 billion (in 1930s dollars) in reserves. These reserves represented a significant source of capital, so much so that, according to an economist, “they had national implications for investment and capital flows.”²⁹ In 1937, twenty-six of the largest insurance companies in the country controlled eleven percent of the federal debt, “large percentages of long-term private debt, and well over 1.5 billion of real estate.”³⁰ Securities made up the overwhelming bulk of insurance investments, followed by mortgages, policy loans, and real estate. This economic power and the potential for abuse led the TNEC to focus on the insurance industry.

TNEC investigated insurance companies that sold industrial policies. Agents, managers, actuaries, and executives selected from the largest insurance companies as well as bureaucrats in the Security and Exchange Commission (SEC) were questioned at length by the committee for ten days in February 1939 and again later that year in August

²⁸ Edward S. Mason, “Price Policies and Full Employment,” in *Public Policy*, edited by C. J. Friedrich and Edward S. Mason (Cambridge, Mass., 1940; reprint, n.s., 2007), 25-27; and Markham, *A Financial History of the United States*, 249-250.

²⁹ Markham, *A Financial History of the United States*, 249.

³⁰ *Ibid.*

and September. Of the six senators and representatives on the committee, only two were from southern states (Texas and Tennessee). The primary abuses identified by the committee were high pressure sales tactics, high lapsation rates, and overworked agents. In particular, the committee condemned a practice called “the squirrel cage,” in which policyholders whose policies had lapsed were sold and resold “new” policies only to relapse over and over again.³¹

Two of the top twenty-six industrial insurance companies were Negro-owned: Atlanta Life (ranked 20) and North Carolina Mutual (ranked 26). No Negro insurance companies were asked to participate in the hearings. Negro clients did come up, though, largely to illustrate abuses of the system. For example, Negroes were highlighted as having several industrial policies, each from different companies, which meant that some families were spending too much money on policies—as much as twenty to thirty percent of their income. Negroes also represented unacknowledged examples of abuses and discrimination among insurers. Several agents reported that they received lower commissions for new colored business. Others reported that they sold only industrial insurance to Negroes and reserved more secure ordinary life insurance for whites. The Baltimore Life agency noted that it maintained a separate colored and white staff. One agent mentioned that his company did sell a “special” death and accident policy to the “better classes” of Negro. The same company would not sell any type of policy to even the

³¹ U.S. Temporary National Economic Committee, *Investigation of Concentration of Economic Power. Hearings before the Temporary National Economic Committee, Congress of the United States, Seventy-Sixth Congress, First Session, pursuant to Public Resolution No. 113 (Seventy-Fifth Congress) ...[August-September 1939] Part 12: Industrial Insurance* (Washington, D.C., 1940; reprint, Buffalo, N.Y., 1968), front matter and 5596, hereinafter referenced as *TNEC Investigation 1939*.

“better classes” of Negroes if they lived in areas it regarded as “red-light districts.” Of course, other companies refused to sell any type of insurance to Negroes. One agent noted that his company would sell to Negroes only if they applied through the headquarters, but no agent actively solicited Negro business and, not surprisingly, its clientele was all white.³²

Bert Cohen, an agent with Equitable Life in Washington, D.C., was particularly graphic in describing his dealings with Negro customers, who made up more than half of his client base. Cohen admitted that many of his clients worked for the Works Progress Administration or were on some other type of relief; all of them were low income. A number of his colored clients carried “four or five industrial policies” on themselves “when one ordinary would have been a lot cheaper and a lot better.”³³ However, almost no white companies sold ordinary life to Negroes and such policies cost more at Negro insurance companies. Cohen employed heavy-handed sales techniques, joking that he would “metaphorically draw a hearse up in front of [a customer’s] door and park it there until he signs.” He would “paint pictures of the Grim Reaper and everything else to frighten the person into believing that unless the person is actually covered with insurance, death might take place almost momentarily.”³⁴

Cohen provided the committee a copy of one of the circular letters he sent to customers about to lapse, which deserves quotation at length:

³² Ibid., 5795, 6000-6001, 6035, 6049-6050, 6069, 6090, 6097, 6107, 6128, 6150, 6159-6160, and 6159.

³³ Ibid., 6065.

³⁴ Ibid., 6068.

I am a lapsed policy. A widow's tears have stained my withered surface. I am only a scrap of paper consigned to the trash heap where I now belong. Once I was a living contract. I was proud of my ability to guarantee my owner's wife a regular income should she have to go on without him. I represented comfort and security for his family. I was a guaranteed estate, free from taxes and administrative costs. But something happened. The money from my premium was used for other things much less important. And then came death, suddenly and unexpectedly it took my owner away. Its swiftness stunned his family and when they turned to me for help they found me as I am today, a lapsed policy.³⁵

Cohen gave examples of two of his customers, a colored widow, who earned \$7.50 a week and held a \$2.42 a week policy with Equitable, and a colored cab driver, who earned almost \$10 a week and held a \$1.75 policy. Both of them also paid two to three other policies with other companies that substantially ate into their meager earnings. When both clients were about to lapse due to late payment, Cohen quipped to the investigators, "I rehire[d] the hearse again."³⁶

Though Negro insurance companies were not asked to participate, they did take notice of the TNEC proceedings. Emmer Martin Lancaster, Special Adviser on Negro Affairs to the Secretary of Commerce, warned that the TNEC predicted that industrial insurance would quickly become a thing of the past and recommended eliminating entirely or revamping the entire system. In the late 1930s, the TNEC reported,

There is ample evidence that the heyday of industrial insurance is over. It is clear that industrial insurance has failed to provide efficient and inexpensive protection for low-income families which is its essential purpose and that it has created unfortunate social problems of serious consequence.³⁷

³⁵ Ibid., 6070.

³⁶ Ibid., 6069.

³⁷ TNEC quoted in U.S. Department of Commerce, *Post-war Planning and the Negro in Business*, Publication No. 22-3717 (Washington, D. C., [1943]), 3, Spaulding Papers, Box 16, Envelope 17.

Lancaster also noted that the SEC had also launched an investigation of legal reserve life insurance companies. He stressed that Negro banks, building and loan associations, and insurance companies should take heed of the TNEC and SEC's actions.³⁸

Fraternal insurance showed serious signs of decline by the 1940s. By 1923, fraternal insurance accounted for half a billion dollars of social insurance. By 1929, industrial insurance policies amounted to \$17 billion, and the amount of policies in force decreased precipitously during the depression.³⁹ Negro fraternal insurance was fading as well. The fraternal associations had only \$41 million of insurance in force in 1943. On the other hand, privately-owned Negro insurance companies rebounded after World War II. Between 1941 and 1942, Negro insurance in force by more than \$70 million to \$541 million. Assets grew by \$5.7 million to \$42.2 million, and premium income had increased by \$3 million to \$25.4 million in one year alone.⁴⁰

Negro insurance also faced new challenges. Insurance companies faced renewed competition from white insurance companies—and not just for customers. White insurance companies took advantage of federal housing subsidies and guarantees to invest their considerable assets in building Negro housing. For example, in the early 1940s, white insurance companies in Washington, D. C. conducted a survey and,

³⁸ Ibid.

³⁹ Carolyn Weaver, "Support of the Elderly before the Depression: Individual and Collective Arrangements," *Cato Journal* 7, No. 2 (Fall 1987): 512.

⁴⁰ U.S. Department of Commerce, *Second Annual Report of Insurance Companies Owned and Operated by Negroes* (Washington, D. C., [1944]), 1 and 3, Spaulding Papers, Box 5, Folder 19.

encouraged by Negro earning power, invested \$6.4 million in Federal Housing Administration (FHA) mortgages for Negro single-and multi-family housing.⁴¹

White insurers were instrumental in the wholesale destruction of Negro neighborhoods. For example, the National Capital Housing Authority in Washington, D.C. began work on a twenty-year “slum clearance post-war housing program” utilizing \$100 million in federal appropriations for condemning neighborhoods marked as slums for destruction and reconstruction.⁴² The wholesale demolition of Negro neighborhoods and the crystallization of neighborhood segregation undergirded by federal dollars would have far-reaching consequences for Negro communities all over the United States.

Few Negro insurance companies were poised to take advantage of these opportunities. Only nine of the surviving twenty-two Negro financial institutions were affiliated with the Federal Home Mortgage Board (FHLB). This number represented only forty percent of qualified Negro insurance institutions, including building and loan associations, banks, and insurance companies. Negro insurance companies represented less than twenty percent of all of the insurance companies affiliated with the FHLB system.⁴³ Negro insurance companies were eligible for financial aid from the FHLB system and the Reconstruction Finance Corporation (RFC). A handful of Negro insurance companies had secured mortgage loans from the RFC in the amount of \$430,741.⁴⁴

⁴¹ Ibid., 3. White insurance companies held over fifty percent of all FHA mortgages on large-scale housing projects and over one-quarter of FHA mortgages on 1- to 4-family residential housing.

⁴² Ibid., 3.

⁴³ Ibid., 4; and *Post-War Planning and the Negro in Business*, 3.

⁴⁴ *Post-War Planning and the Negro in Business*, 4. Negro banks also had difficulties securing funding from the FHLB. In 1941, the FHLB had only granted loans to seven lending associations in the amount of \$126,940. See

BRONZE HOUSEKEEPERS: THE NATIONAL HOUSEWIVES LEAGUE (1930s)

By the 1930s, women slowly began reappearing in leadership roles at the national level of the NNBL. The 1933 NNBL meeting announced its annual theme, “Business: The Battle-Front of Negro Hope.” Many of these women had been part of the now-defunct WA. Jane Edna Hunter was elected one of the vice presidents. Women made a strong showing on the Executive Committee. Mary McLeod Bethune; Eva D. Bowles; educator Charlotte Hawkins Brown of Sedalia, North Carolina; attorney Clara Burrill (Mrs. Roscoe Conklin) Bruce of New York City; Margaret C. Hartsfield of Brooklyn; Addie Hunton; beauty mogul Annie Malone of Chicago; clubwoman and grocer Mrs. T. J. Nevins of St. Louis; NACW president Sallie Stewart of Evansville, Indiana; and Maggie L. Walker were all appointed to the NNBL Executive Committee.⁴⁵

The captain model of black economic growth, focused on black business development and elite entrepreneurial leadership, increasingly lost ground to an alternate vision: one focused on leveraging black consumer buying power and grassroots leadership. Black women were uniquely positioned in this alternate vision of black economic development. It seemed that as long as women in the NNBL limited their voice in the organization to traditionally feminine areas, the black male leadership applauded their efforts. No where was this tendency more evident than in the rise of the Negro housewives league movement on the eve of the Great Depression.

U.S. Department of Commerce, *Second Annual Report of Lending Institutions Operated by Negroes* (Washington, D. C., [1945]), 1, Spaulding Papers, Box 6B, Folder 26.

⁴⁵ “Official Program of the Thirty-Fourth Annual Meeting of National Negro Business League,” Box 1, Folder 30, in National Housewives League Papers, Bentley Historical Library, University of Michigan, Ann Arbor, Michigan, hereinafter referenced as NHL Papers-UM.

The roots of the movement were imperceptible in the mid 1910s. The NNBL began promoting Negro Trade Week campaigns in 1916, and these campaigns depended on cooperative advertising and the coordinated efforts of Negro businesses to stimulate sales and interest. However, the effort stumbled because its advertising theme, “Reaching the Colored Man’s Purse,” failed to grasp the importance of Negro women, especially as consumers, and their well-established networks in the black community. Early on, Albon Holsey, then NNBL assistant secretary, recognized the importance of black women as consumers and organizers. In his “Business League Boosters” column launched in 1918 in Negro newspapers, Holsey suggests “an occasional conference between housewives of our race and the Negro merchants” in cities across the U.S.⁴⁶ He believed housewives were important because they influenced most purchases in Negro homes. Strong black businesses meant more respectable jobs for young Negro high school and college graduates. Few, it seemed, paid attention to upstart Holsey.⁴⁷

However, by the late 1920s, Negroes around the country fully understood the critical need for Negro women as consumers. The NNBL’s efforts to launch a national black grocery store chain, the Colored Merchant Association (CMA) stores, actively promoted the creation of housewives clubs with the express purpose of supporting local Negro businesses and CMA stores. The first major Negro housewives league, the Harlem Housewives League (HHL), started around 1928 or 1929. It was active in the “Don’t Buy

⁴⁶ “Business League Boosters Number Three,” [Chicago] *Broad Ax* (March 16, 1918), 3.

⁴⁷ On Trade Week, see Burrows, *Necessity of Myth*, 102-103; and on theme title, see resolutions in *Report of the Seventeenth Annual Convention of the National Negro Business League, Held in Kansas City, Mo., August 16-18, 1916* (Nashville: National Baptist Publishing Board, [1916?]).

Where You Can't Work" campaign in the city at that time. In 1930 Albon Holsey, now the NNBL secretary, spoke in Detroit to promote the struggling CMA stores. He praised the efforts of the HHL in helping the CMA stores in that city. Fannie Peck, wife of Reverend W. H. Peck, heard Holsey and organized the Detroit Housewives League (DHL) to support the Booker T. Washington Trade Association, the local NNBL affiliate.⁴⁸

The DHL's slogan was clearly different than most other traditional civic, social, and even professional organizations: "to help build bigger and better Negro business and to create and increase opportunities for employment."⁴⁹ The NHL was reportedly 100,000-women strong by 1940. In 1933, the DHL organized the National Housewives League (NHL) during the NNBL's annual convention in Durham. In a historic move for the NNBL, President Moton handed the gavel to Peck, and she presided over the newly inaugurated NHL. Addresses included "The Job Appeal of Negro Youth: A Challenge to Negro Business and the Negro Consumer" by Jesse O. Thomas of Atlanta, and Peck led a roundtable

⁴⁸ Albon L. Holsey, "The CMA Stores Face the Chains," *Opportunity* 7 (July 1929); T. Arnold Hill, "The Negro Market," *Opportunity* (October, 1932): 318-319; Typescript, "History of the Housewives League" and Anonymous, "Housewives League, 1930-1976," *Minority Business Newsletter* 6, No. 6 (June 1976), 4 (published by Office of Minority Business Enterprise, Michigan Department of Commerce and Minority Business Opportunity Committee of the F[ederal]. E[xecutive]. B[oard]), both in Box 1, Folder 1, National Housewives League Papers, Bentley Historical Library, University of Michigan, hereinafter referenced as NHL Records; and "Information Booklet, 10 June 1930," Box 2, Folder 27, NHL Records.

On Negro housewives leagues, see Gary Jerome Hunter, "'Don't Buy from Where You Can't Work': Black Urban Boycott Movements During the Depression, 1929-1941," Ph.D. Diss., University of Michigan, 1977; Darlene Clark Hine, "The Housewives League of Detroit: Black Women and Economic Nationalism," in *Visible Women: New Essays on American Activism*, edited by Nancy A. Hewitt and Suzanne Lebsock (Urbana, 1993): 223-241; Wolcott, *Remaking Respectability*; and Cheryl Lynn Greenberg, *Or Does It Explode? Black Harlem in the Great Depression* (New York, 1997), 114-139.

⁴⁹ *Constitution and By-Laws of the National Housewives League* (n.p., n.d. [1940s?]), Box 1, Folder 3, NHL records.

discussion entitled “The Housewife Reconnoiters—Negro Business through the Eyes of the Shopper”.⁵⁰

In 1935, the NHL affiliated with the NNBL as a joint partner. The elevated status of the NHL was a unique accomplishment in itself. The NNBL had several long-established affiliated groups, such as the National Negro Insurance Association and the National Press Association, but none had ever been allowed equal status with the parent organization. The DHL alone had over 10,000 members, and the NHL boasted 100,000. The DHL remained the centerpiece of the national organization and the model for housewives leagues throughout the nation.⁵¹

The housewives league movement blossomed among not only club women but fraternal women as well. For example, in 1939, Houston clubwoman, civic leader, and Calanthean Jennie “Ladybelle” Covington reported that a group of black women in Houston had completed its investigation of Weiner’s Dry Goods Store. Blacks provided the store a healthy slice of business, but Weiner’s did not employ any Negro clerks.⁵²

Peck’s address at the 1937 meeting attracted a great deal of media and delegate attention. The St. Louis *Argus* tacitly credited the NHL with reviving the NNBL. The first

⁵⁰ Membership figure in Robert L. Gill, “The Booker T. Washington Trade Association: A Socio-Economic-Historic Study,” unpublished manuscript, 1939, 22-23, in University of Michigan Department of History Student Papers, Box 2, Folder 60, Bentley Library, University of Michigan, Ann Arbor; and *Official Program of the Thirty-Fourth Annual Meeting of National Negro Business League*, Durham, August 23-25, 1933, NHLA Records.

⁵¹ Membership figures in Gill, “Booker T. Washington Trade Association,” 22-23; and Eartha Mary Madgeline White [NHL Historian], ed. *Pictorial Sketch and the Early History of the National Negro Business League (Now the National Business League) and the Housewives League* (Jacksonville, Fla., [1960?]), NHLA Records.

⁵² “State Inter-Racial Meet Held in Dallas is Successful Event,” unidentified clipping (December 23, 1939), Vertical File: Ethnic Historians–Houston Women, Houston Metropolitan Research Center, Houston Public Library, Houston, Texas.

roundtable was “Consumer Attitudes Regarding Negro Operated Business.” Peck admonished Negro businessmen for not “cultivating the proper attitude of the Negro housewife toward their businesses.”⁵³ Mrs. Ferol V. Smoot of New York discussed the problems associated with convincing Negro housewives that supporting Negro business “is essential to racial prosperity.”⁵⁴ The NHL also proposed a plan for employing Negro youth in white businesses that operated in Negro neighborhoods.⁵⁵ The goal and mission of the NHL, “to conduct an economic crusade in behalf of the employment of our children, and to promote the progress of our race,” dovetailed with the NNBL’s shift in emphasis from business development to creating much-needed jobs during the 1930s.⁵⁶ The growth and vitality of Negro business figured prominently on the housewives’ list of priorities because these women believed that a strong Negro business base would provide good jobs for women and their children and husbands. A strong base would also provide a wide variety of services to the community. In addition, Negro consumer dollars spent with white businesses could be leveraged for Negroes’ benefit. White retailers whose livelihood rested largely or in part on black consumers could be “encouraged” through economic pressure (or the threat thereof) to hire blacks, provide a wider variety of goods and services, and treat Negro consumers better.

⁵³ Untitled clipping, *St. Louis Argus* (August 27, 1937), Spaulding Papers, Box 5, Folder 1.

⁵⁴ “Business League Takes on New Life,” *The Call* (August 27, 1937), Spaulding Papers, Box 5, Folder 1.

⁵⁵ Untitled clipping, *St. Louis Argus* (August 27, 1937), Spaulding Papers, Box 5, Folder 1; and “The Business League revived [Editorial],” *Atlanta Daily World* (August 21, 1937), Spaulding Papers, Box 5, Folder 40.

⁵⁶ “Declaration of Purpose of the National Housewives’ League,” in *Constitution and By-Laws of the NHL*.

The power of the black purse was a measured and temperate one, wielded to make merchants aware that, as spending and consuming citizens, blacks had the power to make, according to the NHL's constitution, "reasonable demand for just and impartial economic recognition for our people."⁵⁷ The key to directing this power lay with Negro women because they usually controlled the family budget and made most of the family purchases. Education and research were as essential as public activism. In the early years of World War II, the NHL focused on consumer education, particularly conservation, price watching, and rationing.⁵⁸

The bronze housekeeper, that is, the modern Negro wife, working woman, and mother of the 1930s, '40s, and '50s, emerged as the main harbinger of progress for Negro business and Negro women, in contrast to Negro women entrepreneurs. These women may have been invisible working in the homes of whites and in the leadership of male-dominated firms and organizations, but the bronze housekeeper, in contrast to the Negro woman entrepreneur, had made herself more visible in her community through collective efforts on behalf of families.⁵⁹

CONCLUSION

By 1940, women were vocal in their frustration with the NNBL. At the convention in Detroit that year, women delegates openly complained to the press that they were given little consideration. Daisy Lampkin, the venerable fundraiser and dynamic activist

⁵⁷ Ibid.

⁵⁸ Typescript, "Consumer Education Program," Box 2, Folder 3, NHLA Records.

⁵⁹ Term "bronze housekeeper" taken from short-lived magazine of same name distributed in Philadelphia in 1946. Reference to magazine in 1947 *Negro Year Book*.

for the NAACP, was scheduled to speak on the last day of the conference, but a car accident delayed her arrival. The leadership scratched her from the schedule.⁶⁰ The women delegates and visitors' unusually vocal and public criticism stood in sharp contrast to past reactions. Women openly demanded more recognition from the NNBL. Women wanted more.

The dissertation has demonstrated the ways women in insurance navigated currents in an industry that saw them as subjects in need of protection. Enterprising women in the industry transmuted the call for protection into an opportunity to meet the needs of women and their families. They sold a sense of security similar to that of other insurance providers: the ability to take care of expenses after death. However, they also sold security for women in an environment that circumscribed their economic options; women-run insurance organizations provided economic opportunities and leadership positions for women where few existed.

After the Civil War, women leveraged the greater autonomy they enjoyed in antebellum secret societies and in church beneficial societies to offer women greater options for providing for their own security and that of their families. Secret societies, either those designed exclusively for women or as an auxiliary to an established male order, provided these women unmatched opportunities to gain business experience. The bureaucratic features combined with the conviviality and secrecy of such societies allowed women to carve out a unique space to act in the communal interests of women.

⁶⁰ John R. Williams, "Women in Business Want to be Heard," *Pittsburgh Courier* (December 7, 1940), Spaulding Papers, Box 5, Folder 27. Story notes September 5 as the date the story was written by correspondent.

Few women were able to break into private insurance, but unique among them were Minnie Cox, who, with her husband, created the first legal reserve insurance company.

Regulation proved both a blessing and a curse for fraternal and private insurance. Some regulators targeted for destruction these potent symbols of the black separate economy. Combined with other encroachments of Jim Crow, entrepreneurial women were able to draw connections between state harassment, racism, sexism, and business. In many cases, however, the largest fraternal organizations were able to adapt, and increased regulation resulted in improvements to their bottom lines. In others, as in the case of Mississippi Life, bad business decisions, combined with the mechanizations of ruthless regulators, spelled failure. By the 1920s, women in fraternal insurance enjoyed their own “Golden Age” as they were able to focus on developing their investments, membership, and staff amidst effective appeals to race unity and support for the black separate economy. The inability to make significant inroads in the industry’s professional associations tarnished the gleam of the age.

The Great Depression hit all black businesses hard, but insurance was somewhat insulated from the worst of the devastation because of secure investments. However, membership placed increased demands on leadership. Members, unable to keep up with policy payments, still required assistance and borrowed against their policies or made unemployment, sick, and injury claims. Organizations like the Grand Court of Calanthe of Texas provided essential loans and offered additional assistance to help members. The position of fraternal insurance, though, was in decline. Private insurance, despite widespread abuses, provided more secure insurance and investment options. A

government inquiry uncovered long-standing abuses but precipitated the growing relationship between insurance and government—a relationship that Negro insurance was not able to take full advantage.

The most damaging blow to the influence and status of enterprising women in insurance came from an unlikely source: other women. The National Housewives League garnered unmatched influence in the NNBL. The Negro Captains of Industry's vision of entrepreneurial leadership and business creation increasingly gave way to a vision of the black separate economy based on grassroots leadership and job creation. The NHL embraced mass consumption as the primary means to reaffirm America's democratic values and to build a strong black economy. This consumer-activist vision of the black group economy dovetailed nicely with the post-war consumerist climate squarely focused on mass consumption.⁶¹ It also fit nicely with more traditional conceptions of women's "proper" place in society—and business.

Consumer issues emerged as legitimate political and economic issues, and the NHL was able to capitalize in a way that entrepreneurial women were not. Consumption was very important in the lives of blacks, particularly black women, who did the majority of the shopping for their families. Treatment by employees and managers at stores, the cost and quality of goods, and access to a variety brands were important

⁶¹ On the post-war "consumer's republic," see Cohen, *A Consumers' Republic*, 8-9, 20-21. The consumer's republic represents a fundamental shift in looking at and understanding modern American society; it works in tandem with, though is very different from, the traditional Cold War framework. Cohen introduces four broadly defined, citizen-consumer ideal types that interacted differently in overlapping historical circumstances: *citizen consumers* (New Deal and WWII eras), *purchaser consumer* (late 1930s and WWII), *purchaser as citizen* (post-WWII), and *consumer/citizen/taxpayer/voter* (1980s to turn of twenty-first century).

issues. Also, the black group economy was not robust enough to meet the employment needs of the majority of Negroes, especially returning vets. It became more difficult to conflate personal business achievement with group racial progress. Building on the small successes of the 1930s and 40s, as Negroes grew more dissatisfied with the racial inequities of American society, consumer politics gave them a legitimate access to make claims for equal citizenship.

Legitimate access, however, did not necessarily transfer into actual access. The power of the black purse, imagined either as an entrepreneurial or consumer model, could only go so far in addressing serious inequities in the very fabric of society. Enterprising women and women working in not only the insurance industry but also other sectors swelled the ranks of the NAACP and other local civil rights groups. They took past experiences in exerting economic pressure to gain concessions and applied it on a much larger scale. Indeed, as the civil rights movements progressed across the South, more widespread and direct consumer pressure in the form of boycotts, as in Montgomery, combined with multi-pronged attacks on legal, political, and social fronts culminate in the passage of civil rights legislation in the 1960s and 1970s.

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Vita

Shennette Monique Garrett-Scott is a native Texan. She completed high school in Dallas and majored in Sociology in college. She left college and worked in the mortgage industry. She returned to college for a degree in United States History. She received a Bachelor of Arts in Historical Studies from the University of Texas at Dallas and her Master of Arts in American History from the University of Texas at Austin. She currently resides in North Texas with her family.

Permanent address (or email): sgarrettscott@gmail.com

This dissertation was typed by the author.