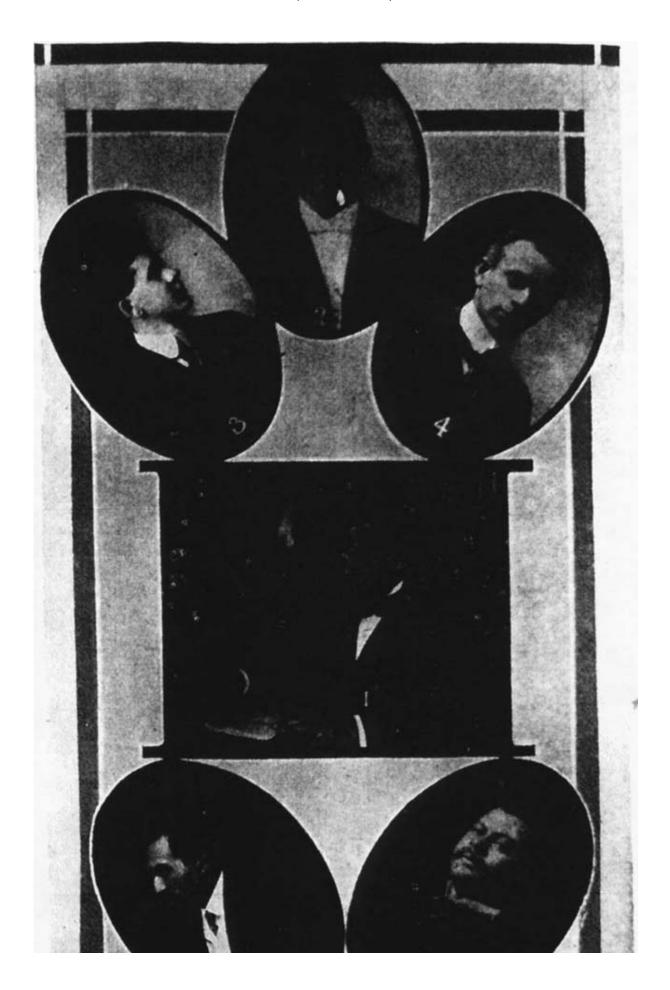
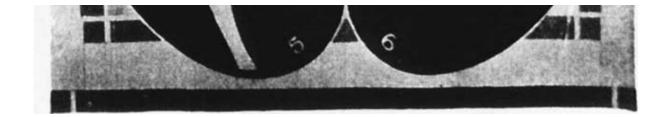
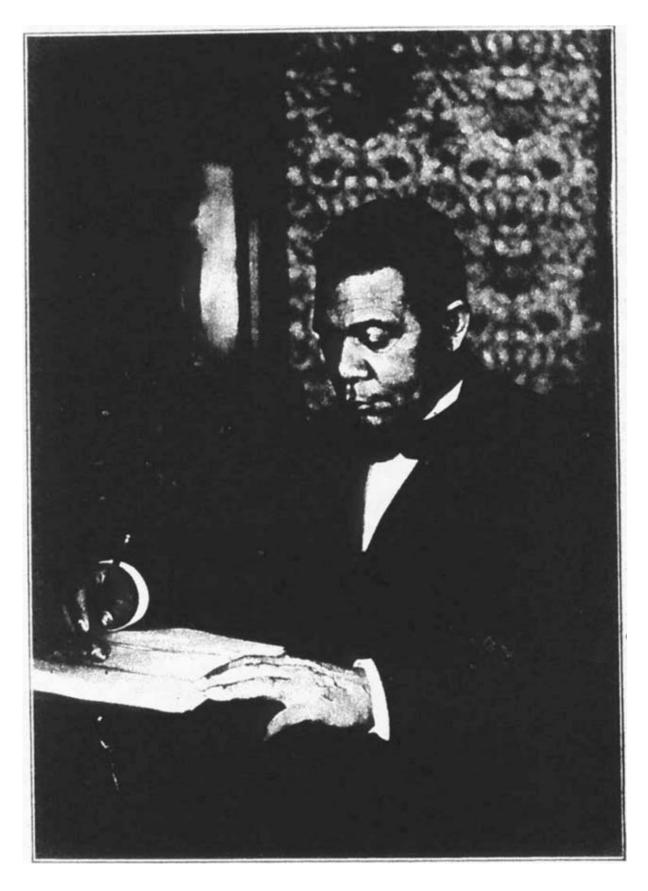
Front Matter

Frontispieces







Title Page and Credits

THE NEGRO IN BUSINESS

BY BOOKER T. WASHINGTON

Author of "Working With the Hands," "The Story of My Life and Work," "Character Building," Etc., Etc.

Illustrated

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Preface

Some time ago my publishers asked me to prepare for the public a volume which should take note of the undoubted business awakening among the Negro people of the United States, and suggested further that such a volume should include some general discussion of those factors and conditions that make for the permanent economic success of the Negro race.

It is not my purpose in this volume to attempt a statistical study of the business enterprises of the Negro people in the United States, or to give a detailed and consecutive history of their business development. I desire rather to tell in as direct and simple a manner as I am able what a number of our more successful men have been able to do in the field of business, with the hope that an number of our young men may be encouraged by these examples to take advantage of the opportunities open to them in this direction.

As I have traveled through the country, I have been constantly surprised to note the number of colored men and women, often in small towns and remote districts, who are engaged in various lines of business. In many cases the business has been very humble, but nevertheless sufficient has been accomplished to indicate the opportunities of the race in this

field. Not infrequently, moreover, I met men who have been unusually successful, whose business enterprises and wealth would be creditable to any man of any race. It is the achievements of these men of which I shall try here to give an account.

In my opinion, the National Negro Business League, formed for the purpose of bringing our business men together for mutual help and encouragement, deserves a place in this book, because of the farreaching influence it has exerted, through its annual meetings and the numerous and vigorous local leagues affiliated with it, in the way of encouraging our young men and women to go into business, and of heartening those already engaged in it to renewed efforts and greater achievements. I shall therefore give proper space to the history and effects of the National Negro Business League.

A chapter which I think will be of interest concerns the subject of Negro towns, several of which have up in the South, and which seem to me and important as examples of that pioneer spirit which we must show more and more if we are to succeed as a race.

In addition, I think I am safe in saying that some discussion of the subject of industrial education and of the Negro's commercial and social relations with the South, bearing directly on his business activity, will not be out of place in this book.

Some of the material in these latter chapters has already appeared in print, and I am under obligation to the publishers of The Tradesman, Chattanooga,

Tenn., The Atlantic Monthly, Boston, Mass., and the International Monthly, now the International Ouarterly, for permission to reprint that portion of the material which has appeared in the columns of their publications.

One point upon which I wish to be thoroughly understood is that this volume is not intended to include, or even to name, all the successful colored men and women who are engaged in business. The space allotted to me has permitted me to make mention of only a few, who will serve as examples of what hundreds of others are accomplishing. I also desire to make plain the fact that if any individual or organization is not mentioned in this volume it does not mean that he or it is not, in my opinion, worthy to have such mention. Many of those who are entitled to be mentioned here are left out simply because of lack of space or because I had neither from my own knowledge nor from the records of the Business League and other sources of information, sufficient details at hand to give an adequate account of what they have accomplished.

My main object in preparing this volume has been to set forth some examples from among the members of the Negro race that may serve to encourage other men and women of the race to go forward and win success in business directions. I have sought rather to refer to such examples as would show the variety of business enterprise in which colored people are engaged rather than the total amount of business being done by Negroes. Furthermore, I have in every

case been influenced in making my choice less by the actual material success gained, measured in dollars and cents, than by the enterprise and energy and moral earnestness displayed. I have done this because I believe that the success won by hard work, rather than by lucky chance, is the only success that is of any importance to the race as a whole.

Finally, if I seem to have chosen my examples of business success too exclusively from the ranks of the National Negro Business League, it is not because I am unaware that there are many successful business men who have never become members of it but because the men whose stories I know best are men with whom I have become acquainted through the medium of the League.

I wish to acknowledge my gratitude to my friend, Mr. T. Thomas Fortune, of New York, for very valuable help in the preparation of this volume; and also to make acknowledgment of my indebtedness to my Secretary, Mr. Emmett J. Scott, for services rendered in the same direction. Mr. Fortune has been Chairman of the Executive Committee of the National Negro Business League since its organization, and Mr. Scott, Corresponding Secretary; both have had much to do with the upbuilding of this potent factor in the development of our race.

-The Author.

Tuskegee Institute, Alabama,

June 1, 1907.

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Chapter 1: Introduction

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In slavery days the Southern Negro had, except in very rare cases, no opportunity to engage in business on his own behalf, and was very seldom permitted, on account of the stringency of the laws against teaching a slave to read, write and cipher, to do business to any great extent for his master. He was, however, very often skilled in trades which proved to be for him the thresholds to business enterprise in a condition of freedom. The slave skilled as a butcher, for instance, after emancipation often opened a butcher shop of his own; the skilled carpenter taught himself to read and cipher and became a contractor; and the skilled plantation poultry-man in some cases gradually built up a trade reckoned by the car-loads.

At the close of the Civil War the South was, from one point of view, an extremely unfavorable field for Negro trade. The whole section was in a condition of extreme poverty. The Negro himself was turned out to face the world without a penny. In addition to this, the South as a whole had been so demoralized by the system of slave labor that once promising centers, like Beaufort, S. C., Charleston, S. C., and Savannah,

Ga., had lost to Philadelphia, New York and Boston the international commerce they formerly possessed. Mr. Hinton Rowan Helper, a North Carolinian, and the son of a slave-holder, in a notable book, "The Impending Conflict," published in 1860, wrote with reference to the languishing condition of business in the South:

"It is a fact well known to every intelligent Southerner that we are compelled to go to the North for almost every article of utility and adornment, from matches, shoepegs and paintings up to cotton-mills, steamships and statuary; that we have no foreign trade and no princely merchants; and that, owing to the lack of a proper system of business amongst us, the North becomes the proprietor and dispenser of all of our floating wealth. The North is the Mecca of our merchants, and to it they must and do make two pilgrimages per annum -one in the spring and one in the fall. All our commercial, mechanical and manufactured supplies come from there. . . . In some way or another we are more or less subservient to the North every day of our lives. In infancy we are swaddled in Northern muslin; in childhood we are humored with Northern gewgaws; in youth we are instructed out of Northern books; . . . in the decline of life we remedy our eyesight with Northern spectacles, and support our infirmities with Northern canes; in our old age we are drugged with Northern physic; and finally, when we die, our inanimate bodies, shrouded with Northern cambric, are borne to the grave in a Northern carriage, entombed with a

Northern spade, and memorized with a Northern slab!"

Henry W. Grady, the brilliant Georgian, corroborates Mr. Helper's description of the commercial lethargy of the South in the sixties with an humorous account of a funeral which took place in Georgia shortly after the war. "The grave," says he, "was dug through solid marble, but the marble headstone came from Vermont. It was in a pine wilderness, but the pine coffin came from Cincinnati. An iron mountain overshadowed it, but the coffin nails and screws and shovels came from Pittsburg. With hard woods and metals abounding, the corpse was hauled on a wagon that came from South Bend, Indiana. A hickory grove grew near by, but the pick and shovel handles came from New York. The cotton shirt on the dead man came from Cincinnati; the coat and breeches from Chicago; the shoes from Boston, the folded hands were encased in white gloves from New York, and round the poor neck, that had borne all its living days the bondage of lost opportunity, was twisted a cheap cravat from Philadelphia."

One of the most remarkable events in the history of our country has been the rapid recuperation of the South from the demoralization of slavery and the desolation of the war. The far-reaching influence of the Emancipation Proclamation is manifested in the fact that it freed not only the millions of slaves of my race, but also, no less truly, the millions of white people of the South. Without the emancipation of the slaves, the South would not be as great commercially

as it is to-day. I think I am safe in saying also that without the loyal and industrious assistance of the Negro the South could not have developed as it has done since the war.

As I have said before, the Negro at the South had little to gain from his environment in the way of business example. This was, however, not an unmixed disadvantage. He was not suddenly brought into competition with a highly organized and pitiless commercial system such as obtains at the North. The wind was tempered, in this case, to the shorn lamb, and the inexperienced Negro was permitted to learn the lessons of business gradually, without being molested and pushed to the wall by keen and superior competition.

The Negro was also fortunate enough to find that while his abilities in certain directions were opposed by the white South, in business he was not only undisturbed but even favored and encouraged. I have been repeatedly informed by Negro merchants in the South that they have as many white patrons as black; and the cordial business relations which are almost universal between the races in the South prove, as I have elsewhere said, that there is little race prejudice in the American dollar.

On the other hand, as there is little prejudice against a man in business, there is also little prejudice in his favor. A merchant, unlike a physician, for example, is not patronized because he is white or because he is black; but because he has known how to put brains into his work, to make his store clean and inviting, to

arrange his wares in attractive order, and to foresee and provide the commodities which his patrons are likely to desire. I am convinced that in business a man's mettle is tried as it is not, perhaps, in any other profession.

If I have spoken hitherto more particularly of conditions in the South it is because seventy-eight per cent. of the entire Negro population of the United States lives in the ex-slave states. From these states came seventy-two per cent. of the delegates to the Nashville meeting of the National Negro Business League, in 1903.

But in considering the general conditions which have either favored or hindered the advancement of the Negro in business, certain more remote influences, which have made that advancement less rapid in the past than it is likely to be in the future, should not be left out of account.

Immediately after emancipation the one great aim of the Negro people was to fit itself as quickly as possible for citizenship. The Fourteenth and Fifteenth Amendments to the Constitution had given the Negro people the right to vote and hold office under the governments of the several states and of the United States. It seemed to the Freedmen, and this belief was shared to a large extent by the white people of the North, to whom after the war they looked for guidance, that all that was necessary to fit them to take the positions in life thrown open to them, was to make themselves masters of the knowledge and

learning that had hitherto been the special privilege and peculiar possession of the white race.

Immediately after emancipation the whole body of the Freedmen seemed to have been seized with a desire for education. During the forty years since that time the great mass of the Negro people have probably made greater sacrifices to obtain an education than any other portion of our population, or indeed of any other people in the world, with the possible exception of the Japanese. This is shown by the fact that in 1900, of the 76,026 persons of Negro blood in this country, who are engaged in the professions and in the trades requiring skill, 21,261 were teachers and professors. Only 9,838 were in business requiring capital.

Up to the present time the greater part of the surplus energy of the race has been expended in the effort to secure for the mass of the people the mere rudiments of civilization, namely, the ability to read and write. This task is by no means accomplished. As long as 54 per cent. of the Negro people are still unable to read or write, a large part of the effort for the progress of the race must still be directed to supplying this want.

It was said at one time that the Negro race was incapable of acquiring the highest knowledge and culture which, in a period of over 2,000 years, has come into possession of the Aryan people. But the rapidity with which, in the professions, in pure science, literature and the arts individual members of the Negro race, who have had the opportunities for higher education,

have mastered its different branches has made it impossible longer to assert that the Negro is unable to learn.

The Negro is now called to face a severer test. The time has arrived when he must prove not merely his capacity to learn what others have done but to act on his own initiative, and do things new and different.

The very conditions under which we are compelled to do business demands that we show the energy and initiative of pioneers. The task of the Negro business man is not merely to develop the latent wealth in the soil and in the mountains but still more the latent capacity of the Negro peope. The Negro race must learn to make the most of its own peculiar qualities, learn to turn the very obstacles and difficulties of its position to advantage. In this work the Negro business man has a peculiar opportunity for service, an apportunity that is offered to no other class among the members of his race.

Few members of the Negro race have had the opportunities usually open to the young men among their white neighbors, of first serving an apprenticeship as a clerk, a bookkeeper or manager, before embarking in business on their own account. Some of the more successful of Negro business men have been those who were born in slavery. Entering thus without special education or experience into fields in which individual enterprise and initiative count for more than they do elsewhere, these men have often had special and peculiar difficulties to meet. In the beginning

they have very often had to deal with a people who were still very poor, who had not learned habits of thrift and saving and who frequently have very crude notions of the meaning and nature of business obligations. It has been their task to encourage and educate the members of their race in that thrift in the management of their affairs and precision in meeting their obligations which makes business possible and profitable.

It is because they have so often succeeded in spite of these difficulties; because I have observed in our business men the patience, persistence and willingness to learn by experience which is the hope of a rising race that I was never more proud than I am to-day that I am a Negro. I am proud and grateful to be identified with a race which has made such creditable progress in the face of discouragement and difficulty. Hon. Jas. G. Blaine once said that he always found a boy more interesting than a man, because one can never tell what possibilities are buttoned up under the boy's jacket. In a like manner, it is a source of deep gratification to me to see, as I believe I do, those great possibilities of the Negro which will be one day completely unfolded, and which I count it my greatest privilege to have been permitted to assist in an humble way to develop.

The advent of the Negro business man has given great encouragement to those who have confidence in his abilities and future. We have been charged as a race with shiftlessness and extravagance; but our business men show that we can be far-sighted and

thrifty. We are said by some to be vicious and criminal; but our business men correct this impression by the sobriety and uprightness of their lives. When we are accused as a race of indulging too much in mere useless complaint and denunciation, we can clear ourselves by pointing to our manly, courageous and hopeful business men, who show in practice that an inch of achievement is worth a yard of complaint. Indeed, one of the greatest benefits we have received from going into business is the proof we have thus afforded that we are well able to develop those sturdy and enterprising qualities without which the highest civilization is impossible.

It has been said that I oppose what is known as higher or college education. I hardly need say this is not true. I realize that a people so largely segregated as is the case with the members of our race, must have its own teachers, doctors, lawyers, scholars and professional men of all kinds, and I have taken occasion to express many times in public places my sense of the obligation we are under to the institutions of higher education for a large proportion of our highly trained and influential men. On the other hand, I also see that our professional classes will flourish and prosper directly in

proportion as their patrons are prosperous in business, industry and trade. When I advocate that a considerable number of our young men should enter business, I am rendering our professional men I believe the most direct service in my power.

More and more thoughtful students of the race

problem are beginning to see that business and industry constitute what we may call the strategic points in its solution. These fundamental professions we are able to occupy not only without resistance but even with encouragement, and from them we shall gradually advance to all the rights and privileges which any class of citizens enjoy. It is in business and industry that I see the brightest and most hopeful phases of the race situation to-day.

Chapter 2: The Negro in Agriculture

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Agriculture has not infrequently served as an entrance for members of the Negro race into business. As by far the majority of slaves were engaged in some form of agriculture it is but natural that their knowledge of farming should have been made the basis of the business undertakings of a number of the Freedmen.

As an illustration of the way in which the Negro farmer often passes from agriculture into business I might mention the Reid brothers, Frank and Dow, who live in Macon County, Alabama, about twelve miles from Tuskegee, at a little place called Dawkins. The father of these young men had for a very long time leased and worked a large tract of land, of some 1,100 acres. He was enabled to send his sons to school at Tuskegee for a time and after their return from school they leased 480 acres more on long time and subsequently added to that by purchase 605 acres, making a total of 2,185 acres under their control. A large portion of this land they sub-let to tenants and then, as the necessities of the little community made themselves known, they established a store, a cotton gin, blacksmith shop, and a grist mill. Starting with no capital of their own these young men

have, in a very few years, been able to buy and pay for 605 acres of land. In the year 1904 alone they paid out \$5,000 covering debts on land, fertilizers, and money borrowed with which to carry their thirty tenants. Besides that they have considerable capital in horses, mules, and stock, and are entirely out of debt.

As soon as the colored farmer acquires a sufficiently large amount of land he becomes of necessity a business man. The methods he must employ in conducting his plantation and disposing of his crops make him one.

It is an interesting fact, that, as every year shows, an increasing number of ministers find their way into the ranks of the business men of the race. A fair example of these men, whom I wish I had time to give credit to one by one, is Rev. H. W. Key, of Nashville, Tenn. He is one of the increasing number of our ministers who illustrate in practice what they teach by precept. Mr. Key was born a slave in Tennessee, and brought up on a large plantation. At the close of the war, he leased a farm and started in business for himself. By 1870 he had saved enough money to buy 75 acres of land, and since then has gradually increased his holdings until he now possesses 360 acres, valued at \$25,000, unmortgaged and unencumbered. He gives employment to about seven families, and manages his business with such shrewdness as to have every year at the end of the season a considerable surplus. Besides his business interests, he is a presiding elder in the Methodist Church, and

a trustee and financial agent of Walden University, at Nashville.

An interesting story of the way in which farming may lead into a successful business career was told at the New York meeting of the National Negro Business League. In 1892 there was living upon a rented farm, twenty miles north of Indianapolis, Ind., Albert Carter and his wife with three sons and three daughters. Mr. Carter was making every effort possible to keep his sons in school and give them the advantages of an education. He found, however, that the produce of his rented farm was not sufficient to permit him to do this. In looking about for some means or method by which he might make a little more money, he noticed that there seemed to be a considerable surplus of hay scattered about on the farms in the neighborhood. He at once conceived the idea of getting this hay to market and selling it. He decided, finally, to buy a load of hay and haul it to Indianapolis and sell it. This first trip was successful and after that, whenever his work on the farm allowed him time, he would buy a load of hav and take it to town. It took two days to make the trip. Often times the market was dull and it would be very late at night before he reached home again. Gradually, however, he succeeded in building up the trade and then as more hav was offered him he would hire teams to help him haul it into town.

In 1894 he bought a hand-baler with which he was able to "loose-press" the hay. He found that it was easier to sell the hay in this form than when it was

taken to market loose on the wagon. As his sons grew up they did the baling during the school vacations or at spare times when they were not looking after the crops.

In 1899 the farm upon which Mr. Carter and his sons had been living was sold. He was not able to rent it from the new owner, so he moved into the nearby town of Westfield and set up in the hav business in earnest. He and his sons purchased a horsepower tight-press baler and began to ship hay by the carloads.

With each year the business has been extended. They soon began purchasing the hay in the field, cutting and harvesting it themselves. They purchased hay-land and raised a considerable portion of their product themselves. In 1903 the firm purchased a steam baler which is able to bale from 25 to 40 tons a day. In order to care for the large quantities of hay which they purchase, the firm has recently added to its other properties in land and buildings a large building 100 feet long by 42 feet wide which has a capacity of 228 tons of loose hay and 500 tons of baled. They ship their produce not only to Indianapolis, Ind., and Louisville, Ky., but to markets as far away as Chicago, Ill., New York City, Philadelphia and Baltimore.

Another business which grows naturally out of agriculture is dairying. At Wilberforce, O., there is a young man who has known how to take advantage of the opportunities which many of the Northern universities offer for obtaining an education in agriculture.

Mr. A. A. Turner came over to Wilberforce with has father from Kentucky in 1898. In leaving their native place and moving into a new country the family wisely determined that it would find some business that would hold all of its members together.

At first father and sons worked as day-laborers, but after a short time they were enabled to purchase three cows and with this they started a dairy business. These cows soon paid for another, and very soon the herd was increased to 33. In the meantime, making use of his spare time, Mr. Turner was enabled to-complete a short course in business at Wilberforce University. Later Mr. Turner was a student in the department of agriculture and domestic science at the Ohio State University at Columbus. He learned while there that he was the first colored student at the University to choose that course. With this practical education he is enabled to materially assist his father in the dairy business and in the stock-farm of 286 acres which they are now conducting in connection with it. At the present time, in addition to horses, beef and hogs for which they find a ready market near at hand, they ship something over 100 gallons of milk daily to Springfield, O.

Still another line of business which has its beginnings in agriculture is the business of raising and shipping fruits. Enormous quantities of fruits are shipped North every year from the Southern States. Within the last ten years strawberry culture has assumed such large proportions in some of the Southern states, as for instance in North Carolina, that it has

come to be treated as a separate crop. There is in North Carolina a section, extending from Chadbourne in Columbus County, eastward to Wilmington a distance of fifty-five miles and thence northward along the Atlantic Coast Line railway to Mount Olive, a distance of seventy-five miles, known as the "strawberry belt." The number of carloads of this fruit sent Northward daily from this region during the berrypicking season in April sometimes reaches into the hundreds. It was estimated that more than 2,000,000 crates were shipped from this region during the summer of 1905.

Of the business, which the marketing of these enormous crops has created, colored men have, in recent years, been getting a considerable share. Prominent among the berry-growers is Rev. I. M. Powers, of Wallace, who has a farm of his own from which he ships a considerable quantity of fruit every year and is, besides, agent for several commission houses in the North. I have been informed that some of the very best white men in the country turn part of their crops over to him to be shipped.

Another successful colored man in the berry business is Calvin Brock, of Mount Olive, N. C., who in 1904, at the close of the berry season, had a bank account, I have been told, of something over \$4,000 as the proceeds of his berry crop.

Another form of agriculture in which Negroes have engaged on a scale sufficiently large to require the investment of considerable capital and methodical business

management is that of raising sugar cane and manufacturing sugar.

M. S. Alexander, of Maillard, Louisiana, is an example of those men who have gone back to the soil and gained a fortune. He left the city, as a comparatively young man, with a capital of \$150. With this sum he was enabled to purchase twelve and one-half acres of land. He has added to this small sum from year to year until he now owns 360 acres. Under modern methods of culture, Mr. Alexander says, it is possible to produce from 5,000 to 6,000 pounds of sugar per acre. The returns are from \$85 to \$90 an acre under this system of culture. Mr. Alexander produces on his farm something like 600,000 or 700,000 pounds of sugar a year, besides rice and cotton. He is a large employer of labor on his plantation, and maintains friendly relations with his white neighbors.

The names I have mentioned are examples which illustrate not only what is being done by Negroes in the way of business advancement in different lines of agriculture and in various parts of the country, but they show more particularly the possibilities for business which a cultivation of the soil offers, and offers particularly to Negroes, who, as a whole, are more familiar with this form of labor than most others and probably better adapted to it than the white emigrants which the Southern people are seeking to divert to the Southern plantations and lands in the South.

It is probable that in the present time there is no medium through which a large number of the Negro race can so quickly and easily acquire not merely

economic independence but the capital which opens the door to business and the larger administrative tasks, as in agriculture.

Chapter 3: Junius G. Groves - The Negro Potato King

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Perhaps our most successful Negro farmer is Junius G. Groves, of Edwardsville, Kansas, who is often referred to as "The Potato King." Mr. Groves is a full-blooded Negro, and was born a slave in Green County, Kentucky, in 1859. He and his parents were made free a few years later by the proclamation of Abraham Lincoln. As soon as he was old enough he began attending the public schools of his neighborhood, but as he could be in school only during two or three months in the year, he did not secure a great deal of book knowledge. What he learned was enough, however, to give him a desire for education; for we find him, after he left school, continuing to study as best he could. By the time he reached manhood he was able to read and write and had some knowledge of figures.

In 1879 occurred what was known as the "Kansas Exodus," and Mr. Groves, with a large number of other colored people from the South, caught the emigration fever. When he reached Kansas he had just ninety cents in his pocket. The sudden influx of so many colored people into the state caused it to be somewhat overrun with cheap labor, and employment was hard to find. After an earnest search of some

days Mr. Groves succeded in finding employment at a farm at forty cents a day. He has told me that he agreed to begin work for this wage because he knew that within a few days he could convince his employer that he was worth more. So faithfully did he work that by the end of three months his wages had been increased to seventy-five cents a day. This was the pay which the very best farm hands were receiving in that neighborhood. Out of this small sum he had to pay for his board and laundering.

By the end of the year he had saved enough to go in search of what he hoped would be a better job. His travels through different parts of the state availed him nothing, and he finally decided to return to the place where he had first found employment. He had made such a favorable impression upon his old employer that the latter offered to let him have a portion of his farm to cultivate on "shares." The conditions of the contract were that the employer should furnish nine acres of land, a team, seed and tools, and Groves should plant, cultivate and harvest the crop for onethird of what was made. This offer was gladly accepted, and Mr. Groves planted three acres in white potatoes, three in sweet potatoes, and three in watermelons.

Soon after getting the crop planted Mr. Groves decided to marry. When he reached this decision, he had but seventy-five cents in cash, and had to borrow enough to satisfy the demands of the law. But he knew well the worth and common sense of the woman he was to marry. She was as poor in worldly goods

as himself, but their poverty did not discourage them in their plans. Mr. and Mrs. Groves have told me with a great deal of satisfaction how they managed with much difficulty, the day after their marriage, to get a few yards of calico to make a change of clothes for Mrs. Groves so that she might begin work at once in the field by his side, where she has ever since been his steady companion. During the whole season they worked with never-tiring energy, early and late; with the result that when the crop had been harvested and all debts paid they had cleared \$125. Notwithstanding their lack of many necessaries of life, to say nothing of comforts, they decided to invest \$50 of their earnings in a lot in Kansas City, Kansas. They paid \$25 for a milk cow, and kept the remaining \$50 to be used in the making of another crop.

The success of the first year's work had convinced the landlord that he would be taking no risk in renting Groves and his wife a larger acreage; so their holding the second year was increased to twenty acres. From his year's earnings they purchased a team. They now began to feel that they could take an even more independent step. I say they advisedly, because all through these laborious years Mrs. Groves worked on the farm constantly at the side of her husband, and even now, when occasion demands it, she does active work in the field.

The third year they rented sixty-six acres of good farm land near the town of Edwardsville, Kansas, at an annual rental of \$336. Of this amount they were able to pay one-third in cash in advance. As this was

more land than they could personally cultivate, a small portion was sub-rented. Seldom have two people worked harder or sacrificed more than did Mr. and Mrs. Groves that year. They not only worked the farm, but raised pigs and fowls and sold milk and butter. In the winter, when other farmers were idle, they cut wood and sold it in town. They were determined to succeed.

Space will not permit me to mention all the devices Mr. and Mrs. Groves employed or relate all the adventures he met in accumulating his first capital. Suffice it to say that at the end of the year, in 1884, after they had paid all debts, and their bank-book was balanced, they found that they had to their credit in the local bank, as the result of their labor for the three previous years, \$2,200. During the greater portion of the time they were earning this money, this young man and his wife were living in an old shanty, with one broken-down room. They decided now that they would buy a farm for themselves, and agreed to pay \$3,600 for eighty acres of land near Edwardsville, in the Great Kaw Valley -a section comprising about 3,400 acres of the most fertile land in the state. Mr. and Mrs. Groves paid on the land the \$2,200 which they had saved, and closed a contract to pay the remaining \$1,400 at the end of the year. Letting the hired man live in the house on the place, they built a shanty for themselves on the place until the crop was grown. After Mr. Groves had taken possession of the farm, nearly all of the neighbors began to tell him that he had made a bad bargain, and

to prophesy that he would not only be unable to pay the \$1,400 at the end of the year, but would lose his \$2,200 besides. Mr. Groves told me that this was the first and only occasion in his life when he became discouraged; and that he would not take heart again until he began to inquire who they were who were seeking to discourage him, and found that they were poor, shiftless people who owned no land themselves. Mr. Groves then determined to succeed, not only for his own sake, but to disappoint those who had predicted his failure. Enough was realized from the one year's crop to pay for the whole farm, with a neat little surplus, which they used in improving their house and stocking their farm.

Mr. and Mrs. Groves continued to work hard and with success on this farm until they were able, in 1887, to pay cash for two small adjoining farms. In 1889 they bought a fourth farm, and in 1896 the fifth one. They now own 500 acres of the finest land in the Kaw Valley -land that is easily worth from \$125 to \$250 an acre. They no longer occupy the little one-room shanty, but have advanced to a large, beautiful, well-appointed dwelling, built at a cost of \$5,000. It has fourteen rooms and modern improvements, including a private gas-plant which furnishes twenty-seven lights, a private water system, and a local telephone. The house is supplied with bath-rooms and everything necessary to make it comfortable and convenient.

There are eleven children in the family, three girls and eight boys. The children are all being educated

with care. Three of them -two boys and one girl, are already in the Kansas Agricultural College, and their oldest boy completed the course in June, 1904. All the children take as much interest in the success of the farm as do the parents.

In addition to the dwelling house, one finds upon the farm a modern two-story, well-painted barn, which cost \$1,500, a smoke house, a granary, tool-house, and a ware-house, in which are kept six thousand bushels of seed potatoes during the winter. Mr. Groves' business has grown to the extent that he has a private railroad track which leads from his shipping station to the main line of the Union Pacific Railroad, which runs through Edwardsville. They also own and operate a general merchandise store, in which they carry a large stock of goods. They have several fine orchards on their farm. In the apple orchard there are seven thousand trees, six years old, from which last year

four carloads of apples were gathered. There are eighteen hundred trees in the peach orchard; seven hundred in the pear orchard, and two hundred and fifty in the cherry orchard. They also grow extensively apricots and grapes.

But why is Mr. Groves called "The Negro Potato King?" Let me answer. In one year alone he produced upon his farm 721,500 bushels of white potatoes, averaging 245 bushels to the acre. So far as reports show, this was 121,500 bushels more than any other individual grower in the world had, at that time, produced. And besides the potatoes raised on his own farm, Mr. Groves buys and ships potatoes on

a large scale. In 1905 he bought from white growers in the Kaw Valley and shipped away twenty-two cars of white potatoes. He also bought fourteen cars of fancy seed potatoes in North and South Dakota, which he sold to growers in the Kaw Valley, and in Oklahoma and the Indian Territory. Mr. Groves says that he ships potatoes and other farm products to nearly every portion of the United States, and to Mexico and Canada.

He says that he has never found his color to be a hindrance to him in business. During the busy season as many as fifty laborers, white and black, are employed on his farm. It is maintained at its highest productivity by persistent effort and constant energy on the part of Mr. Groves. As I have said, he received little education when a boy, but he has persevered until he has now reached the point where he can analyze and classify the soils upon his farm, and apply just the proper fertilizer to the various plots. He uses nothing but the latest improved cultivators, potato-planters, potatoweeders, and diggers, and in fact, all work that can be done with machinery is done in that way.

Besides their farming interests, Mr. and Mrs. Groves have large holdings in mining stocks in the Indian Territory and Mexico, as well as banking stock in their own state. They own four-fifths interest in the Kansas City Casket and Embalming Company, of Kansas City, Kansas, and take the deepest interest in the progress of the race both in their own state and throughout the country. Mr. Groves, in

speaking of his larger interests, always says "we," meaning Mrs. Groves and himself. In the most beautiful manner, and with the greatest tenderness, he never fails to give Mrs. Groves due credit for all that she has helped him to accomplish.

Having prospered in a material way, the Groves do not overlook the moral and spiritual side of life. They are both members of the church, as are also their older children. In fact, the little church near their home was organized by Mr. Groves and his wife, and they gave \$1,500 for the erection of the church house. Mr. Groves drew the plans for the building and directed the work of construction.

Mr. Groves is held in very high esteem by men of wealth and standing in his state. Mr. Porter Sherman, President of the Wyandotte State Bank, Kansas City, Kansas, in speaking of him said: "I regard Mr. Groves as a man of especial ability. We have no better customer in the county than he is. He is a man of peculiar tact and ability. His standing as a citizen and business man is high in the county, and his papers never pass due. He is easily worth between \$40,000 and \$80,000 after all obligations are met."

Mr. J. D. Waters, cashier of the Farmers' State Bank of Bonner Springs, Kansas, said of Mr. Groves: "I have known Mr. Groves for fifteen years, and during that time have heard nothing but good about him. He is a first-class business man, and stands high in his community. His character is unquestionable. For several years he was Secretary of the Kaw Valley

Potato Association, of which Senator Taylor was President, and while in this position exhibited unusual ability in conducting the affairs of the Association."

Senator Edwin Taylor, of Edwardsville, Kansas, is a near neighbor of Mr. Groves, and like him, is a potato-grower of note. In speaking of Mr. Groves he said: "I regard Mr. Groves as one of the best men, white or black, in the valley. He is not only one of the most progressive and astute potato men of the valley, but is also a man of acknowledged general intelligence. Some twenty years ago Mr. Groves came to the valley almost penniless, whereas he is now a man of enviable financial standing. He is a man of quick perception, of fertility of resource; a man interested in every movement making for the good of the community -in fact, a good all-round citizen."

In speaking of what they have been able to accomplish, Mr. Groves said in a very modest way (both he and his wife are among the most simple and modest people I have ever met): "I think that our success shows that a Negro can and will make his way if given a chance. If we could start with but seventy-five cents and succeed as we have, other people of our race can do the same thing."

Chapter 4: The Negro Caterer

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One of the professions which was once largely monopolized by the members of our race but which has since been, to a large extent, lost, is that of catering. It is not difficult to see how the Negro should have found his way into the catering business. Indeed, in the Northern cities like Boston, New York and Philadelphia, he seems to have been almost a pioneer in that line of trade. My friend Samuel R. Scottron, of Brooklyn, N. Y., has recently placed in my hands some very interesting information in regard to the history of the early New York colored caterers which has enabled me to follow the history of the connection of the Negro with the catering business in New York from the days when the city did not extend much above Wall street.

The catering business in New York seems to have begun, as far as we are concerned, with colored women. It was no doubt a reputation, gained in service as a cook, that gave the first of them, their opportunity to enter this business. Among the most notable of these early women caterers, who held sway in New York somewhere between the dates of 1780 and 1820, was Cornelia Gomez, the great grandmother of the late Dr. P. W. Ray, of New York. She

catered for the most prominent old families in the city of that day, among whom were the Rhinelanders, Goelets, Robinsons and Gerrys, all well known in New York still. Her successor was "Aunt" Katie Ferguson who kept the business until about 1820, when it came into the hands of a white man who greatly enlarged and increased it. Up to this period, Mr. Scottron informs me, the business had been almost wholly in the hands of colored people, the men taking it up where the women left it.

From that time down to the present a considerable number of men and women of Negro ancestry have gone into the business of catering in New York and made fortunes. Sometimes these fortunes have been considerably increased by their children. In most cases, they have at least given to the children higher and better opportunities in an intellectual and social way, than their fathers had.

Among those who made fortunes were Peter Van Dyke, who owned a place at 133 Wooster street. He became wealthy and left his children and grandchildren in good circumstances. Another of these early colored caterers was Boston Crummell, father of the late Alexander Crummell, and Thomas Downing, who kept the once famous "Downing Oyster House" and was the father of George T. Downing, who built the Sea Girt House at Newport, R. I., afterwards a caterer at the Capitol Building, Washington, and a friend of Charles Summer, Wendell Phillips, Henry Wilson, John Andrews and others. Peter Downing, another son of Thomas Downing, of Oyster House

fame, went to Africa, as the representative of a New York company and, after his return, went into the catering business at the New York Custom's House on Wall street.

Perhaps the most successful of all these early caterers was David Roselle, of the firm of Roselle and Barnswell. Barnswell's holdings in the property of the firm have passed away but the estate of Roselle is still growing in the hands of his daughter, Mrs. Rebecca Barefield.

At the present time there are no less than twenty-one colored caterers, of which I have information, in New York City. Several of these I am informed have done exceptionally well. Among these are Mr. and Mrs. W. H. Smith, who have a place on Cedar street and serve regularly a "lunch" to a prominent bank force of Wall street as well as to officials of other companies in that district, and William A. Heyliger, whose business covers the same field as the Smiths and who, in addition caters extensively for evening entertainments. William E. Gross is also a prominent and successful caterer, enjoying flattering patronage. Jacob and Charles Day, sons of Jacob Day, Sr., an old-time caterer, are carrying on their father's business and. I have been informed, are increasing the fortune he left them.

In New York City, George Moore, who has a place on Fifth avenue, has the reputation of possessing the most valuable and most extensive "loan" of any of the colored caterers in New York.

The men I have mentioned as connected with the

caterers' business in New York represent a class of colored business men which will be found in almost any large city. As this was one of the first lines of business to which colored men found entrance it is possibly the one in which the largest number of fortunes have been made by the colored people. Where these fortunes have been wisely administered and increased they have contributed to the formation of a leisure class from which we may hope to see issue a type of trained, disciplined and public-spirited young men, who should become the leaders, teachers and active workers in the uplifting of the Negro race. If at present so few young men of this type have issued from this well-to-do element of the Negro people, it is because the members of our race have yet to learn the true value and meaning of money and the freedom that it buys.

Among the men who have been successful in the catering business, there is one whom, through his connection with the National Negro Business League and his interest in the progress and fortunes of his people, I have become better acquainted than with some others. This man is Charles H. Smiley, one of the leading caterers of Chicago, Ill. Mr. Smiley was born in 1851, at St. Catherines, Canada. Like most of our successful business men, he was very poor. The pressure of his parents' poverty deprived him of the advantages of education, and compelled him early in life to begin earning his own living. His youth and early manhood were spent in hard manual labor, at pitifully small wages. When he was fifteen

years of age, his family removed to Philadelphia, where he remained until 1881. During this year, he resolved to try to better his condition, and decided to go to Chicago, where he landed with fifty cents in his pocket. He possessed, however, several assets more valuable than mere money. He had a resolute character, good powers of observation, ambition, and brains.

He began life in Chicago as a janitor, and employed his spare time working as a waiter at dinners and parties. His determination to do whatever came in his way, small or large, soon made for him a wide and friendly acquaintance among the wealthy white people of the city. After a short time he was able to give all of his time to "waiting," and soon decided that he would go into the catering business for himself. Mr. Smiley's success seems to have been due, in great part to the enterprise he displayed in meeting every new want that manifested itself in connection with his business. As caterer for a wedding he did not merely provide the wedding cake but was ready, if required, to furnish appropriate floral decorations, canopies, calcium lights, pillows, ribbons and kneeling altars, -even ushers. He advertised that he was willing to deliver invitations, to guard wedding presents with male and female detectives, in fact to take entire charge of the social function at which his services were required. His son, Mr. J. Hockley Smiley who has grown up in the business, is a great help to his father, and relieves him of many of the cares of the business.

Mr. Smiley is said to give employment to more colored men than any other man of his race in the West. He uses sixteen horses for his delivery wagons. Mr. Smiley and his son are always prominent figures at the meetings of the National Negro Business League.

One of the leading caterers in the State of New York is Francis J. Moultrie, who conducts the largest catering establishment in Westchester county, one of New York's wealthiest settlements. In this business he has accumulated a small fortune, which, as President of the Yonkers Investment Company, he is employing in a way useful to the members of his own race, who have in recent years settled in large numbers in Yonkers, Mr. Moultrie's home.

Mr. Moultrie was born in Charleston, South Carolina, in 1842. He received his school training there, and came North soon after the close of the Civil War. He worked in various catering houses in New York until he had mastered the details of the business. Shortly after coming North, he permanently settled in Yonkers.

Not having sufficient capital to enter business for himself, he accepted employment in private families, while his wife, who, through all the years in which he has been in business has rendered him invaluable assistance, carried on a small catering business from their home. In this way, Mr. Moultrie was able to save his entire monthly earnings, which, together with the small income from the business, were placed regularly each month in a savings institution in Yonkers.

When enough had been accumulated in this way, Mr. Moultrie purchased a home, and then began to plan for a permanent and central place of business. There was a steady increase in the volume of trade carried on from Mr. Moultrie's home, and his wife soon found that she could not manage the growing business and at the same time properly superintend the preparation of the articles which they served and sold. The demands for their services soon increased to such an extent that Mr. Moultrie was compelled to give up his work in order that he might devote his whole attention to the development of what has proved to be a rare business opportunity. The trade increased out of proportion to the capital at his command. He soon foresaw that he could not hold the trade he and his wife had gained unless he could open a store and get a general trade to support the catering business.

In 1878, Mr. Moultrie rented and opened a downtown store in the heart of Yonkers. At the end of the first day, Mr. Moultrie says that he had not had a single customer and that he did not possess a dollar in ready cash. He has since known nothing like this first day's experience. The business now carried on by this establishment amounts to \$25,000 annually. At the beginning, when his business was small, he delivered his goods from his house on foot; when large parties were to be served, he was compelled to make two and three trips, carrying his burden upon his shoulders. At the present time Mr. Moultrie has regularly in his employ, I am informed, no less than ten wagons.

Shortly after he opened his down-town store, and in order to be more centrally located, and have still more room to meet his growing trade, Mr. Moultrie moved into a store in the Music Hall building. The building is located on the main thoroughfare, and is the public gathering place of Yonkers. In this building is a concert hall, the main post office, and other public offices. Mr. Moultrie went into this building as a renter; he is now one of its owners.

Mr. Moultrie's business is not confined to Yonkers or Westchester county. He has a permanent and valuable trade among the wealthy people of New York City. The citizens of Yonkers have been taught to believe that no person can excel the wares turned out by the Moultrie Company. Mr. Moultrie has made nearly all that he now possesses out of this business. He is one of the largest tax-pavers of his

city. He is the proprietor of the largest apartment house in Yonkers, and owns valuable realty in other sections of the city. He owns stock in several of the Yonkers banks and is an important factor in the commercial life of the community. His name has been upon the bond of more than one of the county officers. In his early years at Yonkers, there was one man who took special pains to befriend him when he was struggling. That man has since been several times elected judge of one of the county courts. Mr. Moultrie now assumes entirely the required bond of his early friend.

The representative organization of Westchester county is the Citizen's Association. Mr. Moultrie is

the only colored member of the body. There is nothing touching the interests of the colored people of his community in which he is not deeply concerned. The building of the church to which he belongs was due almost wholly to him. In the courts he stands always as the colored men's spokesman and representative, and in every organization among colored people, he is a leading and a helpful member. There are two financial institutions conducted by colored men in Yonkers. Of one he is president, and of the other treasurer. In several large banks of the city, of which twenty years ago he could not borrow a penny, he is now substantially interested, and upon all questions which have to do with the municipal government, his advice is invariably sought. There are few colored men in the country who have remained in one place and built so well.

In 1870, Mr. Moultrie was married to Miss Fannie J. Alston, of Charleston. Mrs. Moultrie has now, as she has always had, direct charge of the wares to be sold or to be served, as well as the manufacture of all confections. In their early struggles, Mrs. Moultrie did most of this work with her own hands.

Chapter 5: John S. Trower, a Successful Caterer and Man of Business Chapter 5: John S. Trower, a Successful Caterer and Man of Business

Among the men who have made fortunes in the catering business, John S. Trower, of Germantown, Philadelphia, is one of the men best known to the members of his own race.

Mr. Trower was born in Northampton county, Virginia, in 1849. His parents, Luke and Anna M. Trower, were among those sturdy Eastern Shore farmers who were known as the farmers of Indiantown. These people of Anglo-Saxon, Indian and Negro blood, were known the country over for their industry, thrift and frugality. No slaves were ever among them; they boasted of their manhood and independence. Nat Turner's insurrection brought to the people of this town many cruelties by the whites. Their independent spirit forced many of them to leave their homes and settle in the different sections of the North. A considerable number of these Indiantown farmers found refuge in Philadelphia. The names of Stevens, Bivins, Press and Trower are among Philadelphia's most successful colored citizens. It was from this stock and out of such early traditions that John S. Trower came.

Young Trower seems early to have made the impression

on those about him of a young man of unusual ability and determination. Old friends of the family used to shake their heads prophetically and say: "There is something great about that boy." These sayings seem, at any rate, to have had the effect of convincing young Trower that he was fitted for something better than the conditions in which he found himself and of sending him forth at an early age in search of adventure.

But young Trower did not simply wander away. He earned his freedom. From sixteen to twenty-one he worked upon the farm, saving all that he could. Although the farmers of Indiantown were proud of the fact that they had never been slaves they do not seem to have escaped the serfdom of debtors.

All through his early life young Trower was hobbled with the necessity of raising the debt on the farm. By the time he was twenty-one he had saved enough to lift this burden from his family and he felt free to go in search of a fortune.

With a feeling of pride such as he has experienced from no single success since that time, he presented his mother with the deed of the farm and bade her good-bye. At that time, the tide of immigration had already set in from the Virginia plantations toward the cities and young Trower drifted with it in the direction of Baltimore. There was \$52 surplus after the farm was paid for and with this sum the young man, wholly inexperienced in the difficulties and dangers of city life, landed in Baltimore.

He was fortunate there in gaining admission to

the family of Mr. and Mrs. Mack with whom he made his home during the larger part of the time that he was in this city. Here he received a home and the benefits of paternal counsel and advice which proved of great value to him in his later life.

While he was in Baltimore he obtained work in a restaurant as an oyster-opener and soon began, in spite of the small salary he received there, to accumulate a small capital. Partly because he believed he could better his condition in a Northern city and partly, no doubt, led by mere desire to see more of the world, he determined in 1870 to leave Baltimore and go to Philadelphia.

Mr. Trower decided to settle in Germantown, one of the more wealthy and prosperous quarters of the city, and with the little capital that he had managed to get together, he opened a restaurant. He found a modest place in Chelton avenue in the neighborhood of the Philadelphia and Reading depot. This business seems to have prospered from the beginning. Very soon, Mr. Trower was doing, in addition to his restaurant business, a very respectable trade as a caterer. He managed to win the favor of the fashionable people of Germantown and his increasing trade forced him rapidly into a larger and more lucrative business.

Within two blocks of his restaurant stood the old Germantown Savings Fund building. Fortunately for Mr. Trower this building was left vacant at this time, the bank having just completed a new building into which it established itself. There was a demand

for a first-class caterer's establishment in German-town. Mr. Trower had succeeded in winning the good will of some of the wealthy citizens and, with their encouragement, he purchased and refitted the Savings Fund building and made out of it, at a cost of \$25,000, a first-class caterer's establishment. He was now fairly on his feet in a business way and began to make money rapidly. It was at this time that he made the acquaintance and won the good will of some of the officers of the Cramps Ship Building Company. Soon after this, in 1889, Mr. Trower had his first opportunity to cater for the Cramps. The firm have employed him steadily since that time. Many of the world's most renowned war vessels were served upon their trial trips by Mr. Trower, among them the Yorktown, the Philadelphia, the Vesuvius, the New York, the Iowa, the Columbia, the Baltimore, the Minneapolis, the Newark, the Brooklyn, the Variag, the Retvian, the Mejedia, the Colorado and the Pennsylvania.

Mr. Trower's place of business is one of the most complete of its kind in the country. On the first floor are his offices, dining-room, delivery department and ice cream plant, which is run by electricity. On the second floor is a reception-room and a dining hall, which seats one hundred and fifty guests, and the baking department. On the third floor are the storeroom and laundry. In the basement are china closets and storage-rooms. In his office he employs five clerks, all of whom are colored young men and women. The culinary, ice cream, baking, and delivery service

departments employ twenty persons. The estimated value of the building that Mr. Trower occupies at the present time is \$75,000. Since purchasing, he has spent \$30,000 for improvements and has added \$20,000 for machinery and equipment. A large element of Mr. Trower's success must be

attributed to the fact that he has constantly sought to improve and extend his business. His trade is not limited to Germantown and Philadelphia, but extends throughout the state. On several occasions he has served large orders in the South and West. At the time when the Hon. John Wanamaker, of Philadelphia, was Postmaster General, Mr. Trower served him as caterer in a reception which was at that time one of the most elaborate that had ever been given in Washington.

Although Mr. Trower's business occupies the greater part of his time, he has always found time for certain other interests. He is a member of the well known Cherry Street Baptist Church, of which Rev. William A. Creditt, D. D., is the pastor. He is a member of the board of deacons, and of the board of trustees, and superintendent of the Sunday school. The National Baptist Convention made him recently the National Baptist Superintendent of the World. He is the President of the Sunday School Convention of Pennsylvania, which position he has held for the past nine years. Mr. Trower has contributed largely to the building up of a number of Baptist churches of his city and state. His advice is frequently sought in matters of finance and church policy in the Baptist denomination. He is president of the Cherry

Building and Loan Society; treasurer of the Reliable Mutual Aid and Improvement Company, and treasurer of the Reliable Business Men's Building. He is a member of the board of trustees for the Home for Aged and Infirm Colored People, and member of the board of trustees for the Olive Cemetery. As president of the Pennsylvania Sunday School Convention, it was he who suggested the necessity of the establishment of an Industrial and Theological School in the State of Pennsylvania. He purchased a farm in Downingtown, Pa., and held it in trust until the Baptists of the state were enabled, at their last convention, to assume the responsibility of the purchase. Mr. Trower is very active in charitable work where he is performing a service which the ordinary person cannot see and know. In addition to his caterer's trade he does a lucrative real estate business. He owns considerable property both in Germantown and Ocean City, New Jersey, where he has his summer residence.

Mr. Trower's wife was Miss Matilda Daniels, of Haymarket, Virginia. Mrs. Trower is a very amiable wife and mother and takes an active part in the business as well as rearing a family of six children.

The position that Mr. Trower has obtained in the community in which he lives has made it possible for him to be of great service to other members of his race. He has established a business in which a number of them find employment and have an opportunity to obtain a business experience and training. His own success and, in many cases, his positive aid and support

has given encouragement to a number of young men, and his influence in the community has enabled him to be in many ways a friend of the colored people and a leader of his race.

Chapter 6: The Negro as a Hotel-Keeper

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The hotel business is one which it is natural to expect would offer easy access to the Negro. The training that Negroes obtained as servants both before and after emancipation should have given them a certain capital in the way of experience with which to go into business on their own account. In several instances I have found in my travels about the country, colored men prospering as managers and proprietors of Negro hotels. There is, however, still great room for Negro enterprise in this direction. There are still few cities in the South where it is possible for colored people to obtain respectable hotel accommodations. This is one of the things that makes race prejudice particularly burdensome for colored travelers, especially for those of our race who come down here comparative strangers from the North.

It should, however, be borne in mind that every condition which creates a new want offers at the same time a new business opportunity. As the members of the colored population become more prosperous, as business develops and travel increases, this demand for accommodation for colored travelers in the South is going to become more urgent and the opportunities

for business enterprise more inviting. Of course hotels cannot exist without the patronage of fairly prosperous people, and as the different forms of business are gradually developed by our people, it is certain that new and better hotels will spring up to meet the demands which this class will make for such service.

In some of the Northern cities considerable progress has been made in this direction. In New York City, for instance, there are a number of hotels run by colored men for colored people, and all of them are quite prosperous. The Marshall Hotel, managed by Dr. Charles Marshall, is one of the best, and is frequented by the fashionable colored set of the city.

One of the most successful of the Negro hotels in New York is that of the Nail Brothers. John B. and Edward Nail began the hotel business by establishing in 1877, the Shakespeare House in Washington, D. C. This venture was successful and was sold in 1887 to advantage. In the meantime, they had opened a hotel in New York on Sixth avenue and were the pioneers in the colored hotel business in that city. By 1893 the firm had prospered to the extent that a new building was bought on Sixth avenue at a cost of \$50,000; and improvements made at a cost of \$10,000. The present value of the property is \$75,000. In 1899 Mr. John B. Nail suffered the loss of his brother, and has since conducted the business himself, with the aid of his son, Mr. John E. Nail.

An interesting life story is that of Mr. J. L. Thomas, who for some time ran a successful hotel for whites

at Union Springs, Alabama. Mr. Thomas was born a slave on the O'Neal plantation near Troy, Alabama. Soon after the end of the war, his mother, with her four sons and one daughter, moved to Pine Level, about thirty miles south of Montgomery, and rented a small piece of land for farming. After two years, seeing that at the end of each season the family was as near starvation as ever, they moved to Union Springs. They arrived at this place without money, without a mouthful of food, and with no clothes, except the rags on their backs. For twenty-four hours they lived in the two-horse wagon which had brought them to Union Springs. At last the mother secured employment as a cook at two dollars per month, with the privilege of occupying a one-room house. Young Thomas was soon hired out at fifty cents a month and keep, which included one hat, one pair of shoes, and two very cheap suits of clothes per year. After a year, he got work at two dollars per month with a man for whom he worked eighteen months. During this time he received five or six dollars, and this employer owes him to-day about \$30. The Sunday suit which he received while working for this man was made up of a strip of blue jeans which had served for five or six months as a rug on the dining-room floor. He did not stay long with this employer, however, but was hired out by his mother to an old colored farmer named Thompson, who, to the surprise of Mr. Thomas, owned his own farm, mules and horses. Mr. Thomas had come to the conclusion that colored people were made to have nothing

but hard times and poverty and the sight of this well-to-do and independent colored farmer marked an epoch in his life. He determined that he, too, should own some property, and to this end he has labored faithfully ever since.

Thompson contracted to pay young Thomas five dollars per month, with the privilege of coming to town every other Saturday afternoon to see his mother. He was allowed to stay over Sunday, but was obliged to be on hand at sunrise Monday morning to catch his mule and go to plowing. He was always on time early Monday morning.

The colored farmer took such a liking to the boy that he gave him a little patch of land to cultivate himself. This land was planted in peanuts, and yielded between ten and fifteen bushels, which were carefuly dried and housed.

At that time it was the custom among the colored people to give big corn-shuckings and suppers which were attended by people from ten miles around. Whenever Mr. Thomas heard of one of these events, he would parch about one-half bushel of his peanuts and carry them to the gathering to sell. By offering them at five cents a pint he was able to make as much as three dollars per bushel. He often walked as far as eight miles with his peanuts to a big supper or dance, after plowing hard all day, and with another hard day before him. He parched them during dinner hour, when the other hands were resting, and was often up as late as three o'clock in the morning

to sell them, although he had to go to work at daybreak.

He also learned to make wash-baskets and scrubboards, which he peddled at large gatherings and in town every other Saturday afternoon, and was thus able to add from a dollar and a half to three dollars to his earnings every other week. These baskets and scrub-boards he was in the habit of making at night by firelight. He usually worked until twelve or one o'clock every night in the week except Saturday and Sunday, and then went to his plowing at the rising of the sun.

Up to this time, Mr. Thomas' earnings had all been appropriated by his mother and step-father. He now decided that he was himself entitled to his wages, and hired himself out to run a public dray at ten dollars per month. In a few months his salary was raised to fifteen dollars per month, and finally his employer, seeing that Thomas brought him in from fifty to seventy-five dollars every month as the earnings of one dray, thought that he could make two or three times as much with three drays, and offered to put Thomas in charge of them at a salary of twenty-five dollars per month. Thomas was to hire such men as he wished to drive the other two drays. He gladly accepted the opportunity, and worked on this basis for over a year, making money for his employer all the time.

Fortunately Mr. Thomas was economical as well as industrious. While other men of his class were spending all that they made for whiskey, tobacco and dress.

he tried to see just how little he could spend. The result was that after about eighteen months of work on the drays, he was able to buy the best team and wagon his employer had, and go into the business himself. At the end of two months the former, who had not been able to find a man to take Thomas' place, came to him and offered to sell him the other two teams on credit, and Thomas bought one of

At this time he married. His wife owned \$2,500 worth of property, which was encumbered to the amount of \$600. Mr. Thomas was himself in debt for \$400. He and his wife decided to put their heads as well as their hearts together, and to pay off as soon as possible the indebtedness which hung over them both. Mr. Thomas has always found pleasure and profit in confiding all of his business matters to his wife. He had had about six months' schooling in his life, and she encouraged him to study, and taught him to read and write. He attributes much of his success to the fact that his wife identified herself thoroughly with him in his business.

After operating his drays with success for a few months, he closed a contract with the Central Railroad of Georgia to furnish it with 6,000 cords of wood, and another with a farmer who lived near the railway to clear up for him fifty acres of woodland. Thus making money at both ends, he found, at the close of the contract, that he had enough money to pay off the whole indebtedness of himself and his wife, and to purchase for cash a home worth \$1,500.

While he was working for the railway he was also

engaged in a business which finally led to his becoming a hotel-keeper. He ran a fish-stand on the streets of Union Springs, at which he sold fish both raw and cooked. His wife began to cook pies and cakes to sell on the stand, which gradually developed into a restaurant and grocery. When he got to the place where this new business was paying very well, he disposed of his drays and gave his entire attention to the restaurant and grocery, whose stock gradually increased from \$300 to as high as \$8,000. Mr. Thomas says that he has done as high as \$40,000 worth of business a year.

Several years ago Mr. Thomas opened the Commercial Hotel in Union Springs for white patrons, there being as yet no call for a hotel on the part of colored people in that section. The hotel was very successful and paid very well. Mr. Thomas found that the longer he ran it the better he liked it. The following conversation shows the popularity his hotel won among traveling men:

One day two drummers got off the train at Union Springs and got into Mr. Thomas' hack to ride up to his hotel. A white man stepped up and asked them if they knew they were going to a hotel run by a Negro. "Yes," replied one of the drummers, "and we are going there. We don't care if it is run by forty Negroes. We have heard all about the place from dozens of traveling men who say that it is as good as any hotel in the South." They did go to the Commercial, and declared that it was better than the reports they had heard about it.

The times proved unfavorable, however, for a Negro to run a hotel for whites, and Mr. Thomas soon decided that it would be wise for him to sell out. He did so with a good profit to himself, and began to make investments in real estate. He bought about 350 vacant lots in the town, and is building houses on them to sell. He has already built and sold twenty houses and expects to sell 200 more. He also has a large orchard of fruit trees on which he makes toward \$1,000 a year. He is said to be worth about \$16,000. Few men have started life with a greater handicap than Mr. Thomas. The fact that he has been able to win a comfortable financial position indicates what other men with fewer obstacles to face can and should do.

Chapter 7: E. C. Berry, Hotel-Keeper and Business Success

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The leading hotel-keeper of color in this country is perhaps, E. C. Berry, of Athens, Ohio. Mr. Berry is one of those pioneers of our race who has conquered race prejudice by achieving a business success. The story of his hard struggle is one of the valuable traditions of the colored people and deserves to be known.

Mr. Berry was born at Oberlin, Ohio, in 1854, and was taken by his parents at the age of two years to Albany, Ohio, where unusual school facilities were offered colored children. When he was old enough, he was sent to the Albany public schools, and when the Albany Enterprise Academy, a school for colored children, was erected, he was able to attend it for a short time. Unfortunately, his father died in 1870 and young Berry was compelled, at the age of sixteen, to leave school and help provide for his family, in which there were eight children younger than himself.

In his search for work he walked ten miles to Athens, Ohio, and was very happy to secure work in a brick yard at fifty cents a day. In a short time his work improved until he was earning \$1.25 a day, the greater part of which he was able to divide with

his family. He was never too proud to do any kind of honest labor, and although his work was hard and not inviting, it was the best he could do, and he decided to do it well. During the summers he remained at the brick vard, and in the winters was usually able to find employment in stores or elsewhere as a delivery boy or clerk.

It was during these difficult years that he learned to practice economy, which is fully as important as diligence and efficiency. He did not use tobacco or intoxicants; because he could not afford them then. He says he has not been able to afford them since. He also learned to seize opportunities which other boys allowed to slip by them. Whenever a circus came to town the other boys eagerly spent some of their hard earned money to see the show, but young Berry turned the circus to profit. He would rig up a refreshment booth and thus make more money than he would had he stayed at the brick yard. Whenever there were excursions, that form of extravagance in which so many of our people sink their savings, Berry would always get the privilege of selling refreshments on the train, thus enjoying the excursion and making a profit at the same time.

Speaking of economy he said once that on many occasions he has walked ten miles to his home so that he might have an additional twenty-five cents for the dear ones there. While he was working at the brick yard, it was his custom to work every day and half the night, thus making the week nine days long. On rainy days when the brick yard was idle he would

find some chores to do, or go to the country after cream for the ice cream makers. The first winter after the death of his father he worked at hauling bricks until his hands were cut to the quick by handling the rough surfaces. He was more than rewarded, however, by earning enough to take home four barrels of flour which were all paid for, at \$7.80 per barrel.

His first indoor work was in Parkersburg, West Virginia, where he was employed as errand boy in a dry goods store at \$10 per month. Of this amount he regularly sent his mother \$8 every month. It was in Parkersburg that he first secured work along the line in which he was afterwards to make so great a success. He got work in an ice cream parlor, where he served as a waiter.

Returning to Athens, he secured employment in a restaurant, where he picked up the profession of catering. He soon became so proficient in this profession that he became personally in demand among the customers of his employers. The thought naturally occurred to him that if he could do so well for others he could do still better for himself.

Meanwhile, in 1878, he married his schoolmate, Miss Mattie Madry, and began housekeeping in one room, in which, however, everything was paid for. He admits ungrudgingly that the counsel and advice of his wife have been everything to him.

The idea of setting up in business for himself would not leave his mind, but as he had no capital and no credit, the way seemed dark before him. His wife came to his aid. By her intercession her parents

persuaded to allow Mr. Berry to put the three dollars which he had been paying them weekly for his wife's board into what they called the "business capital." In a few months he was able to start with his elder brother in the restaurant business with a capital of forty dollars. They commenced as "Berry Brothers," but, as the business was not large enough for two, Mr. E. C. Berry bought his brother out and went along alone.

When Mr. Berry's employer learned that his best employee was about to set up as his rival, he was angry, and warned Mr. Berry that if he failed and returned looking for employment he would not get it, or even a meal if he were hungry. Mr. Berry had the pleasure some time later of materially assisting this man when he himself got into trouble.

The business prospered from the first, and by 1880 Mr. Berry was able to buy a lot for \$1,300. As soon as the lot was paid for, Mr. Berry secured a loan of \$2,000 and put up his first building, which is to-day a part of the Hotel Berry. He did a prosperous trade as caterer and confectioner and soon had to hire a young man as assistant.

This success continued until 1893, when Mr. Berry was led to enter the hotel business. At first the outlook was gloomy. In the first place, the merchants of Athens met and decided to boycott any drummer who stopped at the "Hotel Berry." In July of 1893 occurred the great panic, and on many a night Mr. Berry closed up with only one guest on the register. He had incurred a mortgage of \$8,000 at seven per

cent, and was compelled to apply at the banks to borrow money to meet his notes. On one occasion both banks in the city refused to let him have money. He was almost in dispair. As Mr. Berry was going out of the second bank a friend of his, who was standing by, seeing the look of distress on his face, asked him what the trouble was. Mr. Berry told him. The friend drew \$500, the sum needed. from his private deposit and handed it to Mr. Berry, telling him to take it and use it without interest until he could repay it. This is the only time in his career, Mr. Berry says, that any person offered him any encouragement beyond empty words.

The panic subsided, and the merchants were unable to drive the drummers from the colored man's hotel. One example will show the methods used by Mr. Berry to make his hotel popular. At night, after his guests had fallen asleep, it was his custom to go around and gather up their clothes and take them to his wife, who would add buttons which were lacking, repair rents, and press the garments, after which Mr. Berry would replace them in the guests' rooms. Guests who had received such treatment returned again and brought their friends with them.

Mr. Berry has now the leading hotel in Athens. In the hotel are fifty rooms, with baths and all modern conveniences. He has an elevator. The plant is easily worth \$50,000 and the business amounts to \$25,000 to \$35,000 annually. The hotel has become so popular that men come from considerable distances just to spend Sunday at the "Hotel Berry." It is a land

mark on the trail of commercial travelers and is known far and wide. Mr. Berry has never refused to serve colored men at his hotel -indeed, he says he would rather lose his customers than to be guilty of that sort of disloyalty. He attributes his success to the influence of his mother and of his wife. He says that he has always tried to make his services worth more than he received, and that such efforts have been always recognized and rewarded.

Congressman Chas. H. Grosvenor of Ohio pays the following tribute to Mr. Berry:

"As a citizen Mr. Berry stands high. He is a man of first rate character, a devoted and active member of the church, taking a leading part in Sunday School work, and a friend of his own race, to more than one of whom he has given a quiet lift of which the public has never known. He is intelligent and capable, and a man of high principles and exemplary life. He is appreciated in this intelligent and educated community not only as an efficient business man, but as a worthy citizen."

Chapter 8: The Negro as Town-Builder

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In all the experiments which the Negro people have tried for the betterment of their condition as a people none have brought them more substantial returns in moral and material improvement than those which have taken them back to the soil, to found towns and build up communities of their own. Not all of these experiments have been successful. I do not believe it possible to build up a community by merely herding together. Any one who attempts to build up a Negro town as a mere land speculation, is, in my opinion, pretty likely to fail. But where our people have gone back to the soil in good faith, for the purpose of living on it and tilling it, there is a positive advantage in having their own communities.

There is always a large amount of wealth created wherever people come together with the determination of living in an orderly way for the solid interests of life. This wealth, which is the source of pretty near all that we call capital, is often spoken of as "unearned increment." The unearned increment usually goes to the man who gets on the ground first or to the man who knows best how to manage and direct his affairs. Under ordinary circumstances it goes to the white man. But in the towns established and

conducted by Negroes it goes to Negroes. I believe, under existing circumstances, it is exceedingly important that we should increase the amount of capital owned by members of our race. In the Negro town, under normal circumstances, Negroes are made to feel the responsibilities of citizenship in ways they cannot be made to feel them elsewhere. If they make mistakes they, at least, have an opportunity to profit by them. In such a town individuals who have executive ability and initiative have an opportunity to discover themselves and find out what they can do.

A few years ago I had an opportunity to visit a Negro community in Cass county, Michigan, which has been in existence since 1840. Certain portions of Cass county, what are known now as Calvin and Porter townships, were settled by Quakers, who did not believe in holding slaves, and had left their homes in the South in order to escape the influences of that institution. It became known that runaway slaves would receive a friendly welcome among these people and in course of time this community of Quakers became a station of the Underground Railway. In 1847 a determined effort was made by a party of Kentucky Slave-holders to recover their runaway Negroes but the effort to regain possession of their property was successfully resisted by the Quakers, the colored people and the other residents of the community. The effect of this raid was to advertise Cass county, Michigan. and to increase still more the colony of colored people already gathered there. It was not, however, until 1849 that one of these townships, Calvin, began to assume

the character which invests it with special interest for the purposes of this chapter. In 1847 a Virginia slave-holder, by the name of Saunders, left a will in which he not only set his slaves free but provided that they should be sent to a free state, and each family provided with a house and tract of land. The executors decided that they could best fulfill the purposes set forth in the will by sending these freedmen to Cass county, Michigan, which had already gained a reputation as an asylum for Negroes.

For several years the Saunders families were a majority in Calvin township and for a time they prospered, to a reasonable degree. But in the course of time they began to show the tendencies which have so often ascribed to Negroes. They began mortgaging the property that had been given to them and lived sumptuously for a time off the proceeds. In the course of time most of the property once owned by the Saunders' community passed out of their hands. A large portion of it went to neighboring white people. A smaller portion fell into the hands of a few shrewd colored men who had settled in the same township. I found only one of the original settlers who at the time of my visit still owned any of the land bought by the Saunders' estate.

From what I have written thus far it might be concluded that the experiment was a failure. Such, however, is not the case. I have thus far been relating what has become traditional in Calvin township. What my visit and inspection of the country proved was that the community as a whole had profited by

its experience. I noticed that the bare mention of "a Saunders family" was likely to cause a quiet smile to creep over the face of the old inhabitant, who did not happen to be a member of that group. I found that at about the time things were at their lowest ebb, industrially and morally, the more levelheaded of the colored people, realizing the situation, started a strong and earnest effort for reform. At about this same time a different class of people began to settle in the township. These people came mainly from Ohio, North Carolina, and Virginia. As a rule they represented the class known as Free

Negroes, a class much despised in slavery days by Negro slaves. Freedom had already given these people some knowledge of the responsibilities of their position, and the experience and the money that these people brought with them gave new impetus to the movement for reform already begun.

When I visited this community in 1903 there were 759 Negroes and 512 whites in Calvin township. A portion of the Negro population had overflowed into the adjoining township of Porter and to some extent to all but two of the towns of the county. In company with Hon, L. B. Des Voignes and with Jesse W. Madry, the latter one of the most prosperous colored families of the county, I drove from Cassopolis, the county seat, in the direction of Calvin township which is six miles distant. The farms, for the most part, compared favorably in their general appearance with the average of the farms we saw in Michigan. The yards were beautiful with shrubbery and flowers. The

barns, stock, poultry and other accessories of farm were in keeping with everything else we saw. In our drive of nearly ten miles, in which we covered nearly thirty miles of territory, through Calvin township and part of Porter, the adjoining township, we saw little, except the color of the faces of the people, to indicate that we were in a Negro town. There are few townships in the South among the agricultural classes that could compare favorably with this Negro township in Michigan.

One of the farmers I met, William Allen, owned 700 acres of land and paid in the preceding year \$191 in taxes. He had been Justice of the Peace for eighteen years, I learned, but finally resigned the office because it took too much of his time away from his farm. Another colored man, Samuel Hawkes, I found, pays the largest taxes of any man in his county. Mr. Hawkes is worth \$50,000. He owns 500 acres of land free and unencumbered. Mr. Hawkes came to Calvin county in 1853. He had at that time \$800 with which he purchased 80 acres of land upon which he still lives. He is engaged now in managing his farm, loaning money and dealing in real estate. Mr. J. W. Madry, who accompanied me on my ride through the county, informed me later by letter that he had thrashed the grain I had seen in the stack on his place in one day from which he obtained 944 bushels of oats and 884 bushels of wheat. A few days later he shipped a car-load of hogs and sheep of his own raising to Chicago and received in return for them \$707.30. He had 167 sheep and 80 hogs left.

I met another colored man in the township, Mr. C. W. Bunn, who owns two sawmills and much other real estate. He is said to be worth \$50,000.

There are, I was informed, eight schools in Calvin county. Four of them were taught by colored teachers. The superintendent of schools, C. F. Northrop, is a Negro.

Perhaps the most instructive bit of information I obtained in regard to this community during my visit was contained in the statement of Hon. L. H. Glover, a prominent lawyer of Cassopolis. He said: "The first generation of settlers were fine men -none better. The second generation was bad. The third generation shows a very marked improvement. There is a steady improvement morally, and this compares favorably with that of the whites. There is no social mingling, but otherwise the relations of the races are entirely friendly. I do not know of more than a dozen marriages of whites and blacks in the entire county. So far as prejudice toward the colored residents of the county is concerned, the farther away people live, the greater the prejudice. As they approach it grows less. These people have contributed as much to the prosperity of the county as ought to be expected of them."

In all this there is nothing startling nor remarkable. It indicates, I am convinced, merely what we ought to expect under normal conditions and the "Square Deal."

I have told at some length the story of this colony because the circumstances under which it was

founded makes its history peculiarly interesting and because its history extends over a sufficiently long period of time to make it possible to permit the fundamental racial traits of the Negro, so far as they are peculiar or different from that of the white race, to clearly manifest themselves. No doubt a careful study would reveal many things peculiar and interesting in the life of this community which

would mark it as different from a white community. But the only thing that impressed itself upon me was the remarkable ability and willingness of our people to adapt themselves to their conditions and to learn.

A different type of Negro community has grown up in other parts of the South, as a result of the process of segregation of the races which is now taking place, not only in the towns but on the land as well. In many cases, particularly in the cities, the result of this segregation has been far from happy. The Negroes which generally represent a large proportion of the shifting property-less class, have been huddled into cheap and unhealthy quarters which have bred both crime and disease as well as habits of irresolute shiftlessness.

In some of the Southern cities, however, members of the race have had the courage and initiative to go outside of the cities and establish settlements on high and healthy land with the purpose of building up orderly property-owning and educated communities.

Recently I had an opportunity to visit such a community, located outside of the city of Winston-Salem, North Carolina. This suburb, which calls itself

Columbia Heights, is situated on a fine piece of property just outside of the city, commanding a magnificent view of the surrounding country.

This suburb was founded by Prof. S. G. Atkins. In 1891, while he was principal of the colored graded school in Winston-Salem, he conceived the idea that it would materially improve the condition of the members of his race and at the same time be a good business investment if a sufficient number of the more thrifty colored people could be induced to settle in some convenient suburb and build homes for themselves and become property-owners.

For this project he secured the support of a number of prominent white men in Winston-Salem, who were interested in the welfare of the colored citizens and at the same time desired to see some effort made to improve the character of the Negro labor that is largely employed in the tobacco factories at this place.

For a time Prof. Atkins lived in the new suburb practically alone, still maintaining his position at the head of the colored school in the city. Shortly after his settlement there Mr. Atkins started in a small way an industrial school, believing that it would aid in building up the community and be an inducement to other families to settle in the new territory. After a short time the industrial school made such progress that Mr. Atkins was enabled to devote all his time to it and after that he remained permanently at Columbia Heights. This was the origin of the Slater Industrial and State Normal school.

Meanwhile a settlement consisting of forty families, nearly all of whom own their own homes, has settled there. Adjoining the Normal School a handsome brick hospital has been erected for the use of the colored citizens of Winston-Salem and the surrounding country. This hospital was built largely by the labor of the students in the school and is conducted in conjunction with it. All this has tended to promote an understanding between the best elements of both races such as one rarely meets in the South at the present time.

There is at present or, at least at the time I visited it, no business done in Columbia Heights, except such as was directly connected with the school. But there are a large number of prosperous Negro business men in Winston-Salem. The colored people are represented in the professions by men who seem to have earned the entire respect of their white neighbors.

A Negro town of an entirely different sort is that at Buxton, Iowa. Buxton is a town of some 4,500 inhabitants, controlled entirely by Negroes. It is made up of the colored men employed in the coal mines of the Consolidated Coal company at that place. The town is not incorporated and according to the reports that I have been able to obtain from there justice is administered in a rather summary frontier fashion. Persons who misbehave are waited upon by a committee and requested to behave themselves or leave town. If the culprit persists in making himself objectionable he is given a certain number of days or hours to leave the community and if found in the

town after this time he is taken to the edge of the town and "shoved off," according to the picturesque phrase in use there.

This reminds one of the methods formerly employed in some of the frontier towns farther west. The town seems to be controlled thus far by a rough but healthy public opinion which is probably pretty well adapted to meet the conditions in so new a community.

The government proper is in the hands of two Negro Justices of the Peace, Spencer Carry and George Terrell. Two colored constables, John Brown and Nelson Walker and a colored deputy-sheriff, A Perkins, are said to form Buxton's police force.

If this new and large community made up largely of miners, has been able to prosper thus far, it is due I am inclined to believe in large part to the influence of the Young Men's Christian Association located here. This association has a large and handsome building and the membership in the association, I am informed, is exceeded only by the membership in the colored Young Men's Christian Association in New York. The school at Buxton is said to be a good one. It occupies a tenroom building and the superintendent, who is an educated colored man, is said to be an excellent teacher.

The town of Buxton is still in the experimental stage. It is at present only four years old.

Twenty years ago, three colored citizens of Maitland, Fla., J. E. White, Allen Ricket and T. W. Taylor,

not quite satisfied with their condition in that town, left it and settled about a mile and a half away. Many colored citizens of Maitland followed them, and soon a respectable little village was formed and named Eatonville. One of the first things done by the community was to build a church, and the next was to provide educational facilities for the children. In fact, the church was used first as a school building. The town was soon incorporated, and organized with a mayor, marshal, town clerk, aldermen, tax assessor and chief of police, all colored.

With the advice of white friends, the people of the little town began to set out groves of orange trees, which paid well for ten years. In 1896 occurred what is known in Florida as the "Great Freeze," which ruined millions of dollars worth of orange trees in that state. The people of Eatonville suffered with the rest, and the growth of the town was severely retarded. They came to the conclusion that it was not wise to pin their faith to orange trees alone, and began to plant other farm products, with which they have been very successful.

Notwithstanding the failure of the orange crops, which has since been repeated in Florida, Eatonville continued to attract Negro settlers. Soon an Odd Fellows' Hall arose. A post office was secured and a Negro postmaster appointed. But the greatest advance was made in education. As soon as the church proved inadequate, the Odd Fellows' Hall was pressed into service, and a graduate of the Tuskegee Institute was secured as teacher.

The coming of this man was the most fortunate event which has happened in Eatonville. R. C. Calhoun proved to be one of those leaders for the creation of whom Tuskegee exists, and he was filled with the enthusiasm for unselfish and devoted service to his fellows which we attempt to instill at Tuskegee. While teacher of the public school, Mr. Calhoun continually told his townsmen of the school at Tuskegee, and of their need for such an institution, in which young men and women could not only secure excellent academic and moral training, but also receive such instruction in industries and handicrafts as would fit them directly for life.

But Mr. Calhoun did more than talk. He began to work to obtain funds with which to establish such a school as he had advocated. Mr. Geo. B. Childs, of Saratoga, N. Y., donated \$4,600 with which to build a boys' dormitory. Mr. Robert Hungerford, of Chester, Conn., owned a large tract of land near Eatonville, and offered to give it to the colored people if they would build on it an industrial school. The offer was taken up by Mr. Calhoun, and the new institute was named in honor of the generous donor, the "Robert Hungerford Industrial School."

In the first year of the school's existence, 1899, the attendance was only nineteen; but has since that time almost tripled itself. The school owns two hundred and eighty acres, twenty-nine of which are under cultivation by student labor. For the work they do, the students are given credit on their accounts with the school treasurer, and are enabled to work out a great

part of their expenses. The products of the farm, dairy, and poultry yard are used by the commissary of the school and assist materially in keeping down expenses. The school has now six teachers, of whom three are graduates of Tuskegee. Two new dormitories have recently been added, and the future of the institute is bright. The influence of the school on the community has been very valuable.

Eatonville has now 250 inhabitants, of which the great majority own their homes. Mr. S. M. Moseley, the mayor, is a successful farmer, stock raiser and liveryman. Mr. J. E. Clark, the postmaster and chairman of the city council, is the leading merchant of the town, and has also done a good business in real estate. He is one of the largest farmers in the county, and has been largely instrumental in building up Eatonville to its present status.

Another type of community of which one will meet numerous examples in the South is the Negro farming village. An interesting example of this type of village is a little Negro community called Mamiesville, in Pickens county on the Mobile and Ohio railway.

The origin of this community is interesting. About the time the railway was built through this region or shortly after, the white people began to buy land to build houses in the neighborhood of the railway about two miles away. The town that grew up there was called Ethel'sville, after the daughter of one of the leading white citizens. The movement of the white people toward the railway left a considerable amount of land on the market and one of the more

enterprising Negro farmers conceived the idea of buying land. The notion presently got hold of a number of other Negro farmers in the same region and the re sult was a prosperous Negro town. The Negro villagers, following the example of their white neighbors, decided to call their village Mamiesville, after the daughter of the farmer who had first bought land there. The town consists of about 1,000 acres of land, worth \$15 an acre. There are a number of respectable dwelling houses, a church, a school and a store, conducted by the ten Singleton brothers, who are a strong element in the town.

At the Tuskegee Negro conference in February, 1905, a very interesting report from this place was made by J. M. Sanifer. According to this report it appeared that there were 104 families in the village, owning some 4,300 acres of land. They own 312 cows, 76 horses, 132 mules and 321 hogs.

He reported that the Negro village was on the best of terms with its white neighbors. Several white men in the neighboring village had aided them in getting land and had contributed to the church and the school and the two villages were living on terms of mutual friendliness and coöperation.

The subject of Negro communities and the methods of their upbuilding is one that deserves more study from students of the race problem than it has thus far had.

Chapter 9: Isaiah T. Montgomery - The Founder of Mound Bayou Chapter 9: Isaiah T. Montgomery - The Founder of Mound Bayou One of the most interesting and successful business experiments which has yet been made by a Negro was the founding of the town of Mound Bayou, Bolivar county, Miss., by Isaiah T. Montgomery. This town, as it exists to-day, did not happen. It was planned and made, and the capital, which is created wherever men live and labor together for a common end, has gone into the hands of Negro business men.

Mr. Montgomery was born on the plantation of Joseph Davis, a brother of Jefferson Davis, subsequently President of the Confederacy. This plantation known as "The Hurricane," was situated in Warren county about 30 miles south of Vicksburg. Mr. Montgomery was born there a slave, on May 21st, 1847. His father and mother were both able to read a little and he received his earliest instructions in reading from his mother. On Sundays another slave named George Steward, gave him lessons from the old fashioned blue-back speller, so popular in those days. When he grew older his father took him in hand and heard his lessons at night after the work of the day was over. He taught him to write by making

the letters on cardboard and covering it with tissue paper. When he was about eight or nine years old his father discovered a white man by the name of George Metcalf, who was making a poor living cutting cord wood but who seemed to be well informed and he hired this man to teach young Montgomery and his sister. When it became known that a school teacher was to be had in the neighborhood, Metcalf and his wife were induced to move nearer to the plantation and four or five white children, among them two boys from the Davis dwelling, were added to the class. This school was, however, finally discontinued because its existence became noised abroad.

The boy Montgomery continued his studies at home until he was nine or ten years of age. At this time it was determined that he should make his home in the "Big House" where he was quartered on a pallet in the room adjoining that of Mr. and Mrs. Davis.

His duties at this time consisted in sorting and copying, filing letters and papers and caring for the office generally. In addition to this he was assigned to carrying the mails which had to be transported across the Mississippi river some four times a week. In this he was assisted by two smaller boys.

After leaving his father's house and going to the Davis mansion he had no opportunity to study but he read the newspapers with great eagerness. These were always conveniently at hand about the office.

After General Grant began his campaign in northern Mississippi Mr. Davis went with his slaves to

interior of the state and afterwards to Alabama. Young Montgomery was left with his father in charge of the plantation. Mr. Davis first carried him away with him but sent him back with the others occasionally after stock. On one of these trips his father kept him with him to help care for the plantation.

Shortly after Admiral David Dixon Porter succeeded in running past the Vicksburg batteries with a portion of the Federal Squadron young Montgomery met him, became his cabin boy and spent nearly all of 1863 in the U.S. service. During the first cruise of the Federal fleet up the Red River young Montgomery lost his health, as a consequence of drinking the waters of the river and was discharged in mid-winter at Mound City, Ill. His parents and his two sisters had been assisted to Cincinnati by Admiral Porter and young Montgomery, after his discharge, joined them there.

It took nearly a year to restore his shattered health. His father was an expert carpenter, painter and general mechanic and both he and his brother worked with their father at his trade until times settled so that they could return to the old Hurricane Plantation.

William Montgomery went back first, Isaiah followed, and lastly their father came down. After a short period Isaiah returned for the family and brought them all back from Cincinnati by river. Sometime in 1866, when Isaiah was about 19 years of age, the father and the two sons began business

under the name of Montgomery & Sons. Isaiah was assigned to do the bookkeeping and take care of the correspondence. He soon found that he was deficient in his knowledge of mathematics and, to overcome this difficulty, obtained special instruction at night for a term from one of the pioneer teachers who came South immediately after the war. This teacher is well remembered by Mr. Montgomery. Her name was Miss Lou Smith, of Urbana, Ohio. She carried him, he says, through Ray's Third Arithmetic and did him a service for which he has ever since been grateful.

About this time he began studying bookkeeping. He made the acquaintance of some of the clerks on the Mississippi packets and they would occasionally, at his request, bring him a book on bookkeeping or something else that he needed, to continue his studies.

The circumstances under which Mr. Montgomery, his father and brother, came to have the management of the Hurricane Plantation after the war are peculiar and interesting. It was the express wish of Mr. Joseph E. Davis, after the close of the war, that all of his ex-slaves should remain on the plantation that had been their home and the home of their children.

"Indeed," says Mr. Montgomery, "most of them, 300 or more, were born there and the big books of the plantation, formerly kept by my father, were the histories of all that was known of their ancestry."

In order to effect this purpose Mr. Davis specifically conveyed his Warren County properties to Benjamin

T., William T., and Isaiah T. Montgomery by an act of sale and in order to better carry out his purpose Mr. Davis made an effort to reach all of his former slaves whenever they were overtaken by any serious mishap. Mr. Davis at the time of conveying this property to his former slaves was well advanced in years and did not long survive the sale. An earnest attempt was made by his executors after Mr. Davis's death to carry out the provisions of the will. One of these executors was Mr. Davis's brother Jefferson Davis, ex-president of the Confederacy.

In attempting to operate the plantation along the lines indicated difficulties were soon encountered. Among the first was the arrangement of the living premises. In slavery it had been found desirable to have "quarters" located within a limited area. This was for the convenience of supervision. In freedom it was necessary to have the buildings located on the holdings of tenants. Many more buildings were required and it was necessary to have them of improved construction. They suffered also from competition with cheaper properties, offering lower rents to laborers and in some instances practically a year's free use of the land in order to induce laborers to settle upon them. High waters occasionally came, causing overflows which made it necessary for large expenditures in the construction of levees. In order to meet these expenses the managers, the elder Montgomery and his sons, applied to the executors for a reduction in the annual payments, which approximated at that time \$14,000 per annum. The heirs, however, resisted

any reduction that would trench upon their income. The original price of the plantation, which comprised 4,000 acres was \$300,000 in gold, bearing interest at six per cent. The price of the land was high and under all the circumstances, in spite of the effort made, could not always be made to meet the annual payments. The contract was finally dissolved by the mutual consent of both parties after it had been in operation from 1867 to about 1885.

"One of my most vivid experiences," says Mr. Montgomery in some of his reminiscences, "came during what was known as the Kansas Higera, when thousands of laborers from the Mississippi valley crowded the steamers and poured into Kansas by way of St. Louis. A large body of these

emigrants left our plantation and as nothing could be learned of these people as to their future I determined to look into the matter myself. I procured letters of credit and went first to St. Louis and thence to Kansas City, where I found large numbers of them very scantily provided for and housed in churches and public buildings. After providing for their comfort and arranging for those who wished to return I pushed on to Lawrence, Kansas, where the sentiment was particularly bitter against any effort to induce the refugees to return. I went directly among the crowd that had left our plantation and camped with them in their crowded guarters. In the course of a long conference with the leaders they revealed to me that they had come to Kansas in quest of lands to be purchased for the permanent homes and if these could not be

had they preferred to go back with me. I had them name a committee to accompany me to Topeka, where I presented the case to Gov. St. John and his board of managers. The means at the command of those men was limited, but they decided to make a location and a colony called Nicodemus was located near Council Grove in Waubaunsee county, on condition that I buy a half section of land in it. We improved our lands there and owned them for a number of years under the supervision of my brother, who finally sold them and invested in North Dakota. The colony maintained itself for a number of years. I returned home from the trip and set myself to mending our broken fortunes, closing as best I could, the drama of a fruitless struggle. Father died not long after this. Mother soon followed him to the old plantation burying ground, where they rest in the reserve held sacred for the immediate members of the Davis family."

This closed for Mr. Montgomery a disastrous but instructive experience. He had gained some knowledge, under his father's instruction, in the management of the large property and he had learned something of the conditions of pioneering in his efforts to found the Negro colony of Nicodemus upon the prairies of Kansas. About the year 1885 he wound up his connection with the cotton planting industry and started out to conduct a little mercantile and restaurant business near the National Cemetery at Vicksburg, Miss. It was while at that place that Maj. George W. McGinnis, Land Commissioner of the

Louisville New Orleans and Texas Railway began correspondence which resulted in a conference and then in a trip through the Delta and selection of Mound Bayou as the site for a Negro settlement.

As the Delta land was subject to malaria, obstructed with great forests of timber and tangled thickets of cane and briers, and burned by the Southern sun, it was deemed unsuitable for white immigrants, and capable of being exploited only by means of black labor. The land commissioner of the railway consulted Mr. Montgomery, with the result that the latter undertook to plant a Negro colony on these lands if the railway would furnish the land.

Mr. Montgomery's description of his first visit to the site of the new town is an interesting one. Mound Bayou is situated near the center of the great Yazoo Delta about midway between Memphis and Vicksburg and nearly twenty miles east of the Mississippi river and a like distance from the hills that form the western boundary of the delta. The name is derived from a large mound, the relic of a pre-historic people, situated at the junction of two prominent bayous, which compose the most important part of the natural drainage system of the region.

"On a summer morning in July, 1887," said Mr. Montgomery, "the fast express dropped me at a cross-road sawmill. I was accompanied by a civil engineer, with whom I had spent the day previous in the trackless forest northwest of the town of Shaw. It was not yet day when we disembarked from the train. We went a short distance to the quarter mill

and were generously treated to a hearty breakfast.

Immediately afterwards we started to tramp northward on the line railway. After a walk of nearly three miles my companion paused and said: 'Here is the land.'

I gazed north and south along the railway right of way, which cut a wide path, something like the street of a great city, through the forest and jungle. On either side were impassable barriers of cane, which stood twenty-five feet high, interwoven with briers and thickly studded with mighty trees, some of them one hundred and fifty feet in height.

"I tramped up and down," continued Mr. Montgomery, "looking for a place of entrance. Finally I found a hunter's trail which had been kept open by wild beasts and wandering cattle. This led along the bank of the bayou, from which the locality derived its name. A mile further along this path came out to the railway again. We, however, turned further north and found the woods somewhat more open. As the falling shadows reminded us that the day was nearly done we stood upon the spot now occupied by the town.

'This will do,' I remarked to the engineer. 'Draw a plat of these lands stretching four miles to the east and west, north and south. Send me one to the land office and make a duplicate. That will be notice, when it reaches me, that your task is done and mine is begun."

The first settlers began to move into the new townsite in February, 1888. They did not stop there but

went directly to the log shanties that had been built upon the lands they were to occupy. A month later ground was broken for the first small store-house and two dwellings, one to be occupied by Mr. Montgomery and the other by the family of a cousin.

Since there were no lands available for immediate cultivation the little community had to support itself by cutting the timber until the area cleared was sufficiently large to permit cultivation.

The original survey of the town was made in 1890 when it was regularly incorporated. At that time it embraced about twenty acres. At that time there was one country store and two small business houses employing altogether about \$3,000 capital and doing an annual business of possibly \$5,000. At the present time the town embraces an area of 75 acres, with a population of 400. The agricultural settlement about the town covers about 40 square miles, or over 30,000 acres, owned and occupied by 2,000 colored people. Mound Bayou is the tenth station in importance between Memphis and Vicksburg, and affords the railway company an approximate revenue of \$30,000 per annum in freight and passenger traffic. The forests of oak, elm. hickory, ash, cypress and gum afford an annual business of almost \$9,000.

In his work of founding the city, Mr. Montgomery spent a great deal of time traveling in Mississippi, Arkansas, Louisiana, Tennessee and Alabama, keeping before the race the subject of home and farm owning, and conducting prospectors and settlers to Mound Bayou. Mr. Montgomery was the first mayor of the town; the present mayor (1907) is B. H. Creswell.

One of the most helpful and interesting phases of the settlement of Mound Bayou has been the amount of original business enterprise shown by the various settlers. Besides the great majority, who are prosperously engaged in agriculture, a considerable class of business men have sprung up. In the town there are 22 mercantile houses, such as groceries, dry goods stores, etc., which do an annual business of one hundred thousand dollars. There are three blacksmith and wagon repair shops, whose yearly business amounts to \$3,000. One live newspaper, the Mound Bayou Demonstrator, does the unusual business of \$1,500 a year. There are one practising physician, one photographer, who does \$1,000 worth of business every year, one harness maker, with an annual business of \$1,000; three restaurants and boarding houses, one gin and saw mill, with a yearly business of \$5,000; and two gins whose business amounts to \$5,500 yearly. The Bank of Mound Bayou, which is more fully considered in the chapter on Banking, has an authorized capital of \$10,000; fully paid up and deposits amounting to \$40,000. The Mound Bayou post office, established in 1888, has an

annual stamp sale of \$850. The annual stamp cancellations amount to \$700, and the annual money order receipts and disbursements are as much as \$30,000. In the town are a Baptist High and Normal Institute and the American Missionary school, both of which are endeavoring to add industrial departments; a public school, employing

three teachers; and five public schools in the surrounding country. There are two Baptist Churches, worth together \$3,000, two Christian Churches, worth together \$1,500; one A. M. E. Church, worth \$3,000; and one M. E. Church, worth \$800. The cotton production for the season of 1905 was 4,000 bales.

Chapter 10: The Negro Undertaker

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The interest and even fascination with which the Negro people have always viewed the great mystery of death has given the ceremonies that are connected with this dread event a special and peculiarly important place in their social life. Out of this instinctive awe and reverence for the dead has arisen the demand for solemn and decent and often elaborate burial services. To meet this demand there has grown up a prosperous business. It is a curious fact that with the exception of that of caterer there is no business in which Negroes seem to be more numerously engaged or one in which they have been more uniformly successful.

This is due to the fact that here, as in the case of schools and churches, racial instincts and interests have created demands which the white business men could not or were not able to properly provide for. A prominent feature of the secret organizations, which have sprung up and become extremely popular in recent years among the colored communities, has been the provision for sick benefits and burial expenses. This demand and these organizations have created a special business opportunity for Negro business men of which they have very largely taken advantage.

One of the men who early perceived an opportunity for the colored business man in the direction I have indicated was Elijah Cook, the Negro undertaker of Montgomery, Alabama. Mr. Cook was born a slave over sixty years ago in Alabama. He was several times sold on the auction block, and at one of these sales was separated from his brother, of whom he has never heard since. When he had become a youth, Mr. Cook asked his master to allow him to learn the carpenter's trade, at which he spent several years as an apprentice. At the end of this time, he hired his time from his master for twentyfive dollars a month. When the war broke out, Mr. Cook continued to pay his master's wife the stipulated sum per month, and continued to faithfully do so until he was emancipated.

At the close of the war, the trade that Mr. Cook learned in slavery stood him in good stead, as he was immediately able to get work. The laws against teaching a slave to read and wirte had fired Mr. Cook with a desire to acquire those forbidden accomplishments, and, like many other freedmen, his first thought was to procure an education for himself and for his people. He was the leader in founding the first colored school in his city, which was held in a basement dug under a dilapidated church. He himself, with that devotion that proves the capacity of the race, attended night school after working most severely all day long.

Looking about him, Mr. Cook saw that there was no colored undertaker in the city, and that the corpses

of the colored people were being hauled to the cemetery in rough wagons. He therefore bought a hearse, and went into business for himself. He has conducted this business for twenty years, with such industry and wisdom that he has accumulated towards twenty thousand dollars. He is one of the most respected citizens of Montgomery, and is foremost in every plan for the betterment of the race. Another successful undertaker of Montgomery is Mr. H. A. Loveless. He, too, conducts a profitable business.

Much enterprise has been shown by Mr. Wm. M. Porter, of Cincinnati, Ohio. He was born a slave in Tennessee, in 1850, and was well grown before opportunities for education came to him. At the end of the war, he went to Cincinnati, and hired out as a hackman, working in this capacity for ten years. At the end of this time he went into the undertaking business and married Miss Davis, a teacher in the public schools of Cincinnati, to whose efforts and judgment much of his success is due. For more than twenty years he was the only colored undertaker in Cincinnati, and used his monopoly so well that his real estate holdings in Cincinnati amount to about \$25,000, to say nothing of the value of his horses and rolling stock.

After his success in Cincinnati, Mr. Porter looked about him for new opportunities, and opened a branch office in Lexington, Kentucky, with Mr. J. C. Jackson in charge. A few years later, another office was opened in Chicago, and gradually since, other offices have been opened by him in small towns in Kentucky

and Ohio, and put in charge of competent men. Mr. Porter has been fortunate in finding men to work for him who are reliable and honest.

He is one of the most successful undertakers that we have.

The life of Mr. J. C. Jackson, mentioned above as the Lexington, Kentucky, partner of Mr. Porter, has been a most eventful and busy one. He was born in 1848, and worked on a farm in Kentucky until he reached his majority. He then came to Lexington with his small savings which he invested in a small fruit and confectionary store. His thrift, honesty, and busines ability in the management of this store recommended him to the notice of the officials of the Lexington branch of the Freedman's Bank, of which he was soon made teller. He was promoted to the cashiership of the Little Rock Branch of the same institution, which position he held until its failure in 1874. He then returned to Lexington and secured a position as gauger under the United States Government, which position he held for seven years. He also tried his hand at running a newspaper, and the "American Citizen," edited by him, was an able and excellent journal. He sold the paper, however, to become the partner of Mr. Porter in an undertaking establishment in Lexington. They started on a small scale, with one funeral car, a team of horses and a small stock of goods. Largely owing to the fidelity and ability of Mr. Jackson, the establishment has grown to the point where it is considered by many to be the finest in central Kentucky. A new building

has recently been built, which has in connection with it the best equipped livery stable in Lexington, with a capacity of one hundred horses.

Mr. Jackson was extremely happy in his marriage, as his wife identified herself with his interests, and has been of invaluable assistance to him.

I cannot pass over his activity in public life. He has served as a trustee of Wilberforce University; as a representative of his church in the General Conference of the A. M. E. Church, was chairman of the committee which secured an equal division of the public school funds for the support of colored schools; was a member of the committee which persuaded the city council of Lexington to establish that city's first Negro School; was a member and a spokesman of the committee which secured from the Kentucky legislature the enactment which established the State Normal School for Negroes at Frankfort, Kentucky; and was for twelve years a member of the trustee board of Berea College. He was a life long friend of Rev. John G. Fee, the founder of Berea College, and was first man asked by Rev. Fee's family to serve as pall-bearer at his funeral. He is an influential member of the Executive Committee of the National Negro Business League.

One of our very successful men is Mr. G. W. Franklin, Jr., of Chattanooga, Tenn. He was born in 1865 in Quitman, Ga., and began learning the blacksmith's trade at the age of ten. Long before he became of age, he was operating four distinct lines of business, a blacksmith shop, a hack line, a coal vard, and an

undertaking establishment. He concluded finally to concentrate his efforts in one direction, however, and decided to devote himself to undertaking. His first few years as undertaker were spent in Rome, Ga., but he moved to Chattanooga in 1894. He found the new field unfavorable, as other colored men preceding him there in this business has abused the people and lost their confidence. Mr. Franklin had labored to overcome this handicap so well that he is to-day one of the most prosperous colored men in Chattanooga. His rolling stock and general equipment are equal to the best in Chattanooga, white or black. He has bought and operated two cemeteries for colored people, the East View and the Pleasant Garden. He owns his own place of business in the heart of the business section of Chattanooga, within a block of the Union Station, and within forty steps of the First National Bank. He also owns valuable real estate in exclusive portions of the city. Mr. Franklin built with his own hands some of the hearses, and one of these, exhibited at the Nashville meeting of the National Negro Business League, was a feature of the meeting. His business gives employment to seven people, besides three members of his own family, whom he has taught to be of great help to him in his work.

I have before now called attention to the fact some of our most successful business men have come from among the ranks of our ministers. These men have very often had opportunity to develop a latent talent for administrative work and business in looking after the affairs of their churches. One such as these is

Rev. Preston Taylor, who early in life learned a trade, has been a contractor, assistant baggagemaster as well as preacher, and has finally become comfortably well off in the business of undertaking.

Rev. Preston Taylor was born in Shreveport, Louisiana, November 7, 1849, of slave parents. In early childhood he expressed a desire to become a minister, and this ambition has directed his life. He has interested himself along other lines; but not for a single year since arriving at maturity has he neglected what he regarded as his highest calling.

His spirit of patriotism was shown when in 1864 he saw a band of soldiers marching along the road and determined to join them; he enlisted as a drummer and was at the seige of Richmond, Petersburg and at the surrender of Lee. Later he learned the stone cutters' trade and became skillful in monument work and also engraving on marble. He found much work to do in Louisville, Kentucky, but the white men refused to work with him because of his color. He was then offered a position as train porter on the Louisville and Chattanooga Railroad, and for four years he was classed as one of the best railroad men in the service. When he resigned, he was requested to remain with a promotion as assistant baggage-master, but as he could be no longer retained, he was given a strong recommendation and a pass over all the roads for an extensive trip which he took through the North.

On his return he accepted the pastorate of the Christian Church at Mt. Sterling, Kentucky, where he remained for fifteen years devoting his time to the building up of the congregation and the erection of meeting houses. It was at this time that he did a great deal toward helping the people in an educational way. One thing that deserves special mention was the purchase of the old college property at New Castle, Kentucky, at a cost of \$18,000, where to-day stands a thriving Bible college, of which he is still a trustee and financial agent. For a number of years he was editor of the "Colored Brethren," a department in the Christian Standard, and has also written for many books and periodicals.

Some idea can be gathered of his courage and energy from a passage in his life. When the Big Sandy Railway was under contract to be completed from Mt. Sterling to Richmond, Virginia, the contractors refused to hire colored men to work on it. He at once made a bid for Sections 3 and 4 and was successful; he then erected a large commissary and quarters for his men, bought seventy-five head of mules and horses, carts, wagons, cans and all the necessary implements and tools; with one hundred and fifty colored men he led the way. In fourteen months he completed the most difficult part of this great trunk line at a cost of about \$75,000. The president of the road, Mr. C. P. Huntington, said that he had built thousands of miles of road but he never before saw a contractor who finished his contract in advance. He was then requested by the chief engineer of the works to move his force to another county and help out some of the white contractors.

During the past twenty years he has occupied as pastor the pulpit of two of the leading Nashville churches. The Lee Avenue Christian Church, where he has been for seventeen years, is a large, strong and imposing edifice, of which the congregation and citizens of Nashville are proud. It was built under his direction and through his personal effort.

His philanthrophic spirit is strong, and a deed of charity rendered by him during a recent severe winter will forever live in the hearts of the people of Nashville; for through his own warm and tender feeling for suffering humanity, individual help, solicitations from friends, he was enabled to feed, warm and clothe almost a thousand suffering poor people and shield them from the cold.

In the Spring of 1888 he embarked in the undertaking business and has met with unusual success. He stands well toward the head of his profession not only as a funeral director, but as a safe and wise business man.

Mr. Taylor employs twenty-one men and often has to call in extra help. He bears the distinction of directing the largest funeral procession that has ever passed through the streets of Nashville; it was that of three colored firemen that were killed in the great conflagration of January 2, 1892. He built a large catafalgue with the aid of his own men, which held all three of the caskets, and was drawn by six beautiful, black horses followed by sixty carriages, two abreast, occupied by all the officials of the city, and

accompanied by the police and fire departments, the schools, the lodges, and citizens by the thousands.

Aside from his regular profession, he is president of the Odd Fellows' Association, the Knights of Pythias' Temple Association, the Steam Railway Employees' Association, and the Rock City Coal Company; he is also director of the "Negro Combine" and the One Cent Savings Bank, and Chaplain of Co. "G," the Uniform Rank, Knights of Pythias.

Recently Mr. Taylor purchased beautiful "Greenwood Cemetery," a tract of forty acres of land located four miles southeast of Nashville, laid out in lots, walks and drives, ornamented with shrubs and trees.

In all his efforts he has had the aid of his wife, formerly one of the original Fisk Jubilee Singers, and a woman of strong sympathies, and invaluable to her husband.

Chapter 11: James C. Thomas, Undertaker and Business Man

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It is said that the richest man of African descent in New York is James C. Thomas. He is an undertaker. Although colored men have been in business for nearly 150 years in New York City, there are very few if any of these men or their descendants who have had more success in business than this man who came to New York as a cabin boy on one of the Southern steamers, and worked for sixteen years after that as the hotel steward. This is one of the facts, of which there are many similar mentioned in this book, which indicate that, however great an obstacle prejudice may be, it is not the determining factor in the success or failure of colored men. The same conditions which have made members of the white race who had advantages fail and those who have not had advantages succeed hold also in the case of the colored man. It is thrift, industry, moral earnestness that makes success.

James C. Thomas is a Texan. He was born at Harrisburg, Texas, in 1864. He recieved very little education. At the age of nine his father and mother died, and he had after that, to take care of himself. He had six sisters, some of them older, and others younger than himself. As soon as he was able to

earn anything, he was compelled to contribute to the support of the family.

Beginning life thus early, he managed to pick up a living for himself and to contribute his share to the support of the other members of the family.

He drifted with some other members of the family to Galveston, and after doing odd jobs about there for a time, he found a place as a cabin boy on a steam boat. A few years ago, and indeed to a large extent still, the position of cabin boy on one of the steamboats was the goal of every colored boy's ambition. To be nimble and handy enough at running on errands; to be able to ingratiate himself into the good will of the captain or steward of one of these boats, was the secret hope and ambition of every lively and alert young Negro boy.

Many a colored boy has been started out on a life of aimless wandering, drifting about from place to place, in consequence of the attractions of a place on one of these boats. On the other hand, not all the men who have started out in this way have been injured by this experience. This life appeals to a very natural spirit of adventure, the desire to see new and strange places and people. To many a young man who had no opportunities for learning at home, these voyages have been in the nature of an education. It has given him a bigger idea of the world, caused him to realize the possibilities of his own life, and given him the courage to attempt things that he would never thought himself or members of his race able

to do. This seems to have been the case with Mr. Thomas.

He first found a place upon the boat running between New Orleans and Galveston. In those days, Galveston was not the important port it has since become, and New Orleans had not yet lost the prestige she had before the war as the port at which the great traffic of the Mississippi Valley was discharged. Life on the levees and along the docks was in its glory and was full of attractions for young men in search of adventure. Young Thomas was attracted by all this, and lingered about New Orleans working on the boats for the most part, in the capacity of cabin boy, until he was seventeen vears of age.

At this time, in 1881, young Thomas was employed on a steamer plying between New Orleans, Cuba, and Mexico. At this time the yellow fever appeared at Havana and New Orleans. Both cities were quarantined. Rather than go into quarantine, the boat upon which Mr. Thomas was employed, came to New York. It was thus, quite by accident, that Mr. Thomas became a New Yorker.

In the meantime he had learned a good deal about the business in which he had been engaged, and in New York he was able to obtain a position as steward in some of the hotels at New York, Boston, and Saratoga. Mr. Thomas was employed in these different places for sixteen years, from 1881 to 1897. He had always been thrifty and saving and during these years, particularly after his marriage, he worked with a definite purpose in view. He saw others about

him getting money easily and spending it freely, but he had determined to accumulate sufficient capital to enable him to go into business for himself. He was married in 1884 but he did not begin business until 1897.

There were already several Negro undertakers in New York but Mr. Thomas believed that there was room for another, and if possible, a better one than any of those then existing. He decided to begin in a very small way. He had never been in business for himself, and there was much that he had to learn by experiment. He rented a house on Seventh avenue, and after buying his stock, fixing and furnishing it to begin business, he found that he had but four dollars left.

When Mr. Thomas began business there were but two colored undertakers in the business in New York and Brooklyn. The larger part of the business which should have come naturally to colored undertakers was in the hands of white men. At the present time, Mr. Thomas not only does more business than any other colored undertaker in New York, but there is but one undertaker in the city who has more funerals in the course of the year than he. In spite of that fact there are now eight colored undertakers doing business in the city, Mr. Thomas, largely as a result of his economical, careful, and conscientious dealings with his colored patrons, and by his ability to meet their peculiar needs, has enabled him to compete so successfully with white undertakers that he has secured the colored business largely for colored business men.

When he started in business, Mr. Thomas rented the building on Seventh avenue, in which he did business. He is still occupying that house, but at the present time he owns it and the adjoining property as well. He has several times refused \$65,000 for the two buildings. These valuable holdings, and other property in New York City, Mr. Thomas has acquired since he engaged in business.

He was the first president of the Afro-American Realty Company, and is still one of its heaviest stock-holders, and a director in the company. He likewise owns stock in the Chelsea National Bank of New York, one of the larger banks of that city.

He is a member of the New York Undertakers' Association, to which he has been sent on several occasions by the local association to represent them. He has the confidence and respect of his fellowundertakers, because he has demonstrated that he understands the business as well as they. The \$20,000 business yearly that he does, is earned, not because he is a colored man, but because he has been able to measure up to the best and highest in his profession. And in this measuring up, he has taught the colored people that there are colored men who are competent, honest, and reliable. Since 1897, Mr. Thomas has superintended the funerals of some thirtyfive hundred persons, including the raising and reinterring of bodies that have been buried for as many as eighty years. This of itself is an art separate

and apart from the general work of an undertaker.

In Greater New York and adjoining towns in New Jersey and Pennsylvania, especially among the colored people, there are constant calls for Mr. Thomas' services, so much so that he has found it necessary and profitable to open branch offices in a number of places. To be known as the second largest business house of this character in New York, is a real distinction which is to be gained only by keen business foresight, and the mastery of the field in which one may be engaged. Where white undertakers had charge of the undertaking work of the various colored lodges and churches in New York before Mr. Thomas' time, it is now handled almost exclusively by colored undertakers. He keeps constantly employed a number of men and women, some of whom have gained complete knowledge of the business in his establishment.

In 1884, Mr. Thomas was married to Miss Ella Rollins, of Richmond, Virginia, and she has been of great assistance to him in his business, having entire charge of the work in his absence. They have seven children, all of whom are being educated, in addition to their school training, in their father's business.

Chapter 12: The Negro Banker

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As our people have made progress in the various lines of business a demand has arisen among them for savings banks. That this demand has arisen speaks well for the industry and thrift of the race. That it has been met by the establishment of more than thirty successful banks operated wholly by members of our race, testifies to its capacity to meet the demands which its new necessities impose. I cannot here do justice to all of these new and important institutions. I am compelled to limit myself to writing of those with whose workings I am more familiar and whose stories seem to me most interesting and instructive.

The first bank conducted by Negroes was established directly after the war as part of the work of the Freedman's Bureau. This bank was a failure. The little savings of thousands of industrious freedmen were lost. Widespread as was the confidence and the hope that this institution inspired among all classes when it was first founded, the discouragement caused by its failure was even more widereaching.

It was years before the Negro people regained sufficient confidence in banks and in themselves to make a Negro bank possible. In March, 1888, the legislature of Virginia granted a charter for a savings

bank to the Grand Fountain of the United Order of True Reformers. The bank was opened for business April 3, 1889, and received deposits to the amount of \$1,268.69 the first day.

It is said that when application for a charter for this bank was first made to the Virginia legislature it was not treated seriously. The idea of a bank conducted by Negroes was at this time so novel that many members of the legislature voted for it out of a spirit of fun, never expecting to see a real Negro savings bank in operation in Virginia.

In a recent report to the Hampton Negro conference W. P. Burrell, secretary of the True Reformer, tells a very interesting anecdote in regard to the origin of the True Reformers' Bank.

"It might be interesting to know," says Mr. Burrell, "that this bank, founded by William W. Browne, had its origin in a lynching which occurred in Charlotte County at a point called Drake's Branch. A branch of the organization of True Reformers had been founded at Mossingford and the fees of the members, amounting to nearly \$100, had been deposited in the safe of a white man, who had thus an opportunity to see that the Negroes of the county had some money and that they were organizing for some purpose. We decided that this was an unwise thing and so determined to break up the organization. This fact was reported to Mr. Browne and by a personal visit to the place he succeeded in saving the organization and at the same time had his attention called to the need of a colored bank, where colored people could

carry on their own business and not have it exposed to unscrupulous whites. The idea of a bank was first advanced by a countryman named W. E. Grant and immediately adopted by Mr. Browne. Thus it came to pass that because of an unpleasant race feeling in Charlotte County, Virginia, the oldest incorporated Negro bank came into existence."

In the report to which I have referred Mr. Burrell calls attention to one important fact in regard to the colored banks of Virginia, namely, that three of them have started since the passage of the suffrage laws of the state requiring Negro voters to be property-holders, to be well educated and to be war veterans.

In the early history of the colored banks in Virginia considerable difficulty was experienced because they were not directly connected with the clearing house, through which an exchange of checks among the banks is ordinarily effected. This made "colored" depositors unwilling to open accounts in these colored banks because their checks could not be handled without trouble and inconvenience. The white banks refused to accept them because they could not "clear" them in the ordinary way. This form of boycott was broken up, however, by white merchants who threatened to withdraw their deposits from the "white" banks unless they made some arrangement by which the checks of "colored" banks could be cashed. This led finally to the voluntary offer on the part of the leading national banks to act as clearing house agents. They did this not so much, perhaps, to help the colored man as to facilitate the business

of the white depositors. At the present time all of the "colored" banks clear through some member of the clearing house, for which privilege they pay a small annual tax.

At the meeting of the National Negro Business League in New York in 1905, Rev. W. L. Taylor, President of the True Reformers, stated that at that time the bank held in the deposits \$350,000 of money belonging to Negroes. The capital stock of \$100,000 has all been paid up and there are over 11,000 depositors. During the twenty-six years it has been in existence this institution has done more than \$14,000,000 worth of business. Since it was started there have been established in different parts of the world, according to Mr. Taylor, nineteen other Negro banks. That number has since been increased until in 1907 there are thirty-three such institutions. The cashier of the True Reformers' Bank is Mr. R. T. Hill.

Shortly after the founding of the True Reformers' Bank in Richmond and largely as a result of the apparent success of the experiment a Negro bank was established in Birmingham, Alabama.

The president of the new bank was Rev. W. R. Pettiford. The circumstances which turned his thought toward the founding of a bank for Negroes are interesting.

"I was riding on the electric railway through a district in the suburbs of Birmingham," he says, "where a large number of colored people were employed. There were a number of these colored people on the car who had just been paid off. I had

not gone far when I was shocked by seeing a woman among the crowd on the car, drinking whiskey. Though I was a minister and she knew me, I had no influence over her. It was at that time that the thought came to me that there should be some sort of business which should take care of the money of that class of people and that such an institution would enable me, as a minister, to instruct them in ways in which they might better dispose of their earnings. It was in the early part of the year 1890 that the first notion of establishing a bank came into my head."

Shortly after this Mr. W. W. Browne, President of the True Reformers' Bank, of Richmond, Va., visited Birmingham. Mr. Browne was an old acquaintance of Mr. Pettiford's and they talked the project of forming a bank in Birmingham, similar to one in Richmond, over together. Mr. Browne suggested that the colored people of Birmingham form a branch bank, but after talking it over with some of his Birmingham friends it was decided that it would be better to start an independent institution.

In order to arouse interest in the proposed scheme meetings were held in different parts of the city and the adjoining towns. It took about three months agitation to get enough sentiment back of the project to make sure of its success. The organization was completed in August and the formal opening was set for October, 1890.

But even this preliminary action was not taken without considerable difficulty. In offering the stock for sale among the colored people the promoters were

met with the statement that, "Negroes can't run a bank; that it had been tried by the Freedman's Bureau and had failed." Some of the leading white citizens, upon hearing the proposition, predicted that the new bank would not last three months. Others said six, and those who were most favorable to the project gave the institution a year as the limit of its existence. All this was, of course, discouraging. But the promoters did not lose heart and preparations went forward. A building was rented for \$30 per month for three eyars. A vault was constructed, furniture ordered purchased and the books ordered.

When all this had been accomplished a new difficulty arose. While the president was absent from the city the vice-president and the cashier were informed by their attorney that to incorporate, under the laws of Alabama, it would be necessary to begin with a paid-in capital of \$25,000 with \$25,000 more subscribed. As the company only had at that time \$2,000 in cash this seemed a rather serious obstacle. The officers in charge were so disheartened by this news that they stopped the work of the carpenters, the masons and the book-binders and the whole enterprise came to a standstill.

Mr. Pettiford first learned of the condition of affairs when he returned to Birmingham. He refused to be discouraged. He learned that it would be possible to do business as a private concern and accomplish practically the same results that he had hoped to attain as a regularly incorporated bank. The book-binders, the carpenters and the masons were

again set to work but the work had received such a set-back as a consequence of this delay, that it was feared it would not be possible to open the doors of the new bank upon the date appointed. It was decided, however, that it would be better to keep their promises to the public even if they were forced to receive deposits on an ordinary table, rather than put off the day of opening. Thus it was that the Alabama Penny Savings and Loan Company opened its doors on the day set, October 15, 1890, and received on deposit that day \$555. This added to the \$2,000 already paid in from the sale of stock constituted the capital of the institution. This amount of capital did not justify paying salaries so the officers worked for the time being without pay.

Meanwhile the president and the cashier had been studying bookkeeping under a special teacher and in other ways acquainting themselves with the banking business and preparing themselves for their novel experiment. Like so many other of our business men who have succeeded in business they have had to gain their knowledge of the thing they sought to do by the hard and expensive method of experience. The sum of the business knowledge of all the officers of the new bank did not amount to very much at this time. The president, who was a minister, had had some business experience as financial agent of Selma University. The cashier, who was a graduate of Talladega College, was formerly the first colored school teacher of Birmingham and was at this time a successful

grocer. The vice-president was a bartender, but he had a reputation for honesty and had also the confidence of the colored population generally.

The necessities of the business, however, were soon to increase the business knowledge of the directors of the new bank and that in directions of which very little is to be learned in books. They found that in starting a Negro bank they had a task before them quite different from that which confronts the average white banker. They had to make known to the colored people of Birmingham what the uses and value of a bank were. They had to instruct them in methods of saving and show them later how to make investments with the money they had saved. In order to accomplish this the officers of the bank began a campaign of education. It was here that the advantage of having a preacher attached to a Negro business organization became apparent. In order to instruct the colored people in the value of saving their money and depositing it in the bank it was necessary to preach to them the importance of securing homes of their own, of providing for the education of their children.

During the next five years the bank continued to prosper, notwithstanding the panic of 1893, in which eleven hundred banks throughout the country are said to have closed their doors. The First National Bank of Birmingham (white) failed and filled the people with fright. They crowded to the colored bank demanding their money, but such was the confidence in its officers that their word that the bank was all

right persuaded the people not to withdraw their money. During this panic the Penny Savings Bank was enabled to relieve the First National Bank considerably by advising colored depositors of that bank to continue their confidence in it. This act won the colored enterprise the friendship of the white banks of the city.

In 1895 the bank was incorporated under its present name with a capital of \$25,000, of which \$10,000 was paid up. In 1896 a three-story building was bought for \$6,500 and the bank moved into it. This new building, with its elegant fixtures, had a great effect on the people, who were more convinced than ever of the stability of the enterprise.

As an instance of the good feeling toward the bank of the white people of Birmingham, when the rumor got abroad a few years ago that the bank was having a run on it owing to the great number of depositors who came in the day before Christmas to draw money to buy presents, a white gentleman came in and told Rev. Pettiford that in case money was needed he and his banker would render any assistance needed, as the colored bank was rendering too much service to the community to be allowed to go to the wall. Two banks in the city also proffered assistance at this time, which fortunately was not needed.

In October, 1904, the resources of the bank were \$144,354.45. Its deposits were \$118,943.14. It owned furniture and real estate valued at nearly \$28,000. It had cash in hand in other banks amounting to about \$9,000.

In addition to the banks of Richmond and of Birmingham, which are the pioneer Negro banks, there has grown recently, practically since the formation of the National Negro Business League in 1900, a number of Negro banks. One of these, The One Cent Savings Bank of Nashville, Tennessee, was founded by J. C. Napier. Mr. Napier received his collegiate education at Oberlin. He did not graduate, however, but left in his junior year to accept a position in the Department of War, at Washington, D. C. Like many other young colored men in the departments, he took advantage of his residence in Washington to take the law course at Howard University. When he had passed the bar examination in the District of Columbia he was appointed under the civil service to a first-class clerkship under the Sixth Auditor, from which position he soon received a promotion. Following this he was for several years revenue agent for the district embracing Kentucky, Tennessee, Mississippi, Alabama and Louisiana. When he resigned this position, he was appointed gauger of the Fifth Internal Revenue District of Tennessee and served for several years in this capacity with honor to himself and his race. He finally gave up government service in order to devote his entire time to his profession and to business. How he has succeeded is known to all. The Napier Court, owned by Mr. Napier, three-story brick building located on one of the best streets of Nashville, and containing offices, a bank and a spacious hall, excited the interest and surprise of the delegates to the National Negro Business League meeting

in Nashville in 1903. He is rated as one of the largest tax payers of his city and state.

The enterprise in which he takes most pride is the One Cent Savings Bank, which he founded and guided through its early and experimental stage. Although this institution is still (1907) young, it has become recognized as one of the substantial business institutions of Nashville. It enjoys the perfect confidence of all the people, black as well as white.

Mr. Napier has been four times a member of the city council of Nashville and is in good repute with his white neighbors. For four years he has been a member of the executive committee of the National Negro Business League, and to him was due in large measure the success of the Nashville meeting of that organization. Like most of our successful men, Mr. Napier attributes much of his good fortune to his wife, who was Miss Nettie D. Langston, daughter of Hon. John M. Langston, the Virginia congressman.

In speaking of the Negro town of Mound Bayou I promised that I should consider in greater detail the Bank of Mound Bayou. On January 13, 1904, Mr. Charles Banks, vice-president of the National Negro Business League, inspired by the stories of business success which he had heard at its Nashville meeting, called together a number of the business men of Mound Bayou and organized the Bank of Mound Bayou. The bank was capitalized at \$10,000. The editors of the Chattanooga Tradesman, the first trade paper in the South, impressed with the success of the Bank of Mound Bayou, sought from Mr. Banks

recently a statement concerning its affairs. Under the head, "Financiering By Negroes," Mr. Banks wrote as follows:

"The institution was organized to accomplish at least two or three special ends, besides doing the commercial business of a bank for the Negro farmers and merchants of this section, viz.: To form a nucleus for the savings of those who have learned to save, and to teach, by the best lessons practicable, the benefits and advantages accruing from a constant and systematic saving to those who have not made a beginning.

Of course, it will be borne in mind that the originators of the movement foresaw what could be done in the way of financing worthy and deserving enterprises among our people when the funds were gotten together and the influx thereto properly arranged. Just how much success a Negro bank has made in a Negro town is evidenced by the following comparative statement: Opening for business March 8, 1904, with a paid in capital of \$3,400, the bank showed total resources, \$25,000, on Dec. 5, of the same year, at which time a 10 per cent. dividend was declared and 7 per cent. passed to surplus fund; all in a period of less than nine months. During the cotton season the total clearing of the bank through its correspondents, other banks, etc., reached over \$190,000 in one month. In this connection it may be of some interest to state that our institution receives all the business courtesies that our business ability and daily balance warrant, from our correspondents,

notwithstanding our bank is owned and controlled absolutely by Negroes.

Seeing the necessity of creating, by the Negroes' own effort, a fund to take care of mortgages held by the 'long time' loan companies, such as the Colonial and Middlesex, in this section, and realizing that the future identity of this as a Negro colony depends in a large measure upon the continued ownership of the lands by Negroes, the promoters of this same bank have recently launched a company to be known as the Mound Bayou Loan and Investment Co., with an authorized capital of \$50,000. It will, in some respects, be conducted like a building and loan association especially with reference to payments, with the purpose of taking care of maturing mortgages on lands more than for building houses. Money paid into this department is to remain a number of years, with annual interest or dividend payments, thus avoiding the hazard such a bank as ours would undergo even with time deposits, to take care of the business cited. In this, too, we have had the encouragement of white men of standing in this section."

Another successful bank is the Central Trust and Investment Company of Jacksonville, Fla., of which Mr. S. H. Hart is president and cashier. It was opened for business on October 6, 1902, with a capital stock of \$10,000, only partly paid. When the doors were opened the bank had \$406 in cash and \$800 in securities. The success of the institution is shown by the fact that in May, 1904, its balance was \$20,000, and that in the first two years of its existence alone

it did a business of more than half a million dollars. It has 500 depositors, of whom about 20 are white. It is one of the designated depositories for the funds of the city, -a fact which speaks loudly for the integrity and standing of the institution. It has three New York correspondents and is a member of the American Bankers' Association. It is owned and officered entirely by colored men. The following quotation from the Jacksonville (Fla.) Evening Metropolis pays a high tribute to Mr. Hart's bank:

"The last annual report of the American Bankers' Association, held in San Francisco, Cal., has on its long list of banking institutions the Central Trust and Investment Company, of Jacksonville, a financial institution at whose head stands S. H. Hart, and whose treasurer is George H. Mays.

What is important about this is that the Central Trust and Investment Company is the only institution south of Richmond, Va., that has a membership in that association, and they have exchange relations with several of the large banks in the city of New York, and also belong to the Bankers' Money Order Association, issuing money orders that are payable anywhere in or out of this country.

All of Florida knows that the Central Trust and Investment Company is owned, manned and managed wholly by colored men.

From the start it has steadily gained the business confidence of the community, and among their long list of heavy depositors are many of the best and largest business men of both races in Jacksonville.

Every feature of their business enjoys a steady and most encouraging growth, a fact that can only be attributed to the business methods that are pursued in the management."

The Independent Order of St. Luke, with headquarters at Richmond, Va., has in connection with it St. Luke's Penny Savings Bank, of which Mrs. Maggie L. Walker, is president. Although this bank is not very old, and although it has to compete with older and larger banking institutions, it has prospered surprisingly, its assets being reckoned in 1905 as \$25,000. Mrs. Walker is also editor of the St. Luke's Herald, the official organ of the Order.

Another philanthropic organization with a bank connected with it is the Knights of Pythias, of which Mr. John Mitchell, Jr., is the head. Mr. Mitchell is the editor of the Richmond Planet, one of the best of our race newspapers, and is well known all over the country. The bank of which he is president is known as the Mechanics' Saving Bank. It began business in 1902 with a capital stock of \$25,000 and deposits amounting to \$4,000. Its assets are now over \$50,000.

Mr. Mitchell had the honor in September, 1904, of attending the National Bankers' Convention in New York city. He was the first colored delegate that ever attended one of these conventions, and he made an address which was well received by the newspapers of the country.

Mr. Mitchell is a good type of the sane and sensible business men of our race who are doing much to

for us as a race the respect of our white neighbors.

Other banks established by Negroes and which are meeting with satisfactory success are: The Lincoln Savings Bank, Vicksburg, Miss.; the Nickel Savings Bank, Richmond, Va.; The Dime Bank, Kingston, N. C.; the Gallilean Fishermen's Bank, Hampton, Va.; the Capital City Savings Bank, Little Rock, Ark., and the Unity Savings Bank and Trust Company, carried on under the direction of Mr. J. N. Donahoo, at Pine Bluff, Ark. The colored people of Muskogee, Indian Territory, recently established two banks, The Creek Citizens' Bank, with a capital of \$50,000, of which A. G. W. Sango is president and the Gold Bond Bank, with a capital of \$20,000 of which Dr. Sims is president.

In addition to these may also be mentioned the following Negro banks: The Union Savings Bank, Vicksburg, Miss.; the Wage Earners' Bank, Savannah, Ga.; the American Trust and Savings Bank, Jackson, Miss.; the Delta Savings Bank, Indianola, Miss.; the People's Penny Savings Bank, Yazoo City, Miss.; the Bank of the Sons & Daughters of Peace, Newport News, Va.; the Isaac H. Smith's Bank, Newbern, N. C.; the Solvent Savings Bank & Trust Co., Memphis, Tenn.; the Bluff City Savings Bank, Natchez, Miss.; the Gideon Savings Bank, Norfolk, Va.; the Southern Bank, Jackson, Miss.; the People's Savings Bank, Hattiesburg, Miss.; the One Cent Savings Bank, Columbus, Miss., and the Metropolitan Bank, Savannah, Ga.

Chapter 13: W. R. Pettiford, A Minister-Banker

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It is a matter of some interest and importance that so large a number of our ministers have found their way, for one reason or another, into the ranks of our business men. That so many Negro ministers are able to go into business and succeed is due, I am inclined to believe, to the fact that they usually have a much wider training in practical affairs than ministers of the white race. If they are sometimes short on theology they are usually long on experience of men and things. Many of them have worked at the trades in different parts of the country. It usually requires considerable executive ability to keep a Negro church together. Thus, in one way and another, they get a training for which there is no provision made in the curriculum of the ordinary theological seminary and often turn out valuable business men. It does not appear that they lose anything as preachers on that account. It has generally happened that the motives that first induced them to go into business have been the desire to aid their people by helping them to help themselves. It was considerations of this kind that induced Rev. W. R. Pettiford, of Birmingham, to interest himself in the establishment of the Alabama Penny Loan and Savings Bank.

Mr. Pettiford was born in Granville county, N. C., January 20, 1847. His parents were William and Matilda Pettiford, both free. His grandmother on his mother's side was a white woman and his grandfather on the same side was an Indian. His father was an African. Their being free, of course. he never was a slave. While a boy he had but little opportunity in getting an education. His father induced a prominent white man to stand for a neighborhood school on Saturdays and Sundays only, schools among colored people being objectionable, for fear the slaves would take advantage of them. At the age of ten, his father sold his little farm and moved to Person county, N. C. He was the oldest of four children, and, therefore, had to work on the farm, while the younger children had the privilege of attending school. At night when they were in from school and he from the farm, he would get them to show him some of the lessons they had gone over during the day. In this way he received some instruction in arithmetic and geography. He learned to write a little by taking letters he obtained from friends and examining them in order that he might learn how to make the alphabet. He found he could do very well after a little while, and continued this effort until he could write letters enough to make himself understood.

"To hear my younger brothers and sisters reciting their lessons," said Mr. Pettiford, -"they appeared to know so much more than I did -made me feel very bad, so much so, that I said to myself, 'If ever I get an opportunity, I will know something.'

I sought an opportunity to get private instruction of a teacher of the district school who boarded with my mother, and through each term I received some help in that way."

At the same time he was dependent upon the onehorse farm carried on by his father. After he had arrived at the age of seventeen, he saved up enough money to buy a pig from his brother and began to raise hogs. His father allowed him the use of a parcel of land, on which he sowed oats to fatten his hogs in the fall. Afterwards he converted these hogs into cash. This bit of independent business encouraged him very much, as it led him to see that he could make some money for himself, even though he was working for his father.

Soon after this he made a contract with a farmer to clear a lot of land, and after he was through with his father's work he would go to this land, cut and burn brush, until he got it in good shape. In that way he was enabled to earn something additional. "Near the end of the war," said Mr. Pettiford, "I lived close by a tan-yard, where I worked at night, often making one dollar a night in Confederate money. When the war closed it left a nice little sum on my hands worthless. Just before the end of the war my services were secured by a wealthy farmer who had become a member of the cavalry company, and I was to be his body-servant. The company was made up at Yanceville, N. C. For one cause or another the company was detained at this point, and

just as we were ordered to Richmond and before the order could be executed the war closed."

Whn he came to be twenty years of age his father, as Mr. Pettiford expresses it, "gave him one year" and he became his own man. Then he engaged himself to work in a tobacco factory in Roxbury, N. C., where he worked for a number of years for small wages. Afterwards, business grew so dull that he was compelled to leave the tobacco factory and did any kind of work that he could find. He got a spade and shovel and ditched a number of summers by which means he made a little money. It was very encouraging to him to be able to handle his own funds. He would engage himself to split rails, clean wells, or do any kind of work for which he could get pay.

July 4, 1868, he was converted, and baptized August 3, of the same year, by Ezekiel Horton of Salisbury, N. C. This event filled him with new hope and stimulated his ambition to accomplish more in life.

He was elected clerk of the Pleasant Grove Baptist Church, Roxbury, N. C., and it was at this time that he was converted. July 4, 1869, he was married to Miss Mary Jane Farley, daughter of Joseph, Bethel Hill, Person county, N. C.

Scarcity of business forced him to leave North Carolina, looking for higher wages and better opportunities. Having this in mind, he addressed a letter to the postmaster at Memphis, Tenn., requesting him to hand it to any one who wanted work done. He gave the letter to Gen. N. F. Forest, who was then building a railway from Selma to Greensboro, Alabama.

He wrote to him to come and bring with him as many men as he could get. Arriving at Marion, Alabama, the terms of railway work did not suit him, and having paid his own fare, as well as his wife's, he did not feel like returning so he went on a farm near Uniontown, Alabama, under a contract for twelve months.

Up to this time he had picked up some of the rudiments of education, still studying and teaching others at night, as his brothers and sisters had taught him. At the end of the year he had lost his wife. He had, however, saved up enough money to enter school. He attended the Marion Normal School, continuing there for seven years. "During my vacation," said Mr. Pettiford, "I cut wood to sell, hauling it with an ox-cart until I was able to pass the examination to teach a primary school. Then I taught school through the spring and summer and went to school in winter. One year I failed to collect any money for teaching, because the state superintendent refused to pay in script as he had been doing, deciding to wait until the taxes were collected and pay in cash. This left the teachers of the state without money until July of the next year. However, I was determined to make the nine months' term at Marion. I sought work before and after school for the purpose of making enough

money to pay my board, that I might be able to attend the sessions. I would rise early in the morning in order to prepare my lessons before the ringing of the college bell. Then I would go to the garden where I was engaged to work at ten cents an

hour, putting in two-and-one-half hours before school and two-and-one-half hours after school, caring for a horse, waiting on table, serving in the kitchen in order to keep myself in school and buy my clothes for the term of nine months. This I did without losing one day. At the end of this term I owed for only one month's board, nine dollars. This was paid soon after I received a notice that the \$250 I had earned in teaching could be collected. Mr. Adam Moore, for whom I worked at this time, informed me that he could get plenty of laborers for five cents an hour, but since he saw that I meant to help myself he would give me the job and let me be my own 'boss,' giving me ten cents an hour. I still feel grateful to him for this act of kindness."

After he had continued in this school for about seven years, Mr. Pettiford was elected principal of the school in Uniontown, Ala., where he served for four years. On July 24, 1873, he married Miss Jennie Powell, who died September 5, 1874. He remained single for six years, continuing his school work, teaching and studying. In this place he was elected by the board of Selma University as assistant teacher, with the privilege of studying theology, receiving twenty dollars per month for his service. He refused a scholarship offered him at Talladega and Nashville because of his anxiety to help in building up a school for the education of the young ministers in his own state. In his vacations he served as missionary and agent, going on the field without any appointed salary, doing what he could in collecting

money and getting students for Selma University. However, at the opening of each school year the board would vote him a small amount of money for the work done in the summer months. One summer he purchased a horse and buggy, using these a whole summer, taking an assistant with him without cost to the board. In 1879 he was elected general financial agent for the school, working a year in this capacity, he resigned, against the wish of the board, to accept the pastorate of a church at Union Springs, Alabama.

On November 23, 1880, he was married to Miss Ella Boyd, daughter of Richard and Caroline Boyd of Selma, Ala. Then he moved to Union Springs and took up the work of the pastorate. The church was repaired, the belfry built and the indebtedness paid off during the time he was there. At the same time he held the principalship of the public school. He worked there for over two years. Here, too, he continued the study of theology under a private instructor. On the last Sabbath of February, 1883, he resigned this charge and accepted a call to the Sixteenth Street Baptist Church, Birmingham, Alabama. Many offers were made by the church at Union Springs to have him remain there. The church offered to raise his salary and a number of the leading white citizens offered to contribute annually to his salary if he would only remain. After weighing the matter well he decided that he could do better work for his people in Birmingham. He resigned a salary of \$800 to accept one of \$500. Many of the leading colored men of the state felt that his experience in

money matters prepared him for the Birmingham pastorate, where a church had to be built.

When he took charge in Birmingham there was a membership of about 150, holding services in a storeroom down town and the organization was in debt to the extent of about \$500. His first effort was directed toward cancelling this debt and erecting a building suitable to present needs and future growth. In this he was successful, the building costing \$14,000.

At the National Convention at St. Louis, which nominated President McKinley for the first time Mr. Pettiford was a delegate-at-large from the State of Alabama. He was also honored by the convention by being chosen as a member of the notification committee to notify Vice-President Hobart of his nomination. He was elected president of the Alabama Penny Savings and Loan Company the first time in August, 1899, and has been re-elected every year for fifteen years.

I am convinced that Mr. Pettiford has performed no greater service for the Negro race and for humanity as a minister of the gospel than he has as president of this bank.

One of the things of first importance, which this bank has been able to do for the Negro people of Birmingham has been to encourage the building of homes. This work has been so that, of the 10,000 depositors of the bank at the present time, more than 1,000 of them have purchased and own their own homes. Nearly all the depositors of the bank are

colored. The few white men who have made use of it are those who have close and constant dealings with the colored population.

"It is my opinion," says Mr. Pettiford, "that ninety per cent. of our depositors never carried an account with any bank before the establishment of our institution. Our work is that of reaching out and touching a class of people that has not heretofore been reached by any other banks. We are changing the wasteful expenditure of their money in such a way as to make its use profitable to themselves and a good to the community. It has been the constant aim and policy of our bank, through its officers, to teach and encourage our people not only to save their earnings but to make wise investments as well. By this means it has been possible to stimulate a wholesome desire among our people to become property-owners and substantial citizens."

The Alabama Penny Savings and Loan company has become, during the fifteen years of its existence, an agency through which a large class of worthy citizens have been able to secure loans to assist them in legitimate enterprises.

"As a rule," says Mr. Pettiford, "the officers of banks conducted by persons of the other race are not well acquainted with the colored man who applies for a loan, and, therefore, are unable, in most cases, to accommodate him. The colored banker, however, knows his own people well and is thus enabled to extend to them credit with safe discrimination. In this way the money of our people is kept

constantly in circulation in our immediate community, instead of finding investment in stocks and bonds and similar securities elsewhere."

This is an important consideration when one reflects that it is just because the money of the country banks has been so largely invested in these sort of securities that has given Wall street and New York the tremendous power of which it exercises at the present time in the business world.

"By very safe and careful methods of extending credit," continues Mr. Pettiford, "our bank has assisted many persons in the establishment of small business concerns and such persons, after getting on their feet, have proved valuable customers. The management of our bank has all along recognized the principle that, in order to grow truly strong, our constituency must be strengthened. For this reason, as well as to do good generally, it has been its constant aim to lose no opportunity to assist in the general uplift of our Negro constituency. In this effort not only is the Negro benefitted but the general welfare of the community is subserved."

There are at present nine banks in Birmingham operated by white persons. All of these banks, I am informed, have been uniformly friendly to this Negro enterprise and at the present time they are more so than ever before. The reason is that they have learned by experience that the business of this Negro bank has worked no detriment to their business. On the contrary it has aided it. It has aided it for the reason that, notwithstanding the number of depositors

in the Negro bank, there has been a noticeable increase in the number of colored depositors in the banks conducted by white men. One reason for this is, as Mr. Pettiford explains, the aggressive advertising of the Alabama Penny Savings has helped all the others.

"The establishment of varied businesses among the members of the colored community of Birmingham has had a good effect on all classes of our citizens," said Mr. Pettiford at a recent meeting of the National Negro Business League. "New opportunities are opened to those who are finishing at the schools and who have qualified themselves for a higher grade of service. This fact is encouraging to the Negro because it teaches him that better opportunities await those who are prepared to perform efficient service. They can see a line of progress which appeals to them in the interest of education and morals. The establishment of banks and other businesses among us gives promise of a variety of occupations for our people, thus stimulating them to proper preparation."

I have repeated here at some detail the story of the founding and the working of this bank because it illustrates better, perhaps than any incident I have been able to lay my hands on how closely the moral and spiritual interests of our people are interwoven with their material and economical welfare. The savings bank teaches to save, to plan, to look ahead, to build for the future. Every man it makes economically independent at once becomes a customer. The savings bank which has money seeking investment on

the other hand is constantly seeking men of enterprise and initiative, desiring to go into business, to whom it can safely intrust its capital for investment. There is no wealth in the seas and in the mines equal to that which is created by the growth and establishment in a people of habits of honesty, thrift and intelligent forethought. The importance of Mr. Pettiford's work in connection with this bank is that he, and those associated with him, have been far-seeing enough to attempt to develop this wealth that is latent in the Negro people.

Chapter 14: The Negro Inventor and Manufacturer

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The number of Negro inventors has not been small. The records show that even in the slavery days Negro invention had contributed something valuable to the sum of mechanical devices that have made modern civilization possible. At the Paris exposition in 1900 one part of the "Negro Exhibit" consisted of a carefully prepared list of patents which had been obtained by Negroes. The number of these patents of which record was obtained amounted to something like 300.

Very frequently it has happened that the man who discovered a patent has made it the basis of a business enterprise. An instance of this kind is furnished by Mr. H. C. Haynes, the inventor of the Haynes Razor Strop, and dealer in razors, of Chicago, Ill. Mr. Haynes was born of former slave parents in Selma, Ala., and the poverty of his parents was such that after attending school for three terms, he was compelled to leave, in order to support his mother and small sisters. At the age of ten years, he began blacking boots and selling papers about the hotels of Selma. For four years he did this, and at the age of fourteen became an apprentice to one of the oldest and best Negro barbers in Alabama. As he was attentive

and faithful, he was in fifteen months considered a first-class barber. It was during this time that he conceived the idea of a ready-to-use razor strop. At that time barbers were accustomed to secure for their strops old traces and parts of harness, which were with much trouble transformed into strops. Young Haynes used his spare time in experimenting in the direction of making a strop which would be ready to use immediately after its purchase. He was, however, compelled to lay aside work, or a thought of his invention, on account of the poverty of his family, and to devote all his time to work which would bring in immediate money. For several years he followed his trade in various parts of the country, as far north as Chicago and as far west as San Francisco. It was in San Francisco at last that he found time again to give some attention to his strop. He built a laboratory in one corner of the shop in which he worked, and labored there for nine months, at the end of which time he had completed a few strops, which he was at once able to dispose of to a number of barbers. He returned to Selma with his savings, and opened a barber shop of his own. He now felt that he was able to marry, and succeeded in winning the hand of one of the school teachers of Selma. He found, however, that the South was not at this time the place to introduce innovations, and determined that he would have to go North, where improvements were eagerly sought, to seek his fortune. After a number of adventures, during which Mr. Haynes

nearly lost his eyes, he and his wife landed in Chicago in 1896, but without a dollar.

By this time, he found that the barber trade in the North had largely slipped from the Negro's hands. One cause of this was that the numerous barber schools which had sprung up would not accept Negro pupils, and turned out thousands of excellent white barbers, who were displacing Negroes in the finest shops in the country. Mr. Haynes looked over the situation carefully, and instead of abandoning himself to mere complaining, succeeded in finding a way in which he could turn the situation to profit. He saw that the Negro barber's best chance was to produce something which the white barber would buy, and, of course, in this connection, he thought of the barber strop on which he had experimented so long.

As he did not have the money necessary to launch a manufacturing business, he at once set about getting the money. He had two old razors made of the best steel, and these he traded to a barber with a profit to himself. He then began the business of trading razors for barbers, with a commission for himself, and as he was an excellent judge of steel, he became known as the "king of razor-sellers." With his earnings he bought small quantities of leather, which at odd hours he manufactured into strops of the pattern he had invented. These proved popular and profitable beyond his hopes, and at the end of the year, he had a respectable bank account and a large custom.

During this hard year his faithful wife had gone

into domestic service. At the end of the year she was able to resign her position, and join her husband in his business. They rented a place on Dearborn street, of which the ground floor was used for the factory and the second floor for residence. Mr. Haynes began an extensive advertising campaign in all the barbers' magazines and in all publications which reach barbers, with the result that a good mail order business was soon built up. In the winter of 1899 they made over one thousand razor strops, and in 1900 Mr. Haynes decided to make a tour of the Eastern States in the interest of his trade. He estimates that during this tour, which extended as far east as Halifax, N. S., he personally introduced his strops to about two hundred thousand barbers. While he was in New York he succeeded in attracting the attention of some of the leading wholesale dealers in barber supplies, and received orders from them to the extent of several hundred dollars.

In addition to his strops, he took orders for razors and shears made according to his own designs and bearing his name. When he returned to Chicago, he promptly filled all the orders he had taken, and then set out for San Francisco to complete his tour. During this year, his wife mailed about two hundred thousand circulars to barbers all over the country, with the result that the mail order business grew to such proportions that stenographers had to be secured to handle the correspondence. Mr. Haynes also made a trip to London, where he established an agency. His strops and razors give such satisfaction that his trade

grows better every year. It is asserted that there are more of his strops sold than of any other three brands on the market. Mr. Haynes says that his strops are used exclusively in the barber shops of the Waldorf Astoria Hotel, the Hoffman House, and the Imperial Hotel of New York City; the Great Northern Hotel, and Palmer House, and the Auditorium of Chicago, and the Plankington Hotel of Milwaukee. Mr. Haynes' strops have the distinction, I am informed, of being used by Herr François Haby, of Berlin, private barber to the Emperor of Germany.

In August, 1904, the Haynes Razor Strop Company was organized in Chicago. Mr. Haynes plans to introduce modern machinery into his factory, which he says, will enable him to turn out more strops per day than are turned out by any other plant of the kind in the world.

Mr. Haynes has a patent pending on a new invention, called "The Twentieth Century Razor Stropper," which is a device enabling an inexperienced person to strop a razor without cutting the strop. He has advanced orders for this device amounting to several thousands of dollars, which will be filled as soon as the patent is granted. He imports his razors from Gottlieb and Hammesfaher, of Solinger, Germany, who make them according to Mr. Haynes' design and stamp his name on them all. This year he imported over six thousand razors, and ordered for the 1905 trade, about eight thousand razors and three thousand pairs of scissors. Mr. Haynes' exhibit was one of the most interesting and popular features at

the Indianapolis session of the National Negro Business League in 1904.

Like other of our business men, Mr. Haynes declares that he is indebted for his success to the assistance and advice of his wife.

It seems characteristic of our business men, and this is what makes their stories worth repeating, that they have in almost every case, come up from the bottom round of the ladder. Mr. A. C. Howard, the manufacturer of shoe polish in Chicago, is no exception to the rule. He was born a slave in 1863 in Mississippi, and was taken by his mother to New Orleans at the end of the war in search for his grandmother who had been sold away from them. The grandmother was found, and she at once put the boy into day school, which he attended for about five years. The rest of his education he secured by reading at odd times. When he was ten years old, he had to go to work to support his mother, and became a cab driver. He worked at this occupation until he had saved enough to take his mother North, and they both went to New Bedford, Mass. The grandmother had already preceded them. The whole family soon settled in Boston.

Mr. Howard secured a position as steward on a yacht, where he was soon detailed, on account of his politeness and efficiency, to wait on the captain. For a while, he worked as a porter on the railroad, but soon returned to the sea, where he was employed by the Portland Steamship Company. Mr. Howard always made it a point to do more than was expected

of him, and it was not long before he was promoted to a higher position. In two years, he became assistant steward of a Portland Line steamship. But Mr. Howard again returned to the employ of the Pullman Company, in which he made so good a record that during his second year he was detailed to conduct a special Pullman train through Mexico on a tour of thirty-five days. This was a distinction which indicated the company's confidence in him. This confidence was not a gift, but was founded upon his record. He attributed his success with the Pullman Company to the fact that he made it a point not to complain about conditions which did not please him, but to plan the best remedy for them. In addition, he was polite, faithful, and hard-working.

Notwithstanding the success which Mr. Howard won on the road, he was not satisfied. He saw that if he remained with the company for the rest of his life, and did the best work that was in him, he could hope to rise no higher than porter. He saw that the best way open to him to rise in the world was to go into business, and his shoe polish business is the result.

Nine years before this, Mr. Howard, while working for the Pullman Company, had seen that there was much room for improvement in the blacking commonly used by the Pullman porters, and had begun to experiment in the direction of making a more satisfactory shoe polish. In this line he

believed he had made a success, and the only thing necessary was to put his product on the market. In preparation

for his entrance into business, Mr. Howard persuaded his wife to go to night school and become an efficient bookkeeper. This she did, and has since been of invaluable assistance to him.

At last Mr. Howard resigned his position as porter, and started into business with \$180. This was all the money he had been able to save, because he had been compelled to support his relatives. The business was started on a small scale. The first scales which he used were two tin cans tied to a stick and made to balance. The polish was peddled by Mr. Howard himself, who carried it in a small grip to the boot-blacks in the street, and to the trains at the stations to make sales to the porters. The blacking was a success, and Mr. Howard invariably sold out all that he had made. He would not stop for the day, however, when he had sold all of his stock, but would go home and make more, and come back to sell it. He found that every day he would need to make up a little more polish than he had the day before. His first stock was two dollars' worth of tin cans and material. Now he spends for tin cans alone, about \$500 every two months.

At the present time, Mr. Howard sells his polish in all parts of the United States, and received recently from Mexico an order for nearly 70,000 boxes. He also received from Bornn & Company of New York an order for 40,000 boxes. He will soon install in his shop a filling-machine for liquid polish, which will increase the capacity of the shop three-fold. He is also having built in Chicago a filling-machine for paste

polish. The present capacity is 7,200 boxes per day. He expects soon to do \$20,000 worth of business a year.

Mr. Howard has his own photograph on every box of polish that he sells. He was advised that as he was a colored man, his photograph on the boxes would ruin his business, but he persisted in keeping it on, and has found it no obstacle to his success. He finds business to be a great cure for prejudice. He says that he gets prejudiced himself against a man who stands by and lets him think for him; but that when the man begins to think for himself, he has to respect him at once.

The story of Z. T. Evans, the mattress-maker of New Orleans, shows him to be a man of pluck and perseverance. He was born of slave parents in 1847 in North Carolina. After the Emancipation Proclamation was issued, he went to Durham, N. C., and worked as a huckster. In 1879 he secured employment as a common laborer at the Durham Furniture Company, where, by careful observation, he learned the rudiments of the manufacture of common mattresses. At this trade he worked in various cities for several years, and finally opened a small upholstery shop in New Orleans, which he was compelled to close after a year and a half. After working two years as an employee, he determined to try an establishment in his own behalf again. With a capital of only \$90 he leased a place on South Rampart street and began the upholstery business again. For five years he worked with little success and great discouragement.

When the lease expired at the end of this time, success was apparently beyond his reach. He had the courage to renew the lease, however, and determined not to give up.

In sawing his lumber he used a circular saw, of which the motive power was supplied by his own strong arm, while his boys served the lumber. Many a time, he says, he stood toiling at the wheel until he almost dropped fainting under the strain. One day, as he was walking down the street, he had the good fortune to see an old-fashioned sawmill, made to be run by horse power, standing abandoned, and decided to purchase it. After some trouble, he found the owner, who was delighted to sell the machine; Mr. Evans took it home and put it in his back yard. The next difficulty was to secure a horse to make the machine go. An acquaintance owned a decrepit old horse, which was

believed to be in a dying condition. The owner, therefore, willingly gave him to Mr. Evans, who carefully doctored him and finally got him upon his feet. He then trained the animal to walk around and around, and finally attached him to the machine. This was a great aid.

He was now encouraged to buy a machine which he had long needed, a weaving machine. Although he had not the slightest idea as to how it should be operated, he bought a hand weaving machine, and installed it in his shop. For days he worked at the machine trying to weave, and at last, after many efforts, he succeeded in weaving ten beds. His joy over this achievement was soon dampened, however,

for when he had stretched the beds, they proved worthless.

He was then forced to hire a woman who knew how to weave. As she worked at the machine he stood by and watched her every motion, until he thought he had mastered the secret. He again tried his hand at weaving, and succeeded in producing forty crooked and one-sided beds, which he was able to sell only by reducing the price below cost. With practice, however, he continually improved, and after a time his beds were as good as any on the market. During these years, we may easily believe that he was troubled with "friends" who confidently predicted his failure, and gave him many reasons why he would fail. They now began to wonder how he could have been successful.

During these years, when the lumber dealer, for instance, sent a bill to Mr. Evans, it was marked "Money or Lumber," but now the same man will carry accounts for Mr. Evans for \$500 a month without question, and gladly accept his notes.

With the success which came to Mr. Evans, he was able a few years ago to discard his sawmill run by horse power for a steam engine. As this enabled him to increase and improve the quality of his output, his reputation was gradually established among merchants, and the demand for his beds increased. At present he does an annual business of over \$28,000. He has purchased the lot where his business is conducted, and has added fifty feet to his factory space. His motto, which he has so faithfully

adhered to, is he says, "If at first you don't succeed, try, try again." The saying is familiar not to say trite, but from the lips of men who have lived up to them, these sayings get a new meaning.

Chapter 15: Samuel Scottron, Inventor, Manufacturer, and Friend of **His Race**

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Perhaps no man of the Negro race has shown such versatility in the field of invention as Mr. Samuel R. Scottron, of Brooklyn, N. Y. Numerous and active as he has been in his labors in the field of mechanics and in business, he has still had time to serve a long and honorable term as member of the Public School Board of Brooklyn. He is a writer and speaker of force and acumen upon subjects connected with the welfare of his race and has been active in furthering its interests not only in this country, but elsewhere, in the West Indies and in Africa.

Mr. Scottron was born in Philadelphia in 1843. His parents moved to New York in 1849 where young Scottron entered the public schools and was graduated at the age of 14 from the grammar schools of Brooklyn. Five years later he was married, at the age of 19, to Miss Anna M. Willett, of Peekskill, N. Y.

It has always been a source of regret to Mr. Scottron that he was not permitted by his father to continue his education and take a collegiate course, as a number of his associates in school had done. His father, however, held certain rigorous notions about the advantage of higher education, and decided that

his son should get early to school in the world of practical experience.

At that time his father was engaged in the threefold capacity of barber, bar-keeper and baggagemaster on one of the boats plying between New York and Albany, and he took his son with him as a helper. Shortly afterwards the war broke out, and the elder Scottron bought a partnership with a Mr. Stratia, who had a commission as a sutler in a colored regiment that had been raised in Pennsylvania, and sent young Samuel south as his representative in the partnership. The partners were Statia, McCaffil and Scottron.

In describing this trip Mr. Scottron writes, "We loaded a small schooner, named Maria, -120 tons, -at New York, with stores such as are furnished soldiers, and sailed for the Department of the South in September, 1863. We made a mistake in selecting our stores, which proved disastrous in the very beginning. We put in on top of our other stores, as the last thing, nearly two hundred barrels of apples, all that we could get in, and then fastened down the hatches. Now we had hoped to be at Morris Island, S. C., in one week, but instead, owing to bad weather and military regulations at Hilton Head, S. C., it was six full weeks before we were allowed to open the hatches. By that time the apples had rotted, gone to cider, and the steam and sweat of the hold had ruined quite every other thing except canned goods. What was saved was put out under the regulations, to the soldiers, on checks that should have

been paid by the paymaster on his coming. When he came, however, the men refused to receive their pay because the government only offered them seven dollars, pay then allowed colored soldiers, while white soldiers received thirteen. This stroke we never recovered from, but, on the other hand met with other unforeseen disasters. We lost our deck load while on the way up the St. Johns river to Jacksonville, Fla., while following our regiment, and to cap it all, after holding checks of soldiers nearly two years before the government allowed to colored soldiers their rightful amount of thirteen dollars. We were obliged under the regulations, to send the checks of dead soldiers to Washington for payment, and there were lost \$13,000 worth in transit by the wreck of the vessel carrying them, on the bar at St. Augustine, Fla. That two years of fearful experience sent one partner (Statia) to the lunatic asylum at Newark, N. J., or vicinity, whese he died, and the other (McCaffil, the white man) took to strong drink, and went shortly to his death in Brooklyn, N. Y."

While in Florida, Mr. Scottron opened grocery stores at Jacksonville, Gainesville, Lakeville, Tallahassee, and Palatka, but he had been too heavily handicapped by previous losses to succeed now, so he gave up business and returned North. After this he started a barber shop in Springfield, Mass., and there, as he says, "had the good luck to invent a mirror," which he patented and soon was manufacturing. Mr. Scottron was led to invent this mirror to avoid the trouble that customers have in using a hand-glass to see how

their hair is cut, or dressed on all sides. These mirrors are still known as "Scrotton's Adjustable Mirrors." They were so good that he soon found a white man as partner, and under the firm name of Pitkin and Scottron, started business at 658 Broadway, New York. Pitkin sold his interest to Thomas Richmond, and the firm then became Richmond & Scottron. Richmond almost immediately lost all his property in the great fire at Chicago, and that necessitated the dissolution of the firm, leaving the business in bad condition.

By engaging to keep books for W. A. Willard, a looking glass manufacturer, at 177 Canal St., New York, Mr. Scottron was allowed space in his store and an opportunity to start afresh. After four years, a white man who had been employed by Willard associated himself with Mr. Scottron in buying out

the business, which they continued under the firm name of Scottron & Ellis. They were going along swimmingly when the man who had loaned Ellis money, failed, and Ellis' notes to the amount of ten thousand dollars, being among Van Winkle's assets, led to his withdrawal from the firm of Scottron & Ellis.

"After this," says Mr. Scottron, "I had to go it alone again," which he did at 211 Canal St. While there, he invented several household articles, among them an "extension cornice" which sold so well that he gave up the looking glass business to manufacture cornices under an agreement with one firm, H. L. Judd & Co., of 87 Chambers St., New York City.

"For a short time," continues Mr. Scottron, "I

had all the business that forty men could do in manufacturing cornices and made thousands of dollars. But very soon, curtain poles came into fashion, and cornices went out like a flash."

Hereupon, Mr. Scottron put his patents out on royalties, and in 1882 engaged as traveling salesman and general manager to John Kroder, a German-American, at 13 Baxter St., New York City. "Kroder grew very rich," he says, in speaking of this incident, "and I was making considerable myself off my royalties on patents."

While he was associated with Kroder, he invented and patented an extension curtain rod, which Kroder manufactured and paid a royalty on. Mr. Scottron was associated with Kroder twelve years, being his main dependence as buyer and salesman. In this capacity he bought and sold goods often in car load lots, and covered regularly in his travels the whole of Canada from Halifax, N. S., to Victoria, B. C., and the United States from Bangor, Maine, to San Francisco, Cal. He never went South except to Washington, D. C., and Baltimore, Md., "because of the fact that I could not get hotel accommodations."

Early in 1894, Mr. Scottron made another important discovery; he found out how to make glass look like onyx and other stones. He set his daughters who by this time were grown and out of school, to making tubes, that were known to the trade as "porcelain onyx." Trade in this new invention increased rapidly, and Mr. Scottron manufactured many thousands of these tubes for the lamp and candlestick

trade. The process was simply kept secret and not patented. Even the places where the bulk of these articles were made were known to but few persons. The articles made by Mr. Scottron have gone, he informs me, into every civilized country on earth, and are still going, but not so extensively as when onyx was fashionable in lamps and furniture. These artificial onyx cylinders and globes were mainly mounted into brass lamps and candlesticks by four large firms in Connecticut.

Within the last two years, an attempt has been made to use these "porcelain onyx" cylinders in furniture such as pedestals. "But onyx," says Mr. Scottron, "is out of fashion, and has been for several years now, and the attempt to make the thing go is up hill work. Sometimes the sale is encouraging, but it doesn't seem constant.

In 1894 he was appointed by Mayor Chas. A. Schieren, a member of the Brooklyn Board of Education, was re-appointed by Mayor F. W. Wurster, and again re-appointed by Mayor Van Wyck, for the consolidated city of Greater New York. In the whole eight years he thus served, Mr. Scottron was never absent at roll call from any meeting, regular or special, nor from any committee meeting. He was upon several of the most important committees and had charge of many schools. There were five colored schools in the city at the beginning of his term, all but one were closed during that time, and the colored teachers distributed to mixed classes and schools.

Mrs. Scottron, their son, and three daughters, have

been his main helpers in business since they were grown, and the children able to leave school. Mrs. Scottron and her two daughters superintend and actively do the secret work in the process of manufacture of artificial onyx. One daughter is a school teacher.

For fully thirty-five years Mr. Scottron has been an occasional writer for newspapers or magazines on various subjects, especially "race" matters. In 1872 he took much interest in the Cuban war, and was associated with the Rev. Henry Highland Garnet in the endeavor to secure the recognition of the patriots as belligerents by this government. They formed the Cuban Anti-Slavery Society, extended its scope, named it the American Foreign Anti-Slavery Society, holding it in close touch with the British Foreign Anti-Slavery Society.

"To the moral force of these societies," says Mr. Scottron, "we ascribe the extinction of slavery in Cuba and Brazil, and the slave trade in the Soudan, Africa." During this time he wrote, lectured and traveled in the interest of these causes. He has also written upon the Republican Party policy of "protection to home industries." Some of these articles in "The New York Age" were widely quoted.

He took considerable pride in an article written to the Boston Herald in 1890, replying to its constant editorials, unfavorably comparing the Negro to the Chinese as American citizens. This article was very much quoted, and "is" to use Mr. Scottron's words,

"the one thing that I should like to see perpetuated in some form."

In conclusion, a word should be said as to the courageous manner in which Mr. Scottron sought and obtained the higher education which had been denied him as a consequence of leaving school after completing his studies in the grammar grades. This had been a source of disappointment to him from the outset. "On my return from the South, quite impoverished," says Mr. Scottron in the notes I have before me, "after surrendering to my father every cent saved from the disastrous undertaking lasting about four years, and notwithstanding I had only recently married, I was bent on going into business, and getting more education. This I felt the need of in my attempts at manufacturing and besides, my disappointment that my father had not sent me to college but to business made me determined to accomplish considerable even outside of college walls. So I entered a private night school and studied particularly mechancial drawings and mechanics generally. I studied there two years, helping in a pattern shop in Springfield, Mass. I gained much knowledge in brass, iron and glass work from the various foundries where my teacher advised me to go between times. That study laid the foundation of my future life in aiding me to accomplish results in a mechanical line that eventually were patented and paying."

Returning to New York, Mr. Scottron commenced business and at the same time entered the night school at Cooper Institute. He graduated from the Scientific

Department in 1878 and took one of the only four medals given in that year. He was accounted proficient in civil engineering, nevertheless, he continued on a post graduate course, and made a special study of bridge-building and allied subjects. The habit of study had grown upon him so that at night or day school, for still another year, he was a student, taking English and Spanish under one teacher; drawing from cast and free life, perspective and colors under others.

Mr. Scottron is still, in temperament and habit, a student. Having in his early life turned his education to some practical use, he is now enabled to indulge his taste for study in directions which are valuable to his race and to the community in which he lives, without thought of their immediate practical application or commercial value.

In all this, he has been at once a true citizen, and a faithful friend of his race.

Chapter 16: The Negro as a Financier and Capitalist

Chapter 16: The Negro as a Financier and Capitalist

In the previous chapters I have spoken for the most part of the means by which members of our race, coming out of slavery, have succeeded by industry and thrift in making their way up from the position of laborers and mechanics to that of business men. I wish now to speak of what has been done by colored men in some of those more difficult fields of business, which demand a high degree of organized effort, a large amount of capital, and a great concentration of responsibility.

I think it may be taken for granted that a people who can organize and conduct in a wise, safe and honest way large business organizations, banks, trust companies, insurance companies, and all the other forms of corporate enterprises in which the interests of thousands of individuals, scattered over wide areas of territory are concentrated, are fit to survive and prosper in the most trying conditions that modern civilization presents.

On the other hand, we should not overlook or seek in any way to minimize the dangers and difficulties which the conduct of those large business organizations present. I am inclined to believe that the severest test to which the ability of our people for organized

self-control and for self-government has ever been subjected is offered in the experiment of the financial management and control of some of the large business organizations which have recently been formed among the members of our race. Not all of these ventures have been successful. Some failures were to be expected. The crucial test of our ability to win success in these highly organized and concentrated forms of business enterprise is however, our power as a people, to recover from, and profit by the failures we make.

We too must learn, as others have learned, by experience. But if we, as a people, succeed here, I do not believe that prejudice or color will long shut us out from a share in any of the duties and responsibilities of the community in which we live, or that any opportunity or position that a selfrespecting people would desire to possess will long be closed to us.

During the past ten years Negroes have tried the experiment of corporate management of their business in many different lines. They have owned and worked coal mines. They have built and operated cotton mills.

Recently, there was organized in Indian Territory a company for owning and operating oil wells. In Jacksonville a company of colored men built and conducted a street railway. In Nashville a company has been organized to run a line of automobiles in opposition to the street railway company of the city. Since 1906 no less than fifteen banks have been organized

in different parts of the country. A large number of grocery and dry goods stores have been organized and conducted as joint stock companies. Many of these companys, as for instance the Southern Grocery Company of Pine Bluff, Ark., mentioned elsewhere in this book, have made use of some original devices for extending and maintaining their trade. A large number of experiments have been tried in some form of co-operation by which purchasers should share in the profits of the business to which they give their trade.

Perhaps the most numerous and popular form of co-operative business in which our people have engaged is that of building and loan associations.

Nearly every colored community of any size has a building and loan association, and these organizations have been of the very highest value in teaching the people habits of saving and enabling small wage-earners to purchase homes. It is said that one-half of the homes owned by colored people in Virginia were built by the aid of building and loan associations.

One of the first and more interesting forms of corporate business enterprises in which colored men have engaged is that connected with the mutual benefit and benevolent associations. These organizations, with their insurance and mutual benefit features, were almost the first to put large

sums of money in the control of Negroes. In 1904 it was estimated that these insurance companies did a business of \$1,000,000 a year. Having collected these large sums by a small

per capita tax, spread over a large and widely scattered membership, it was necessary to find investment for them. Sometimes these companies have erected handsome buildings, such as the \$65,000 Masonic Temple at Pine Bluff, Arkansas. Sometimes they have purchased land for investment, as in the case of the Grand Lodge of Masons of Mississippi, which purchased 1,000 acres of timbered land in Mississippi with the purpose of selling the timber, introducing a system of intensive agriculture upon the soil, and applying the rents to reducing the assessments levied upon its members. The Knights of Honor of Mississippi started a bank at Greenville, Miss. The Supreme Lodge of the Knights of Pythias launched a scheme for building lodge buildings throughout the country. Some of these organizations have started commercial enterprises. Others have loaned their funds to members to aid them in lifting mortgages from their farms in order to replace them by others at a lower rate of interest. At other times they have loaned money to their members to enable them to build houses.

The True Reformers of Richmond, one of the first large secret orders formed by Negroes, seems to have engaged in all the forms of business enterprises mentioned. The Grand Fountain of the order established a Savings Bank in 1889. It was one of the first Negro savings banks founded in this country. The same Grand Fountain conducts a hotel in Richmond; publishes a paper, and owns an extensive printing plant. It also owns real estate in Baltimore and in Washington,

D. C. The office building of the order in Richmond was erected at a cost of \$45,000. A Mercantile Department is also conducted by the order. Through this mercantile department a number of stores in different parts of the country are managed. There is also an Old Folks' Home, which is part of the insurance department of the business.

Although it has been found an advantage to conduct all these different enterprises in close affiliation with each other, each department, as for instance the banking and the insurance department, have independent business organization with independent financial responsibility. All these different enterprises have grown up quite naturally out of the necessities, and in response to the opportunities which the conditions presented. The bank was established to furnish a depository for the funds collected by the insurance department. In the same way the Nickel Savings Bank is the depository of the funds of the People's Insurance Company, of which Rev. Evans Payne was the founder. The Mechanics Savings Bank, Richmond, Va., founded by John Mitchell, Jr., though distinct from that organization, is known as the Pythians' Savings Bank. The St. Luke's Savings Bank, also of Richmond, of which Mrs. Maggie L. Walker was founder, is the depository of the funds of the various organizations connected with St. Luke's. The Galilean Fisherman's Bank at Hampton, Va., is the depository of the funds of the Fishermen's organization.

The management of these banks is distinct from the management of the organizations whose funds thev

control. The fact that they have become the depositories of their funds however, has led members of these different orders to make these same banks the depositories of their savings.

So, also, the commercial companies which these secret orders have established, and the investments in land and buildings they have made, all followed quite naturally upon the accumulation of capital in the hands of these associations.

W. P. Burrell, general secretary of the True Reformers, in an article in the Colored American Magazine, for May, 1904, says that the property of the various departments of that order was valued at that time at something like \$400,000.

Another important business organization to encourage savings and secure investment for capital of colored people, is the Afro-American Investment and Building Company, of Brooklyn, N. Y. This company was brought into existence by eighteen persons who had conceived the idea of organizing a Negro Protective League which should have for its object the elevation of the status of the members of the race throughout the country. An organization for this purpose was perfected in June, 1892. Fred R. Moore was chosen president, John A. Strachan secretary, and F. H. Gilbert treasurer. Other members were W. M. Lash, C. W. Boyd, Frank H. Smith, John P. Arlington, and Prof. Charles A. Dorsey. When they came to discuss measures and means however, it was decided that the original plan of the league was too large and perhaps, a little too vague. It was decided that it would

be better to undertake to do something in a smaller way that would be positively helpful. The plan finally decided upon was that of the Afro-American Investment and Building Company. The eighteen members present at the meeting of August 18, 1892, pledged themselves to subscribe to as many shares in the company as they were financially able to do. The total sum subscribed in this way and paid into the treasury amounted to \$62. By the close of the year this sum had been increased to \$496. Having accumulated this much capital, the company was finally incorporated. The office was located at No. 15 Douglass street, Brooklyn.

Starting in this humble way the company has proceeded slowly and safely along the lines prescribed by conservative business policy. Organized under the laws of the State of New York, it has been subject to the regular supervision of the banking department of the state. It has been compelled to furnish every year a minute account of all its transactions. In order to meet these requirements, it has not been able to pay the large dividends that small investors so often expect from their investments, and has not had the popularity, perhaps, that it deserved among the members of the colored community of New York and Brooklyn.

The company has, however, managed to show each year, a slight increase in business. It has never failed to credit at least five per cent. per annum to the shares of its members. It has purchased for its members nine houses at prices ranging from \$700 to \$3,900,

the company furnishing the money and permitting members to make monthly payments and charging never more than six per cent. per annum for the use of the monies invested. It has been the means of encouraging the formation of a number of other small business enterprises among colored people, and has demonstrated that colored men can conduct business enterprises of this kind with the same conservatism and regard for sound business policy as white men.

In 1897 an attempt was made by a number of white men to buy the charter of the company, and when it was found that the directors were not disposed to sell they offered to subscribe an equal number of shares on condition that representation was given them upon the board. This proposition was given careful consideration, but it was finally decided that it was unwise to permit the control of the organization to slip from the hands of the colored men who first organized it. During the thirteen and one-half years that it has been in existence, the company has handled something like \$90,000. The officers and directors of the company are drawn from some of the most successful business men in New York. Its membership is largely within the ranks of the working people who are seeking in this way to secure money to purchase homes.

Another company of a different type is the Metropolitan Mercantile and Realty of 150 Nassau street, New York, which was organized in June, 1900, and is now doing an extensive business in many of the

Southern states. This company seems to have profited by the experience of the True Reformers, and to have started to do from the outset what the True Reformers have learned to do in the course of something like twenty years.

The following statement of the origin and nature of the business of the company has been furnished me by Mr. John H. Atkins, treasurer of the organization:

"The Metropolitan Mercantile and Realty Company," says he, "was incorporated July 3, 1900, by L. C. Collins and John H. Atkins, graduates of the Hampton Normal and Industrial School, and the Law Department of the New York University, and by P. Sheridan Ball, a graduate of a New Jersey business college. These gentlemen were made secretary, treasurer and president, respectively of the company, which places they have ever since held.

The company began business with an authorized capital of \$100,000, of which \$40,000 was subscribed, and a large portion paid in. The stock was divided into 20,000 shares, at five dollars each, and sold for that until the first authorized issue of \$100,000 had been taken.

The company rented a small room in the American Tract Society Building, and there opened its office. This one room served as the president's, secretary's, and treasurer's offices and reception room, but it was not very long before it was necessary to take another room, and to-day our offices occupy a suite of

four large rooms in the same building adjoining the one we first rented.

During the first month, thirty stockholders were secured and the company began to take shape. No one had any substantial faith in the possibilities of the company at that time, and many of those who were prevailed upon to buy stock said that they had thrown their money away with white people, and had been letting them rob them for years, and that they might as well throw a little money away with Negroes.

To sell this first \$100,000 worth of stock was a very large task, and required almost three years to accomplish. But it was noticeable that just before our first issue had been exhausted, there were greater demands for the stock than ever before; and hence, the directors thought it wise to increase the capital stock, and asked the stockholders to authorize an additional issue of \$400,000, which was done in August, 1903. This made the company's authorized capital stock a half-million dollars.

During the first three years the operations of the company were very successful; this warranted the raising of the par value of the stock from five dollars per share to ten dollars per share. Of the new issue of stock, more than \$200,000 worth has been sold, which is at the rate of \$100,000 a year, as against about \$33,000 a year, for the first three years. The stock is sold for cash or on instalments, and has paid a yearly dividend of 7 per cent. for four consecutive years,

and purchasers are given one year in which to pay up.

The company has also placed upon the market a \$50,000 bond issue of six per cent. gold coupon ten year bonds, and a large number of them have already been sold.

The funds of the company are invested mainly in real estate, in the form of homes for stockholders, the company advancing eighty per cent. of the price of each home, and allowing the stockholders to pay back the amount as rent, and charging them six per cent. for the money invested in the house. Of these homes the company has built and bought more than sixty, ranging in price from \$500 to \$5,000 each.

The company has built several churches and one large hall for the Masons and Knights of Pythias, of Georgia. And every one of these buildings has been built under the direction of, and by Negro mechanics; our master-builder in the North, being a Hampton man, and our master-builder in the South being a Tuskegee man.

The company is doing business in nearly all the middle and southern states, and has stockholders in nearly all of the states of the Union, as well as the West Indies and Philippine Islands. It is giving employment to more than 300 men and women of our race, who are serving as cashiers, merchants, salesmen, agents, commission men, bookkeepers, stenographers, typewriters, messengers and bankers.

In July, 1904, the company established a bank in Savannah, Georgia, which has been very liberally patronized

by our people in that section of the country; and it is our purpose to establish banks in other cities. The store in Plainfield, New Jersey, carries a large stock of first-class fancy and staple groceries, and is doing a very large business; has every equipment that goes with a store of its kind. The company operates a sick and death benefit association, paying from two to ten dollars and a half, per week, sick benefits, and from fifty to two hundred dollars, death benefits; and has on its books nearly \$100,000 'financial' members.

The Metropolitan system is managed by a Board of Directors, nine in number, who have served continuously ever since incorporation. The company is planning to develop its mercantile department in the near future, establishing a wholesale and retail house in the City of New York, with a hundred branch stores in different cities of the country."

The rapidity with which this company has grown up; the extensive business that it is now doing, and the plans that it has for the future have this lesson; they give us an indication of the power latent in 10,000,000 of people when they learn to combine their efforts.

Among the various other corporations that have been formed in recent years for the purpose of encouraging saving among our people, and for turning these savings to account is the Wage Earner's Loan and Investment Company, established in Savannah, 1900. The fifth annual statement of this company shows that the property owned by them amounted in 1905 to \$20,897.28. This company was organized

with a paid in capital of \$103. At the time of this report it has a paid up capital of \$6,732.65. Its deposits amounted to \$12,302.43, and its loans to \$15,757.94.

The company is organized to encourage small wage earners to save a portion of their earnings and become depositors. Money is loaned upon real estate. The annual statement shows pictures of a number of houses that have been built by the bank, allowing their owners to pay for them upon the instalment plan.

Somewhat different from either of the foregoing companies is that organized by the waiters of the Rvan Hotel in St. Paul, Minn. This company was organized on October 13, 1896, with five members and a capital of \$13. Until December, 1903, it was operated as a mutual company, largely, as I gather, for making loans among its members. In 1903 it was incorporated with a capital stock of \$50,000 of which \$10,000 was preferred and \$40,000 common stock. The company now does a general insurance business, buys, sells, and rents houses, makes all sorts of loans for long and short terms, and sells sick benefit and accident insurance. Recently there has been organized in connection with this company, the Cosmopolitan Mutual Casualty Company, which provides a benefit in case of accident or sickness.

Quite as interesting and novel in some of its features as the foregoing companies is the Great Southern Home Industrial Association of Birmingham, Ala. This is an insurance company which not only offers

sick and accident benefits, but extends to its members the opportunity of an education in the Great Southern Home Normal and Industrial College.

Organized about 1900, with a capital of \$50, by Rev. W. L. Lauderdale, a one-armed colored man, the Great Southern Home Industrial Association in the first six years of its existence wrote insurance to the amount of \$150,000. It had a membership in 1906 of nearly 110,000, mostly in Alabama,

Georgia, Florida, and Mississippi. It had forty-four branch offices in these states, and as many superintendents. It gave employment to more than two hundred young men and women.

Mr. Lauderdale, in his canvasses about Birmingham, observed the inadequacy of the public school system, and determined to found an industrial and normal school as his contribution to the advancement of his race. The school, a three-story building, was opened on February 22, 1904, to two hundred and fifty students. The orphans of deceased members, the children of living members of the association, and members themselves were admitted to the school free of charge. From others a small tuition fee is demanded.

At the present time the Negro race is still in the experimental stage, as concerns business on the large scale planned by the organizations here mentioned. Some of the purposes for which these corporations are organized seem strange and even fantastic to sober business men. These organizations have grown up however, to meet a real need. Many of these schemes that seem most fantastic are those that are best fitted

to the needs of the people for whom they are designed. If some of them should ultimately fail of success it will not be wholly the fault of their managers, who are for the most part sincere and earnest men.

Our people must learn not merely the lessons of industry and thrift; they must also learn to employ corporate action for the achievement of their ends as individuals and a race, in the same way that the white man has learned to employ it. This means they must learn self-control and self-government. These organizations are to a large degree the schools and the only schools in which these lessons can be learned.

Chapter 17: The Negro Publisher

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A form of business enterprise in which, in recent years, members of the Negro race have begun to win a foot-hold, is the printing and publishing business. There have been papers published by Negroes in the interest of the Negro race ever since John B. Russwurm began publishing in New York City the "Freedom's Journal" and the "Right of All." But these papers have been established, for the most part, not as business enterprises to make money. They have been established to further the cause of the Negro race as a whole, to enforce some particular doctrine, or to promote the interests of some particular school of opinion. These papers have not had anything for sale. They have had no commodity to dispose of as the grocer or the baker or the shoemaker. They have been supported, like the church, for the good they did. It is, therefore, impossible to treat of these papers fairly, looking at them merely as business concerns, organized to make money. Their value can only be measured by the service they have been to the cause to which they were devoted.

The most notable of the papers of this type was "The North Star" and its successor, "Frederick Douglass'" paper, founded by Frederick Douglass in

1847 and continued to the opening of the Civil War. This first and important paper established by a colored man was not a business success.

In recent years, however, it is possible to note a change in the character of many of the publications conducted by colored men. As Negroes through their churches and through their secret societies and in other ways have learned to unite their efforts and to work together in a large and organized way they have found the necessity for a type of paper which was not merely the champion of some school of opinion but furnished to members of these organizations or to the persons engaged in some common task, as, for instance, the work of the schools and of education, regular news reports describing the work accomplished and detailing plans and methods. Such for instance are papers like the "Southern Workman," published at Hampton and the "Tuskegee Student," published at Tuskegee. These are to a certain degree class papers and supply a definite sort of news. More recently there has been established at Vincennes, Indiana, and published by David V. Bohannon the "Negro Educational Review," a magazine devoted to the subject of general education with special reference to the Negro.

In addition to the papers of the class to which I have referred there is a considerable number of religious papers devoted to the interests of their separate denominations. Among these are such papers as "The Southwestern Christian Advocate," of New Orleans, Louisiana; "The American Baptist," of

Louisville, Kentucky; "The National Baptist Union," of Nashville, Tenn.; "The Afro-American Presbyterian," of Charlotte, North Carolina, and "The Christian Recorder," of Philadelphia, Pennsylvania. Some of these papers have extensive printing establishments and have already become publishers of books and pamphlets in a small way.

In addition to the religious organs there are papers established by the fraternal and beneficial organizations. Among these are "The Odd Fellows Journal," published in Philadelphia; "The True Reformer," and "The St. Luke's Herald," published at Richmond, Virginia. The mutual benefit organizations could not well perform the work they have set themselves to do without these organs to keep their members informed in regard to the doings of the local organizations in different parts of the country.

Still another class of publications which seem to offer a field for successful business enterprise is represented by the magazines published by Negroes. According to a recent statement there are now six of such periodicals in existence. Two of these are guarterlies published in the interest of the two principal religious denominations. Of these periodicals "The Colored American Magazine," and "The Voice of the Negro," the former published in New York and the latter in Chicago, are perhaps the best established and the best known. To these should be added the name of Alexander's Magazine, a more recent but quite as creditable publication. While these magazines are, to a certain extent, the spokesmen for certain types

of opinion and draw their contributions from those writers who are in accord with those opinions their principal aim is to provide articles of information valuable to all schools of opinion. In doing this they are not merely laying the foundation for a business that should become more profitable as time passes but they are making their readers acquainted with what is being accomplished by other members of their race in a way that no mere partisan paper could possibly hope to do. The value of these articles consists in the interest and authenticity of the facts they represent rather than in the support they give to any school of opinion.

In my opinion, it matters not how important or entertaining the opinion of any one writer or school of writers may be nor does it matter much how wise or just that writer's opinion be. Opinions can never be as valuable to a race that is seeking to get on its feet as knowledge. We need to know for our own encouragement what members of the race are actually doing, each in his own community to solve his own problem or to better the condition of others. As long as the magazines and papers conducted by Negroes do nothing but give voice to the opinion of its editors or the leaders that this paper represents just so long will the readers of that paper be dependent upon that editor and the party which he represents for guidance and direction, at least, in regard to those subjects of which the paper treats, whether they be politics, education, religion, or business.

While I am finding no fault with the editors of the

papers that devote themselves to teaching a doctrine I do believe that at the present time it is extremely important that the class of publications which give us information and news should be encouraged and, if possible, increased. It is very important to us as a people that we get to know each other, not merely as the partisans of one set of opinions or another but as individuals. Where parties and opinions serve, to a large extent, to divide and neutralize each other's efforts, a knowledge of the facts in regard to those interests which we have in common will enable us to work together as one people. So far as I am able to judge there is, at present, no paper which so far meets the needs of our people in this direction as the "New York Age," of which T. Thomas Fortune is editor. This paper is gradually assuming, under the direction of Mr. Fortune, the character of a national newspaper, giving from week to week all the available information in regard to happenings that particularly concern our people. Mr. Fortune has strong opinions and he expresses them vigorously. But the "New York Age" contains, in addition to the opinions of Mr. Fortune, which are always striking and interesting, an amount of information about every subject that especially concerns the Negro that makes it well night indispensable to those who desire to follow the fortunes of their race and keep informed in regard to its successes and failures.

Mr. Fortune has had a long and varied career as a journalist. He was born of slave parents in the town of Marianna, Jackson county, Florida, October

3, 1856. His parents were Sarah Jane and Emanuel Fortune. He began his newspaper career when a mere lad by doing odd jobs about the office of the "Marianna Courier" and it was in this and other newspaper offices that he picked up a large part of his education, which he has steadily increased by study and travel since. He did his first work as a compositor in the office of "The Jacksonville Union," afterwards "The Jacksonville Courier," whither his parents had moved after leaving Marianna.

It was while he was engaged as a compositor that he received in 1874 an appointment as a mail agent between Jacksonville and Chattahoochie. In 1875 he was appointed Special Inspector of Customs for the Eastern District of Delaware. But he soon gave up this position in order to enter the Normal Department of Howard University at Washington. He remained at school there for two years and then went back to his work of printer in the composing-room of "The People's Advocate." While there he was married to Miss Carrie C. Smilev.

In 1879, Mr. Fortune went to New York City. He did some work in the composing-room of the "New York Weekly Witness" and shortly afterwards made his first start in journalism as editor of "The Rumor." His partners in that venture were George Parker and William Walter Sampson. The name of this paper was afterwards changed to that of "The Globe." This was followed later by "The Freeman," which he continued to edit with much success until offered a position on the editorial staff of the "New York Evening

Sun." Mr. Fortune is one of the few colored men of African ancestry who have ever held a position of importance upon the editorial staff of one of the great metropolitan dailies.

Mr. Fortune later left "The Sun" to take editorial charge of "The Freeman," which, having come into the hands of the firm of Fortune and Petersen, assumed the title of "The New York Age," the paper with which he has ever since been connected.

During the twenty-five years that he has been connected with journalism Mr. Fortune has traveled widely and written much on all phases of the Negro question. On November 29, 1902, he went to the Philippines as the special commissioner of the United States Government. He traveled widely over the territory of our new colonial possessions and had there an opportunity to get a clearer insight than he ever had into the difficulties presented by the Race Problem.

His wide knowledge of conditions in the South has made him a valuable counsellor in all movements begun in the interest of the upbuilding of the Negro people. His absolute fearlessness and directness has led him to express his convictions on all subjects with a frankness and vigor that left no uncertainty in regard to his position. It was he who proposed, in 1887, the plan for the AfroAmerican League and it was he who two years later issued the call for the National organization of these leagues. Mr. Fortune was also prominent in the organization of the Afro-Council, which grew out of the Afro-American League, of which he has been at different times President

and Chairman of the executive committee. He took a very important part in the organization of the National Negro Business League, in which he has been from the first chairman of the executive committee. In every movement that seemed to him to be for the advancement of the race he has always had a larger share of the burdens than he has of the honors.

Mr. Fortune has not merely written for the press. He is the author of a volume of essays and sketches entitled "White and Black." In his leisure moments he has found time to write an occasional poem. These poems have been recently collected in a single volume, entitled "Dreams of Life," and published by the firm of Fortune and Petersen. In all of his work on "The Age" he has had the active sympathy and help of his partner, Mr. Jerome B. Petersen.

Another name that should be mentioned in this connection is that of Fred R. Moore, editor of "The Colored American Magazine." This publication, which Mr. Moore purchased in May, 1894, and moved from Boston to New York City, has devoted itself particularly to reporting the business progress of the Negroes of the country. This is its greatest service, and in my opinion greatest merit.

Mr. Moore was born in Prince William County. Virginia, in 1857, but was brought in childhood to Washington, D. C., where he attended the public schools. Through influential friends, interested in him because of his unusual brightness, he was appointed in 1875 a messenger in the Treasury Department.

After serving in this department for several years, he came to New York with Secretary Manning of the Cleveland administration. When Mr. Manning founded the Western National Bank of New York City, Mr. Moore was given an honorable position in the institution. He has but recently resigned a responsible and lucrative position with the great National Bank of Commerce of New York City. That Mr. Moore enjoyed the confidence of his employers is shown by the fact that he often carried for them to the Clearing House securities valued at millions of dollars.

Being an ambitious man, Mr. Moore was not satisfied until he had founded an independent business of his own. In 1893 he called about him some of the best colored men in Brooklyn and organized the "Afro-American Building and Loan Company," which has for eleven years done an extensive business in real estate and mortgages, and which has enabled many stockholders to lift mortgages, buy homes and free themselves from various financial burdens. The fact that Mr. Moore has been elected President of the company every year since its organization testifies to his ability and integrity. He is required each year to make a report to the Superintendent of the Bankers' Department of New York concerning the business transacted by the company, and on every occasion his reports have been approved.

Mr. Moore has become widely known throughout the country through his connection with the National Negro Business League as its National Organizer.

In 1902 he went to Richmond, Virginia, as a delegate to the third annual meeting of the Business League, and at the next session held at Nashville, Tennessee, was elected to the new office of National Organizer. Immediately upon his return to New York he began an extended correspondence with business men all over the country, and is largely responsible for the spread of the League's influence over so great a territory. I think I am safe in saying that without the unselfish and diligent efforts of Mr. Moore, the Business League would be to-day greatly contracted in its influence through the country.

He is especially interested in young men, and has helped many a one to get on his feet and to start a successful career. There is hardly a race institution in the vicinity of Greater New York that has not felt his encouraging and wise influence. For instance, the flourishing St. Augustine's Protestant

Episcopal Church of Brooklyn owes much to Mr. Moore's assistance and labors in the early years of its existence. His home is one of the most beautiful in Brooklyn, and his amiable wife and six children render it ideal.

It is impossible that I should consider here or even mention by name all or even a representative portion of the publications issued by Negroes in different parts of the United States. As I have said a number of these papers are published by individuals or companies who do an extensive printing business. Among those I should like to mention here is Mr. Charles Alexander, publisher of "Alexander's Magazine." Mr. Alexander, in addition to conducting his magazine,

carries on a first-class printing business in Boston. He has several times published the proceedings of the National Negro Business League. M. M. Lewey, publisher of "The Florida Sentinel," at Pensacola, Florida, does an extensive printing business in addition to conducting his paper which is among the best published by members of our race.

A. N. Johnson, of Mobile, Alabama, is widely known as the editor of "The Mobile Weekly Press," a brave and thoughtful Negro journal. Besides his activity as an editor, however, he conducts one of the most prosperous and well-equipped undertaking businesses in the State of Alabama.

Mr. Johnson has had more educational advantages than many of our business men, as he spent five years in the State Normal School at Montgomery, and two years in Talladega College. He was a railway postal clerk for three and one-half years, having passed the highest grade examination of any who had entered the service before 1894. He established "The Weekly Press" in 1894, and has in connection with it a job press which does not only most of the Negro printing in Mobile, but also a good share of the white printing. He also established on the principal business street in Mobile one of the best Negro drug stores in the country.

Soon after this he went into the undertaking business. He bought three fine hearses and an ambulance. Mr. Johnson's establishment is said to be one of the most completely equipped in the whole South. His business exceeds \$15,000 every year.

The only large publishing businesses conducted by Negroes are those of the great church organizations, the Baptists and the Methodists, the African Methodist Episcopal, the African Methodist Episcopal Zion, and the Colored Methodist Episcopal Churches. These denominations have a combined membership of perhaps what has been roughly estimated at two millions and a half. This constitutes a definite clientelle for religious books and publications. The African Methodist Episcopal Church has two centers of publication, one at Nashville, Tennessee, and the other at Philadelphia, Pennsylvania. A few years ago it was estimated that these organizations were doing a business of over \$50,000 annually. The A. M. E. Z. Church has its publishing and book concern at Charlotte, North Carolina, and the C. M. E. church its publishing house at Jackson, Tennessee. It was estimated several years ago that these concerns did a business of twenty thousand dollars annually. The Baptists have their publication house at Nashville, Tennessee. The story of this concern is told in the chapter following. Among the publications issued by the A. M. E. Church at Philadelphia are "The A. M. E. Church Review," edited by H. T. Kealing, and "The Christian Recorder," edited by Dr. H. T. Johnson. The organ of the A. M. E. Z. Church is "The Star of Zion," edited by Dr. George C. Clement, at Charlotte, North Carolina.

Chapter 18: The Story of the National Baptist Publishing Board Chapter 18: The Story of the National Baptist Publishing Board

One of the most interesting and extraordinary instances of Negro business enterprise and success is that of the National Baptist Publishing Board, founded by the efforts of Rev. R. H. Boyd, of San Antonio, Texas. Mr. Boyd is a man who has had no particular educational advantages. He started life in a very humble way. For many years he was known, as was stated by one speaker at the last meeting of the National Negro Business League, as a "Cow Puncher." But he became impressed as far back as the St. Louis convention of 1896 with the notion that the 2,000,000 and more members of the Negro Baptist Church in this country needed a form of religious literature adapted especially to their needs, and he set about making that possible by establishing a publishing house which should print such literature.

The National Baptist Publishing Board was founded at Nashville, Tenn., on December 15, 1896. It was the outgrowth of a resolution passed by the National Baptist Convention of America, in its annual session at St. Louis, Mo., on September 16, 1896, recommending the publication of literature to be prepared by Negro Baptist authors, for the colored Sunday schools

of the National Baptist Convention. The publication of this literature was to begin January 1, 1897. Rev. R. H. Boyd, of San Antonio, Tex., was elected secretary, treasurer, and general manager. He was given the following committee of five as his advisors in the undertaking: Rev. G. W. D. Gaines, of Little Rock, Ark.; Rev. E. C. Morris, of Helena, Ark.; Rev. E. R. Carter, of Atlanta, Ga.; Rev. G. W. Moore, of George-town, Ky., and Rev. J. G. Jeter, of Little Rock, Ark.

At the first meeting of the committee it was found that not one dime had been appropriated for the expenses of this gigantic undertaking, hence the whole project seemed a joke, and those acquainted with the conditions considered it so. Two members of the committee severed their connection at once, and decided with the others that it was impossible. Dr. Boyd, the secretary, however, had great faith in the possibility of the undertaking, and loudly contended that the time was ripe when the great body of Negro Baptists of America should begin such a work. He contended that past experience had shown "that Negro preachers could preach the gospel best to Negro congregations, that Negro professors had made the best progress in the school room with Negro pupils, and," he concluded, "Negro writers could give a better Bible exegesis for Negro Sunday schools." He was determined therefore to undertake the project regardless of consequences.

As the American Baptist Publication Society of Philadelphia had been the chief agency in furnishing Sunday school literature to the Negro Baptist Sunday

schools of the United States, he at once opened correspondence with that institution, asking permission to use a number of reprints of that great publishing concern to get out the first issue of the intended series of Sunday school periodicals. The secretary offered to become personally responsible for the expense. This proposal, Dr. Boyd says, was promptly refused.

On November 7, 1896, he visited Nashville, Tenn., and laid his plans before the Sunday School Board of the Southern Baptist Convention, offering himself as before as personal security, for the reprinting of portions of their series with the imprint of the National Baptist Publishing Board upon the same. He was at once told by Dr. J. M. Frost, secretary of this institution, that the Sunday School Board owned no type or presses, but that their printing was done by the Brandon Printing Company under contract. Still permission was granted for the use of the reprint of four of their periodicals. A contract was made at once with the Brandon Printing Company, -Dr. Boyd and wife, owning as they did considerable property in Texas, becoming personal security to the Brandon Printing Company, to publish this series, first, from the reprints of the Baptist Sunday School Board, and afterward from such manuscripts as the secretary would furnish from the pens of Negro Baptist authors. When this contract had been successfully entered into, Secretary Boyd rented a small room at 408 Cedar street. This small room, 8 × 10 feet, one small second-hand table, two small, second-hand

split bottom chairs, and one oil lamp, a small bottle of ink, two plain pen holders, five cents worth of pen points, and fifty cents worth of plain writing paper and envelopes, constituted the initial fixtures and furniture of the National Baptist Publishing Board. On the 15th of December, 1896, public announcement was made that the National Baptist Publishing Board had opened its doors for

business, and was ready to take orders for Sunday school supplies for the first quarter, 1897. It can easily be imagined how ridiculous this seemed, with a backwoods, uneducated preacher as secretary, with such surroundings and furniture for its headquarters, to call this undertaking The National Baptist Publishing Board of the National Baptist Convention of America, an institution that was to supply the Sunday school literature for one million and a half Negro Baptists. At the same time it had to enter into sharp competition with a publishing concern seventy-five years its senior and with thousands at its back.

The first work to be done was the preparation of covers for each of the four Sunday school magazines or periodicals. This required a considerable amount of thought and preparation. But so well was this task accomplished, and so attractive were the designs that even the opponents of the institution, who availed themselves of every opportunity for the most searching criticism, could not help admiring the neat, appropriate, and attractive designs. Hence the series was known throughout the entire Negro Baptist press as "Negro Backs."

Secretary Boyd, although a novice in the business, proved himself the right man in the right place. He has been careful to do two things; first, to acquaint himself with the ways and methods of distributing Sunday school and church supplies, and second, to thoroughly arm himself with every associational and Sunday school minute, magazine, or publication that would give him at least the key to the addresses of Sunday school superintendents, church clerks, and pastors of Negro Baptist churches.

Then he prepared price lists, order blanks, self-addressed envelopes, and a circular letter which he had his printer set up in imitation of typewriting, on letterheads that he had already prepared. While the letter was in preparation, he secured the services of three young women and set them to work directing envelopes to addresses taken from these associational and Sunday school minutes. He mailed in one day 5,000 of these letters, addressed to superintendents, clerks, and pastors in every state in the Union where he knew there was a Negro Baptist church.

These envelopes contained this personal letter, an order blank, a price list, and a self-addressed envelope.

Secretary Boyd also acquainted himself with the kind of song books, Bibles and other Sunday school necessities such as were in use in general in Baptist Sunday schools. He made arrangements with the printing department of the Publishing House of the Methodist Episcopal Church, South, to supply him with these in such quantities daily as he might have use for.

It is not necessary to follow this institution through all the details of its growth, but it is sufficient to say that as the result of active, earnest, and determined work the record of the Secretary shows that from December 15th, 1896, to January 17th, 1897, just thirty days, 750 Sunday schools had been sent supplies, and he had received from them in cash nearly \$1,200.

The first year's report, which covered in fact only eight months, was submitted to the National Baptist Convention at its annual meeting in Boston, Mass., in September, 1897, and showed an annual circulation of 700,000 Sunday school magazines and cash receipts of \$5,089. It also showed that the secretary had been able to supply his office with a desk, safe, and other necessary fixtures, and had been compelled to employ for the last part of the year two clerks, and a bookkeeper; that all current expenses had been met, and about \$1,000 had been expended in missionary and benevolent work. This report was such a surprise that it was adopted with but little opposition. Secretary Boyd was re-elected and was advised to incorporate the institution under the laws of the State of Tennessee, and to report the results at the next annual meeting.

The second annual report of the secretary showed that the institution had been incorporated, that the annual circulation had increased from 700,000 copies annually to 1,953,750, and the cash receipts for the fiscal year had grown to \$19,426.97, and that a location for the institution had been purchased at the corner of Market and Locust streets, Nashville, at a

cost of \$1,000; that machinery, type, etc., had been bought at a cost of \$10,986.88; that an editorial staff had been appointed to edit the Sunday school periodicals, which were then being printed on their own presses by Negro workmen.

In this report Secretary Boyd gave a complete itemized inventory of the machinery, printing apparatus, office fixtures, stock, etc. This report created so much enthusiasm in the convention, that Secretary Boyd was again unanimously elected, the report and charter adopted, and resolutions passed not only making this an institution for publishing Sunday school necessities, but unanimously endorsing it as a National Baptist book concern, an institution to supply the denomination with Sunday school and church standard denominational literature. Secretary Boyd was also elected as missionary secretary and given the oversight not only of the publishing concern, but also the home mission work of the National Baptist Convention throughout the entire United States. This gave new life to the work. The institution continued to make rapid progress each year, as the annual reports showed.

The Publishing Board undertook at once the publication of such books and tracts by Negro Baptist authors as the secretary felt would find a quick and easy sale, and were of the most urgent necessity as standard works of the denomination. Soon a musical editor was employed, for the board began the publication of song books suited for Sunday school purposes. In 1900 a resolution was unanimously adopted,

authorizing Secretary Boyd to proceed at once to prepare a church hymnal with music, to be selected chiefly from old meter songs already in use by the entire Baptist denomination, -of such songs as would be selected by the choice of one hundred leading pastors, who would certify to the songs that were most appropriate and general favorites in their churches.

To-day the National Baptist Publishing Board is publishing and distributing fourteen different song books for church and Sunday school use, including a book of anthems for church choirs. These books are most of them composed of songs written by Negro sacred song writers, and so well adapted are they to the needs of the Negro Baptist Sunday schools, and so enthusiastically are they received by the denomination, that over 100,000 copies are distributed annually.

The last annual inventory of August 31, 1904, shows that the National Baptist Publishing Board occupies as its domocile six brick buildings, -two three-story buildings, three two-story buildings, and one one-story building. Two of these small buildings were erected by the board itself, and the remainder are held under lease. Secretary Boyd has the various branches of his work so systematized that each part has its own manager fitted for the position held; that is to say, for the missionary branch he has one general field missionary, who travels over every state in the Union, and takes the general oversight of all missionary and colporteur's work; in the various states, one superintendent, who has charge of all local business, and a general foreman who has

charge of the manufacturing department. The various office departments are under the supervision of three clerks, and the various manufacturing departments are under the immediate management of three foremen; for instance: the foreman of the composing-room has charge of all type compositions, linotype machines, stereotyping, engraving, etc.; the foreman of the press-room has the oversight of the printing presses, embossing machines, ruling machines, etc.; and the foreman of the bindery has immediate control of all book binding, gold leafing and lettering, handling and finishing all papers, books, etc., that are turned out by the institution.

The last annual inventory shows the entire number of employees, including skilled clerical and mechanical labor, to be one hundred and thirty-two. The annual expenses for running the institution for the last fiscal year amounted to \$115,000. The publishing house is fully equipped with the very

latest improved machinery for printing and binding in all its branches. It used during the last year between twelve and fifteen carloads of white printing paper.

In order to keep abreast with the most modern methods of printing and binding work, at stated times the secretary sends the foremen of the different departments to the East, and through the kindness of large Eastern printing houses, these men have been given lectures and instruction in the use of the most complicated, modern machinery, run by modern methods, known to produce the best results in the field of printing, binding, stereotyping, electrotyping, and

engraving. Thus the Negroes in this institution are able to turn out work that is first-class measured by any standard.

The institution has not only been self-supporting, paying its current and running expenses, but has bought many valuable and costly machines, besides giving a dividend for denominational purposes of from \$10,000 to \$15,000 annually.

The value of this plant has been estimated as \$250,000. But as under the laws of the State of Tennessee it is exempt from taxes, as all dividends arising from its conduct go to purely missionary and benevolent purposes, there is no true means of knowing its exact value.

One of the unique features of the establishment is that it has a chapel seated and furnished with an organ, song books, Bibles, etc., where thirty minutes are spent each morning from 9:30 to 10 o'clock in devotional exercises. All persons who are in the employ of the institution are required by the regulations to be present during these chapel exercises, and are paid for this time the same as for other work hours.

Strict conduct according to the rules and regulations is required, and a card of these rules is furnished each employee. They prohibit profane language and unseemly conduct on the premises, smoking, and the use of intoxicating liquors. No person is employed by the institution who is known to be addicted to the use of strong drink.

This institution not only does printing and binding of books for circulation among its own Negro **Baptist**

denomination, but it takes large contracts of printing for some of the large insurance companies, wholesale houses, etc. It also does work for large retail and wholesale book publishers, putting its imprint upon the same. Hence it is able to compete with Eastern publishers in contract work for the making of fine, first-class books, salable in the critical modern market.

Chapter 19: Philip A. Payton, Jr., and the Afro-American Realty **Company**

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One of the most interesting and in some respects the most remarkable business enterprise undertaken by Negroes is the Afro-American Realty Company, of New York City. Owing to the peculiar circumstances under which it was formed and the conditions which brought it into existence, this company has perhaps been more widely advertised than any other business institution founded by colored men. Some years ago a movement was started by a wealthy white realty company to put the Negroes out of the houses occupied by them on West 135th street, New York City, with the purpose of filling these buildings with white tenants. At this time the colored people were, to a very large degree, living in colonies in New York City. In these colonies the respectable and the criminal, the healthy and the diseased were sometimes huddled together without distinction. It was believed that the effect of the movement to drive the colored people out of 135th street would be to increase this concentration and force the people living in these streets into less desirable and less sanitary quarters.

It was at this time that the Afro-American Realty Company came into existence. It was formed for

express purpose of meeting this condition. It sought to secure the lease of a number of flat buildings in 135th street, but without success. Not being able to lease, the company decided to buy two fivestory flat buildings in this street. This put an end to the attempt of the white real estate men to drive colored tenants out of this street and brought the new company a very tempting offer of a copartnership which was considered but declined.

This unexpected and novel method of resisting race prejudice attracted the attention of the newspapers and was widely commented on by the press of the country. The fact that the movement represented to a considerable extent a very legitimate demand in the colored community and that it was in the interest of good morals and good health caused it to meet with the sympathy of most of the white papers. At the same time it offered an opportunity to the members of the colored community to invest their savings in their own homes, a thing that would not other-wise be possible in a city like New York where real estate is so expensive as to be almost beyond the reach of the individual investor.

At the present time the company has obtained control of twenty New York apartment houses, valued at \$690,000. Of this number six are owned by the company and the other fourteen are held under long leases. These houses rent for \$66,000 a year. The capital stock of the company is at present \$500,000, of which something like \$135,000 has been paid in.

The man who originated this company is Philip A.

Payton, Jr., who is at present the president and general manager of the company. The other officers of the company are: Edward Payton, vice-president; Fred. R. Moore, secretary and treasurer; Emmett J. Scott, Joseph H. Bruce, William Ten Eyck, James E. Garner, Edward S. Payton, Stephen A. Bennet, Sandy P. Jones, Henry C. Parker, John E. Nail, Fred. R. Moore and Philip A. Payton, Jr., directors.

Mr. Payton is still a young man. He is not yet thirty years of age but the story of his life, could it be written as I have heard chapters of it related by himself and his friends, would read like a romance.

In order to add this story to the other narrative of business success that I have been collecting, I asked Mr. Payton to jot down some of the facts of his story. The document which he forwarded to me in response to that request is so interesting and so characteristic of the man himself that I desire to reproduce it here precisely as it came to me.

"I was born," says Mr. Payton, "in Westfield, Mass., Hampden County, on the 27th day of February, 1876. I am the second of four children, one girl and three boys. My father was a barber and my mother a hairdresser. I received my education in the public schools of Westfield. My father was determined that each of his boys should know a trade, consequently my Wednesdays after school and my Saturdays were mostly spent in the barber shop. My mother would often remonstrate with my father, telling him that she didn't want her boys to be barbers, that it would make lazy men of them. My father

would invariably reply, 'Never mind, I'm going to teach them the trade. The knowledge of it won't be a burden to carry, and when they become men they won't be compelled to follow it, if they have sense enough to do anything else.' As a result of this, I became a full-fledged barber at about the age of 15.

"In the fall of 1893, during my junior year in the high school, my father conceived the idea that I was forming some undesirable associations and decided to send me away from home. Having an old friend in Dr. J. C. Price, President of Livingstone College, Salisbury, N. C., quite naturally that was the school to which he elected to send me.

I entered Livingstone, making the Junior Class, Classical Department. I remained there one year. On returning home, I again entered High School the following fall. During that term I met with an accident, while playing football which laid me up for the best of a year, and I was compelled to leave school. Thus ended my education, much to the disgust of my father who had aways intended that each of his children should have a college education. As a consequence, I have less education than any of the other children. My sister graduated from both the High School and the State Normal School, and my brother next to me in age, graduated from Yale in the Class of 1900, and my youngest brother is now a Senior, Class of 1906, at Yale.

After recovering from the football accident, I went in the barber shop to work and remained until

April, 1899, when, realizing that I was not making much of myself, and that I was not growing any younger, and that if I intended to do anything in this life it was time I started, I decided to try a new field. So on Sunday morning, April 10th, 1899, I left West-field, pack and baggage for New York City, much against the wishes of both my parents.

On reaching New York I spent what little money I had, sight-seeing while looking for employment. After drifting around a few weeks, I struck a job in one of the large department stores as attendant for 'the penny-in-a-slot' weighing and picture machines at six dollars per week. I remained in this position, hoping all the time to strike something better, until the week of Labor Day, when I went to Westfield for a visit. I stayed a week and when I came back another man had my job. Well, I was up against it. What to do I didn't know. One thing I did know, however, was that I was not going home for the boys to laugh at me. My trade came to my rescue. I secured work in a barber shop where I was able to make \$5 or \$6 per week. I continued in this place until February, 1900, when I secured a place as porter in a real estate office on a salary of \$8.00 per week.

It was while there that I conceived the idea of going into the real estate business. I married in June of that year and on the first day of October, I started out in the real estate business on my own hook, with a partner. We opened an office in West 32d street near 8th avenue. We stayed there the entire winter and altogether I think we took in less than \$125.

Our rent was \$20 per month, then there was our telephone and other expenses. I don't think it would require an expert to judge the condition of the firm of Brown & Payton after it had been running six months. My partner became tired of it as spring came on, and dropped out of the business. I concluded that the location was not good for the business, and moved down town, renting a small office in Temple Court Building, corner Nassau and Beekman streets.

The hardships that my wife and I went through before things broke for us would fill a book. If I have gained any success, to my wife belongs the major portion of the credit. No man ever had a more faithful, patient helpmate than I. Many were the days that we were compelled to live or rather exist on ten cents per day. I was greatly handicapped in my business by not having the necessary car fare to get around with. My customary amount of cash to leave the house with was fifteen cents; five cents to ride down town, five cents for luncheon and five cents to ride back up town at night. One time I remember I walked from Nassau street to 134th street where I was living for the want of a five cent piece. I just simply was not making any money. My wife was doing sewing, a day's work or anything

else she could get to do to help me along. Had it not been for her help, I fear I would have given up. All of my friends discouraged me. All of them told me how I couldn't make it, but none of them, how I could. They tried to convince me that there was no show for a colored man in such a business in New York.

When we first married we lived in three rear rooms in a tenement in West 67th street where we paid \$12 per month rent. During the first two weeks of our married life, we slept on the floor. We had a bed which my father gave us as a wedding present, but it was mis-sent in shipping it from Westfield, hence the predicament.

When I started in the real estate business I secured the agency of a flat in West 134th street, so we moved up there. Things seemed to go from bad to worse. It just seemed impossible for me to make any money. I recall one Sunday morning we awoke without a cent or anything to eat in the house. My wife hunted around the kitchen and found some Indian meal. She boiled this, cut it up in slices and fried it, melted a little sugar for syrup and this constituted our day's meal. Like all very poor people we had both a dog and a cat. I will never forget how the poor things sat and watched us eating it. They could not 'go it,' so had nothing. Shortly after this both our cat and dog died. I have always claimed they starved to death, but Mrs. Payton won't have it that way.

We remained in this house until April passed. We were dispossessed for not being able to pay our rent, and our entire scanty belongings were set out on the sidewalk. I managed to secure charge of another house after a while in the same street, and we moved in there. Seemingly this was the turning point in my business career. Things began to pick up. I began to get charge of more houses. One fine day I made a

deal that netted me nearly \$1,150. I could hardly believe it true. My wife refused to credit it, until I showed her the checks. From that time things grew better. I opened an office in 134th Street, still keeping my office in Temple Court. I bought the flat house in which I was living. I bought two more flats and kept them five months when I sold them at a profit of \$5,000. I bought another, kept it a month, and made \$2,750, another and made \$1,500, another and made \$2,600 and so on. In all I have owned from time to time nine five-story flats and five private houses, or, in other words, I have had title to \$250,000 worth of New York realty.

It was while in attendance at the meeting of the National Negro Business League in Richmond, Virginia, in 1902, that I received the inspiration for the organization of the Afro-American Realty Company that has created such a stir in the New York business world and the country at large.

I am not blind to the fact that many of the statements contained in this short sketch may seem farfetched or exaggerated, but I can truthfully say that in many respects I have moderated the real truth. We now occupy a three story and basement private dwelling containing eleven rooms and two baths, at No. 13 West 131st Street, New York City."

This does not tell all the hardships and adventures that Mr. Payton suffered during the time he was getting on his feet as a real estate man. He had an opportunity during this time to learn something of the condition under which colored tenants live, sometimes

are compelled to live, in New York, Stranger than all else, he was, as he confessed to me, several times put out of houses, bag and baggage, for inability to pay his rent. He has thus been able to see how an ejectment suit looks from both the point of view of tenant and of landlord.

When I asked him how it was that he had the courage to hold on so long in the face of so many discouragements, he said:

"Well, it was simply this way. I knew that if I made one good sale I could make enough to keep me going for a year. I came so near making a good sale so many times that I knew I was bound to hit it before long."

Aside from his connection with the Afro-American Realty Company, Mr. Payton conducts a large private business. He has proven that a Negro who knows his own people, is better able to deal with them as tenants than one who does not know them. He is able to discriminate between the good and bad tenants where a white man would treat them all as belonging to the same class. In this way he has been able to charge a larger percentage for his services and at the same time show at the end of the year larger profits for the people whose property he controlled.

He says: "I have not found my color an obstacle to my success. On the contrary white people have in many cases been disposed to encourage me, and as soon as they learned that I was able to do the work they wanted done as well or better than others, there was no longer any question of color between us, as far as business was concerned."

Chapter 20: Negro Business Enterprise in the Southwest

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In November, 1905, I made a tour through the new Southwestern territory speaking at such cities as Little Rock and Pine Bluff, Arkansas; Oklahoma City and Guthrie, Oklahoma Territory; South McAlester and Muscogee, Indian Territory, concluding at Fort Smith, Arkansas. During this trip I had an opportunity to see members of my race under conditions that I had never seen them before. I had an opportunity to observe and to compare a number of promising Negro communities under new and unusual conditions. I found members of my race in Oklahoma in competition with some of the most aggressive and progressive members of the white race in America. I learned that they were rapidly getting a hold upon the soil, that they were learning the necessity of owning their own homes and of starting at the foundation to build up their character and fortunes. J. D. Randolph, a colored real estate dealer at Oklahoma City, informed me that from estimates he had been able to make after a consultation of the records, it appeared that nearly 70 per cent. of the Negro population of that city had purchased or were in the process of buying homes.

I had no opportunity to go into the country and

visit the farms but I was informed that the Negro farmers had practical possession of the cotton raising industry in Oklahoma Territory. The day before my arrival in the city of Guthrie, I was informed that one colored farmer by the name of Reed, living fourteen miles southeast of that city, had deposited \$1,300 in the bank, as the proceeds of the sale of his crop for the season.

At Oklahoma City I was informed that Albert Smith, a colored farmer who owns three farms of 160 acres each was, perhaps, the largest raiser of cotton in the Territory. He is known as the "Black Cotton King." It was his cotton that took the prize in the Oklahoma exhibit at the World's Fair in Paris in 1900. Albert Smith came to the Territory from Alabama in 1890, bringing a small amount of capital with him.

From Oklahoma I went to Indian Territory, where I had an opportunity to observe members of my race in competition with another race, with whom they have often been compared, namely the Indians. Many of the Negroes now living in the Indian Territory came out there in 1838 as slaves of the Indians. They and their descendants had been for many years previously slaves of the Indians in South Carolina, Georgia and Alabama, and when these tribes were removed to Indian Territory they came out there with them. These Negroes have in many parts of the Territory had, since the close of the war when they were made free, just about the same advantages as the Indians. They have had the same protection, the

same schools and the same consideration from the government and the white population that the Indians have had. They and their descendants have been classed as citizens of the Indian Nations to whom they formerly belonged. In other parts of the country they have had considerably less

disadvantages. In many parts of the Territory the prejudice has led the Indian tribes to treat them more or less as aliens and in many indirect ways to hamper their progress. I was pleased to see, however, that everywhere not only those Negroes who are regarded as "citizens" but the many others who have come into the Territory during the last few years from the Southern States have made substantial progress. I saw them everywhere working in the mines and in the fields. Many of them have become business men, contractors, bankers, doctors and store-keepers.

It was, on the other hand, a source of regret to me to see that the Indians, and particularly those known as "full bloods" have everywhere receded before the advance of the white man and his civilization. Although they have been protected and guarded by the National Government as perhaps no primitive people was ever guarded and protected by a civilized people before, they have everywhere "gone back," as the expression is.

I say that I regretted to see this because during the time that I was at Hampton Institute as a teacher I, at one time, had charge of the Indian students there and learned to have a high regard for their character and ability.

I said that the progress of the Negro people had not, owing to the difference of opportunity, been uniform throughout the Territory. On the other hand I found a large number of individuals who had made exceptional progress and the presence of these men seemed to have appreciably improved the condition of the communities in which they lived.

Among the most successful and progressive business men I met on my Western trip was E. E. McDaniels, a railway contractor at South McAlester. Mr. McDaniels, I learned, is at present worth about \$50,000, the larger part of which has been accumulated during a comparatively few years that he has been engaged in railway building. Mr. McDaniels began business with another colored man by the name of T. E. Currie, running a railway boarding house for the men engaged in the construction of the railway from Memphis to Amarilla, Texas. After a short time the firm received a small contract to do a portion of the work of construction. Having finished this in a satisfactory way they were given another and larger contract and so by degrees got into the business. Two years ago Mr. Currie died and when the partnership affairs were wound up in the courts, the value of the firm's property was estimated at \$25,000. Beside this Mr. Currie had individual holdings, mostly in real estate amounting to \$10,000. In addition he had stock in the National bank at South McAlester amounting to \$2,500. Since the death of Mr. Currie the business has been carried on by Mr. McDaniels.

While I was staying at Fort Smith, which, while it is situated in Arkansas, borders directly on the Territory, I learned of a Freedman farmer named Zach Forman, who though he is wholly illiterate, has got possession of 1,200 acres of land in the rich Arkansas bottoms and is reputed to own 5,000 head of cattle.

The place of greatest opportunity for the Negro in Indian Territory, however, has been in the Creek Nation. Riding on the train from South McAlester to Muscogee, my attention was repeatedly called to the rich farms in that section of the country owned by Negroes. For forty miles, along the line of this railway above and below Muscogee, I was informed, nearly all of the property is owned by Negroes. In Muscogee itself, Negroes are well represented in business and in the professions. There are two colored banks, the Creek Citizens' Bank, of which Mr. A. G. W. Sango is president and the Gold Bond Bank of which Mr. H. Sims is president. The person of Negro ancestry in Muscogee who is reputed to have more property (real estate) than any one else is known as Aunt Patsie McIntosh. Her farm allotted to her by the government, happened to occupy a large part of the land on which the city of Muscogee is located. Her real estate holdings alone are said to amount to something over \$30,000.

One of the most prominent colored men in Muscogee is A. G. W. Sango, who is a lawyer by profession but is very largely interested in business. Mr. Sango is a member of the Creek Nation and was born near

the site of the present city of Muscogee in 1868. He attended the schools that were provided for the natives, Indian and Negro, until he was twelve years of age. Afterwards he entered the Tullehasse National Boarding School, which is maintained by the Creek Nation, and after two or three years there entered the Lincoln Institute at Jefferson City, Mo. After returning to Muscogee he was elected to the position of district attorney, was successively Inspector of the Muscogee District, and Superintendent of the Tullehassee National Boarding School. In 1899 he was elected a member of the lower branch of the Creek legislature and after serving two years resigned to accept the position of superintendent of the Colored Orphans' Home.

In 1904 he organized the Creek Citizens Realty Bank and Trust Co. which is said to have been very successful. He is also Treasurer of the Freedman's Land and Trust Co., a company which is seeking to induce Negro immigration to Indian Territory. Among the business men of Muscogee is J. W. Adams, formerly of Montgomery and at one time a trustee of Tuskegee Institute. Mr. Adams has been there but two years. He carries a stock of \$8,000 and does a business of something like \$25,000 a year. Another firm, Elliott Brothers, is said to do about the same amount of business. There are two grocery stores conducted by Negroes here. The Creek Grocery company and the J. W. Walker Grocery. Both of these firms are reported to carry stocks of goods amounting to something like \$6,000.

Among the other business concerns conducted by colored men in Muscogee is a fire insurance company. This company has a capital stock of \$100,000 of which one-third is paid into the treasury. It has recently put up a bond of \$100,000 to permit it to do business in the State of Texas. One of the well-to-do colored men of this city is W. H. Twine, an attorney and editor of the local colored paper, The Cimiter. Mr. Twine is just now engaged in erecting a handsome brick block in the center of the

One of the most prosperous Negro communities which I have met on my journey was at Fort Smith, Arkansas. One of the first persons I met there was Percy L. Dorman, a graduate of the Tuskegee Institute, who is head of the Manual Training School at that place. Mr. Dorman graduated in the department of carpentry at Tuskegee and he has been making carpentry the basis of his training at Fort Smith, where a handsome new brick building has recently been erected for the purposes of this school. Mr. Dorman informed me that his students in the manual training school have already erected 67 houses, largely for colored people, during the time that they have been students of the school. Two of these students are now earning \$10 a week at their work as carpenters. The colored citizens of Fort Smith have been greatly aided in building houses through George Winston, a colored real estate agent, who has furnished the capital to enable them to build and allowed them to pay for their houses in small amounts running over a course of years.

Among those who have made business success in Fort Smith is W. E. Joshenberger who conducts a large furniture store and undertaking establishment. Mr. Joshenberger was for a number of years a letter carrier in Fort Smith. He succeeded in accumulating a little capital from his earnings and finally gave up government employment for business. He now pays, I was informed, taxes on something like \$10,000 worth of real and personal property.

In the course of my journey through Arkansas and the Territories, I made the acquaintance of no community where it seemed to me to have more real and substantial progress than that of Pine Bluff. I had never been to Pine Bluff up to this time but I remembered well hearing or reading of a man at Pine Bluff named Wiley Jones. I did not meet Wiley Jones while I was at Pine Bluff for the reason that he was dead. But I saw evidences of him about me everywhere. In fact the Fair Grounds outside the town in which I made an address while I was there, had belonged to Wiley Jones.

Since Wiley Jones was so potent a factor in the life of the Negro community there, I desire to repeat some of the facts I learned about him.

He was born a slave. One day in 1861 there was a very distinguished wedding in Arkansas. Among the presents that the bride received was a sprightly Negro boy named Wiley. I can do no better than repeat here the account of what followed as it was given at the meeting of the Business League at Chicago

in 1901 by George E. Jones, of Little Rock, since deceased.

This wedding present grew up with the children of his mistress. Later the parents died, leaving a large fortune to the children and Wiley became a freeman. He went to work to make money and the young white man with whom he had been raised went to work with equal energy to spend it. Both succeeded admirably. Wiley worked first in a barber shop, saved his money and invested it. In a few years he had sufficient means to leave the barber shop. He opened a saloon and began dealing in land and in blooded stock. Soon he was making investments in other directions. Everything he touched seemed to make money. Soon he had accumulated a small fortune. His young master, however, went from bad to worse. One day he staggered, filled with rum, into an office and sold his claim upon the last property in which he had an interest and shortly afterwards he was found dead in a box car. Wiley Jones by this time had accumulated means enough to become the owner of two brick blocks on Main street, an interest in the Southern Grocery company, and sole owner of the only Fair Grounds in Pine Bluff and a large amount of city and county property. He was a lover of fine stock. One horse he owned was valued at \$25,000.

I might add to this tale that when Wiley Jones died his possessions were not confined to Pine Bluff or its vicinity. It was found upon his death that he owned property in Chicago, St. Louis and San Francisco

and other property in Texas, and Oklahoma Territory. His property was estimated at something like \$200,000.

Wiley Jones was not an educated man. George E. Jones who told the story I have repeated first taught him to read and write. I am not sure that he was in all respects a moral man. But he won the respect of the community by his business integrity. His personal morality was equal to that of men with whom he associated. He showed to the other men of his race what thrift and steadfast purpose can accomplish in spite of obstacles, and I am inclined to believe that it is largely due to his influence that the colored people of Pine Bluff are able to boast that more of them own their own homes there than in any other Negro community in the South. A considerable number of them also own business property. The largest and most handsome business block in the city, the Colored Masonic Temple, was erected by Negroes. The cost of this building which was erected largely through the efforts of Grand Master Clark, was something like \$65,000. More than one of the business blocks of the city are owned by colored men. One of these was erected at a cost of \$10,000 by A. B. Knight, who has been for years a letter carrier in Pine Bluff. The Southern Grocery Company, of which I have already made mention, is conducted by Ferdinand Havis, who is also interested largely in city property. In the report made to the Business League a few years ago Rev. A. M. Middlebrooks was mentioned as a man who was partner in a prosperous

grocery business and the owner of twenty houses which he rents to members of the colored community. Another minister mentioned at that time as largely responsible for securing comfortable houses for members of his race was Rev. J. C. Battle.

In the past few years a bank for colored citizens has been organized by J. N. Donohoo. This bank which was organized primarily to encourage thrift among the colored people and to enable them to save, though it has been but a short time in existence, seems to be prosperous. It is another medium of fostering among the masses of the colored people those habits of industry and forethought of which there are already so many conspicuous individual examples in this community.

Another agency which has helped to improve the life of the Negro community is the Branch Normal College for Negroes which is located at Pine Bluff. The school is at present conducted by Isaac Fisher, one of the most promising graduates of Tuskegee. While this school is not a business enterprise and does not prepare directly for business life, it does aim to directly improve the economic efficiency and moral tone of the community in which it exists and there is every evidence that it has performed this task faithfully in Pine Bluff. This, however, is not the only industrial school for colored students in this city. The work of the State Normal school is reinforced by a school which has been established at the other end of the city, exclusively for colored students of the Catholic faith. Pine Bluff has a flourishing Negro

business league which has extended its influence to a number of small towns in the surrounding country where Negro communities exist.

Chapter 21: Hon. John E. Bush and the Business League of Little Rock, Arkansas

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I have elsewhere in this book spoken of the great influence for good exerted by the presence in the community of some one individual or group of individuals, more thrifty and more enterprising than others. No where have I been more deeply impressed with the results of organized effort for the economic and social betterment of our people than at Little Rock, Arkansas. A few men at this place, headed by Judge M. W. Gibbs and Hon. John E. Bush, Receiver of the U. S. Land Office, and loyally supported by a number of other energetic and progressive Negro Business men, among them C. W. Keatts, W. M. Alexander, Bryant Luster, Joseph A. Booker, and David G. Hill, have given an impetus to Negro business enterprise and imparted a spirit of progress to the people as a whole which has within a few years, transformed the community in which they live.

Of this group, the most distinguished member is undoubtedly Judge Gibbs, now a man over eighty years of age but still a leader in the new movement for the industrial and economic improvement of our people. Few living Negroes have had so long and so varied a career and the opportunity to face the

Negro problem from so many different angles as Judge Gibbs. Born in Philadelphia in 1823, apprenticed as a carpenter and builder, he had early in life experience as a contractor and builder on his own account. He has all his life been a leader and agitator in behalf of his race. During this time he had experience in many forms of business enterprise in different parts of the United States. He was engaged in the clothing business in California in the early days and later in 1858 as a real estate dealer in British Columbia. He was a director of the Queen Charlotte Island Anthracite Coal company. He engaged while here to build a railway and wharf and, having finished the contract within the stipulated time, was able to send from here to San Francisco the first cargo of anthracite coal dug on the Pacific coast. Having studied law with an English barrister at Victoria, he returned to the United States and attended the law school at Oberlin, Ohio, where he graduated in 1870, when he was forty-seven years of age.

After settling in Little Rock, Arkansas, he was admitted to the bar and in 1873 he was elected municipal judge, being the first Negro in the United States to hold such an office.

From that time he was prominent in the politics of that state and was delegate-at-large at every National Republican Convention but one from the time General Grant was nominated and from 1888 to 1897 was secretary of the Republican State Executive Committee.

In 1877 he was appointed Register of the United

States Land Office at Little Rock and he was reappointed to this office by Presidents Garfield and Arthur, President Harrison made him Receiver of the Land Office. In 1897 he was appointed by President McKinley, U. S. Consul to Tamatave, Madagascar.

Judge Gibbs has been prominent in nearly every important movement made by the colored people for the social and political betterment of their conditions. He has actively engaged in the anti-slavery movement and was one of the officials of the "Underground Railway" for the escape of fugitive slaves. He took an active part in all the agitation that led to the emancipation of the slaves and to the passage of the Reconstruction legislation.

What is the more remarkable, however, is that in spite of his connection with the movement to gain for the members of his race freedom and civil rights he has been among the first of these in recent years to see that something more is needed to secure to the Negro race the full benefits of freedom than legislation and legal enactments.

In 1884 he was commissioner of colored exhibits from Arkansas to the World's Fair at New Orleans. It was while he held this office that he projected and bore the expense of a conference at that city to bring about the establishment of industrial schools for the colored people in different parts of the South. He was also a member of the committee appointed by Secretary Windom to visit the Negro immigrants who poured into Kansas during the period of the Kansas exodus.

He has been one of the first to realize in recent years that Negroes have opportunity for distinction and for service to their race in business enterprise as well as in seeking and holding public office.

At the present time Judge Gibbs is one among the more wealthy property owners of Little Rock. He owns more than one brick block in the center of the city. He is president of the Capital City Savings bank, which started in business January 1, 1903, with a paid in capital of \$15,000 and at the time I visited Little Rock had deposits to the amount of \$27,939.

Judge Gibbs has recently written and published under the title of "Lights and Shadows" the story of his many-sided life and work. It is significant that a man who has seen so much of the world and has been as much a part of the life of the Negro people in this country should be able to write at the end of his life the following sentences:

"With travel extensive and diversified, and with residence in tropical latitudes of Negro origin, I have a decided conviction, despite the crucial test to which he has been subjected in the past and the present disadvantages under which he labors, that nowhere is the promise along all lines of opportunity brighter for the American Negro than here in the land of his nativity." This statement is supplemented by another made at a different point in his book: "Labor to make yourself," he says "as indispensable as possible in all your relations with the dominant race, and color will cut less figure in your upward grade."

If Judge Gibbs is the most distinguished man in the

group of men who are directing the business enterprises and seeking to promote the economic welfare of the race in the Southwest, the most aggressive figure there is Hon. John E. Bush.

Mr. Bush was born in Moscow, Tennessee, in 1858. Shortly after the breaking out of the war, when large numbers of slaves were sent South to escape the advance of the Union Army, young Bush and his mother were brought to Arkansas. Of all this he remembers little. His first memories are of a little one-room cottage and of a lively scramble from dawn to dark to get enough to eat. There were

twelve children in the family. His mother was a nurse and spent comparatively little time at home. Food was uncertain and the children largely put to their wits to get enough. At the same time this mother made a brave struggle to give her children an education.

"Mother wore herself out trying to get us educated," said Mr. Bush in speaking of those early days. "I often wonder what it was that put it in my head to make the effort. Somewhere and somehow I got the ambition to try to make a man of myself. Probably it was the earnestness of my mother that instilled the action into my head."

It was, however, very little schooling that Mr. Bush obtained in the ordinary way. As soon as he was able to do work and until he was fifteen, he was apprenticed to a brick-maker. He learned this trade and then went to teaching school in the country districts. It was while he was a teacher there and elsewhere

that he obtained most of his knowledge of books.

It was while he was still a teacher in the country schools that he made his first great business venture. He bought a lot for \$150. Promising to pay for it in monthly installments of \$10 per month. Mr. Bush had begun at this time to think somewhat vaguely of marriage. He says he had no one in particular in mind at this time. "But," as he himself expressed it, "there's no use to have a bird unless you have a cage to put it in."

Soon after he began paying for this lot he became badly frightened for fear something would happen to prevent him from paying for it and so he would lose all the money he had put into the property. Turning the matter over in his mind he determined to make some heroic sacrifices. By pinching, he was able to pay for the property in six months. This was when he was but 19 years old.

After paying for the lot it seemed an easy step to build a house on it. This he did at a cost of \$350. Shortly after he was married. By this time he had become a teacher in the Capitol Hill School at a salary of \$80 per month. Immediately after he was married he found that he had lost his position. The trustees of the school failed to reappoint him for the succeeding year. He was compelled to seek a position at Hot Springs.

While he was in Hot Springs he found the income of \$10 per month from his little property in Little Rock was a very welcome addition. He conceived

the idea that it would be well for him to set aside a certain proportion of his income for investment. This he has consistently done ever since. As his salary increased he was able to set aside a proportionately larger sum for investment.

Returning from Hot Springs in 1884 he ran for the position of county clerk. He invested what money he had been able to save at Hot Springs in this campaign and gained the election but was, he claims, counted out. His opponents stole the ballot boxes. He was compelled to go back as a school teacher into the country again. Having lost his position in the city schools he was unable to finish a second house that he had already begun building. He made an arrangement with the carpenter by which the house should be finished and he should have time to pay for it, after he got again on his feet. After this he was appointed railway postal clerk. He was in the mail service about ten years. During that time he sold half of his lot he had first purchased and with the money and \$300 more he bought three more lots. At this time he began actively trading in real estate. He bought a lot for \$600 and sold it in a short time for \$1,400. He bought another for \$800 and sold it for \$1,600.

Mr. Bush lost his position in the mail service when Mr. Cleveland was elected and went back to teaching school again. At the time of his discharge he was superintendent of mails at Little Rock. After this he returned to the profession of teaching and taught for several years until under President Harrison he received

the appointment to the position that he now holds of Receiver of the U. S. Land Office.

Some years ago Mr. Bush in association with C. W. Keatts, organized a mutual benefit and benevolent organization, known as the Mosiac Templars of America. Of this order Mr. Keatts has been grand master and Mr. Bush grand secretary since the order was founded. This organization has grown until at the present time it has branches in every southern state. It has paid out over \$200,000 in benefits and has something like 20,000 members.

Although Mr. Bush started as I have said with very little education he has by constant application while he was a school teacher and at odd moments, managed to widen his knowledge of books as well as of men and things. He read Blackstone through several times and in that way acquired the knowledge of the fundamental principles of common law. He made such progress with his studies outside of school that he was able to pass the high school examinations and receive a diploma of graduation from that institution. Mr. Bush is the owner of a beautiful dwelling on West Ninth street across from which he has erected a brick block which cost \$15,000. This building has been fitted with a handsome club room where entertainments are held and guests of the members entertained. The rent from this building alone amounts to \$125 per month. In addition to this Mr. Bush owns, I am informed, fifteen houses in the city of Little Rock. He has forty acres of land in the suburbs of the city for which he was offered \$12,000.

Closely associated with Mr. Bush in all his enterprises is Mr. C. W. Keatts. These two men grew up from boyhood together. They faced the same hardships and have had much the same successes. Mr. Keatts remembers a time, he says, when his mother and her four children used to live for days upon fifteen cents worth of herring. As he grew up he was put to work on a farm outside of the city of Little Rock. For his work he received no wages.

"The first real wages I ever earned," said Mr. Keatts, in speaking of this matter, "was for sweeping out the office and keeping books for Constable McKamey. I did not know anything about keeping books, but he gave me \$2.50 a week for my work."

Mr. Keatts was seventeen years in the government mail service, "but I never saved a cent," he says, "until I got out of politics."

He made his first money in real estate investments. He became so well known in this business that he was appointed receiver of the Little Rock Electric Railway. A large part of the property of this company consisted of real estate that had been purchased for a park on the outskirts of the city. This property was cheap and it was believed that Mr. Keatts could dispose of it to colored men who wanted to build. In this the persons who were influential in having him appointed were not deceived.

It is said that Mr. Bush at the present time owns \$50,000 worth of property in Little Rock and its suburbs. It is probable that Mr. Keatts is nearly if not

quite as well to do as Mr. Bush. He pays \$320 in real estate taxes alone.

Another man who has had unusual success in Little Rock is J. E. Henderson, jeweler. Mr. Henderson was born in Little Rock. It was the friendship of a Southern white man that permitted him to make his way into the jeweler's business. As a boy Henderson entered the shop of Capt. J. V. Zimmerman, the oldest watchmaker in Arkansas. He did odd jobs about the place and gradually as he showed an interest in the work, beginning first as a helper and mastering little by little all the details of the business he was at length able in 1896 to go into business for himself. Since that time he has been three times robbed and once suffered loss by fire, but has managed in spite of these difficulties, to continue in business. He started with a stock of \$125 and with this small capital and the industry of his hands he has been able to accumulate a stock of considerably over \$1,000 and has purchased a home which he values at over \$2,000. During the time he has been in business he has taught two other young men the trade of watch-maker and watch repairer. One of these is in business in St.

Louis and the other is or was for a time in charge of Mr. Henderson's shop at Little Rock. In establishing himself in this business Mr. Henderson has opened this trade to other members of his race who, otherwise, would hardly have the opportunity to obtain the necessary training.

Another enterprise recently established by the business men of Little Rock is the People's Mutual Aid

Association, of which C. B. King, Cashier of the Capital City Savings Bank, is general manager and J. H. McConico is treasurer. This is what is known as an industrial insurance company. It pays sick. accident and death benefits.

In my opinion, the importance of the work that Mr. Bush and his associates have accomplished in Little Rock and the Southwest is less in the tangible results I have here been able to mention than in the spirit of enterprise and progress with which the Negro communities of the Southwest, largely as a consequence of their preaching and example, seem to have been inspired. It seems to me important to point out also, that this has been no merely sentimental undertaking. Mr. Bush and those who are associated with him clearly see that their own fortunes are intimately bound up with those of the other members of their race in that region. He and they see that if those communities can be made prosperous and respected it will increase the opportunities of Negro business and professional men and lift from the whole race in the same degree, the burden of prejudice that now rests upon it.

Mr. Bush declares that the Negro has ceased to be a force in politics in Arkansas since 1874. It has taken the Negro people some time to adjust their ideals to the new situation and to make up their minds to obtain through industrial and business upbuilding of the Negro people the welfare and opportunity for growth that they first sought through the use of the ballot.

Though the industrial and business movement has taken hold on all parts of the South where the Negro people have established communities there is perhaps no part of the country where Negroes have made more progress in this direction than in this Southwestern country of which Little Rock seems to be at present the center.

Chapter 22: Pensacola, a Typical Negro Business Community Chapter 22: Pensacola, a Typical Negro Business Community

In some of the preceding chapters I have attempted to give some brief description of certain of the larger business enterprises which have sprung up in Negro communities where Negro business men have accumulated sufficient capital and business experience to justify them.

It has seemed to me that it would be interesting to follow this with a more intimate study of the business enterprise of a single business community. I have selected as representative of that healthy progressive communal spirit, so necessary to our people, the city of Pensacola. I have chosen this city, not because I regard it superior to other Negro communities, but rather because it is typical and because, through the kindness of Mr. William Wilson and the Colored American Magazine, of New York, I have been able to secure more complete information in regard to this community than I have been able to obtain in regard to others.

Pensacola, the "Deep Water City," is situated in the Western part of the State of Florida. Escambia County, of which Pensacola is the county seat, joins a county in Alabama. Pensacola is called the "deep water city," because of the depth of its harbor, which

is the deepest on the coast of the Gulf of Mexico, having a depth of thirty-three feet at its bar channel, which enables the largest vessels in the world to easily enter the harbor. This circumstance has made Pensacola famous. The population of Pensacola is nearly twenty-eight thousand; and about one-half of this number are Negroes. They pay taxes on \$450,000 worth of property. About

one-half of the colored people own their homes. These homes are not of the one and two-room cottage variety, but are nicely built after the latest modern plans. Among these are fifty two-story houses of from eight to ten rooms.

Of course, as in all other towns, Pensacola has a number of colored churches. There are five churches of the Zion connection; four of the Bethel and ten Baptist churches. Talbert Chapel, a large brick structure, with a seating capacity of twelve hundred, and a membership of five hundred, is the largest of the Zion churches. Rev. William Mosely is the pastor. Of the African Methodist Episcopal or Bethel churches, Allen Chapel is the largest. It has a membership of 400. The new edifice is just being completed, having been erected at a cost of \$18,000. With a seating capacity of 1,400, it is the finest colored church in the city. It is pastored by the Rev. G. B. Williams.

Mount Zion is the leading Baptist church in the city. The edifice now occupied is a large frame building, but a contract has recently been let for the erection of a brick structure with a seating capacity of one thousand. The membership of this

church is 600 and, under the leadership of their pastor, Rev. Thomas Bellinger, has become, I am informed, a force for moral and social betterment in the community.

The labor condition of the colored population of Pensacola has always been satisfactory. In no other city in the Union, it is claimed, is the Negro laborer so thoroughly in control of the labor situation in the field of both common labor and the trades. Labor unions are numerous, but they admit colored men to their organizations without difficulty and on the bay, where union labor alone is employed, the colored laborer is a valuable and respected factor. In the organizations themselves both races stand on an equal footing. In the Baymen, Lumbermen and Cotton Screwmen's Associations, both white and colored men work side by side in entire harmony under the same system, and the same scale of wages. This is also true of some of the other organizations. Secret organizations here, as elsewhere, play a considerable role in the social life of the colored population. The Masonic order has five lodges with a large aggregate membership. Two Royal Chapters and one Knight Templar represent higher masonry. The Odd Fellows have four lodges and a membership of 920. One of these lodges owns a large brick building which is used for a place of meetings and for offices. There are two lodges of Knights of Pythias, with a membership of 200 members. These lodges have now in course of erection a large hall. The Knights of Labor have

120 members in the city. There are other secret societies of less note.

In the matter of education for the colored population there is still much to be desired. Complaint is made that the school term is not long enough and neither sufficient school room nor teachers to do the work required have vet been provided by the city.

The Escambia High School and the Baptist Academy are private institutions. There are eight public schools for colored children. Twenty-six teachers are regularly employed.

The professions are represented among the colored population by three lawyers and four physicians. The Negro lawyers seem to have the entire respect of the members of the bar and are accorded the same courtesies in the courts that are shown to white lawyers. The colored physicians are also succeeding finely.

Isaac L. Purcell, C. H. Alston and George W. Parker are the barristers. All of them are admitted to practice in all state courts. Mr. Purcell is a member of the bar of the United States Supreme Court, having lately had several cases there.

Doctors H. G. Williams, Charles V. Smith, C. S. Sunday, and M. S. G. Abbott compose the medical fraternity. Dr. Abbott is an alumnus of Shaw University and the remainder are all graduates of Meharry Medical College, Nashville. Dr. Smith is a native Pensacolian. He is a graduate of the

Tuskegee Institute (where he was known as a brilliant student) and of Meharry, '94. He practiced in Georgia

and southern parts of Florida before finally settling in Pensacola, where he came six years ago, and where he now enjoys the largest colored practice. He is a specialist, and is highly regarded in his community. Dr. Williams is a West Indian, and has practiced in Pensacola ten years. He is the proprietor and manager of the Pensacola Drug Store, and has a very large practice. Dr. Sunday is a son of John Sunday, and is a native of this city. He graduated from Meharry in 1898, and served during the Spanish-American War on a hospital boat.

There are two weekly newspapers published by colored men in Pensacola. One of these is the Florida Sentinel, owned and edited by M. M. Lewey, a member of the Executive Committee of the National Negro Business League. Connected with the office of the Sentinel is a job printing office in which an extensive printing business is carried on. The Sentinel is printed on a large cylinder press which turns out 1,600 impressions an hour. It is the boast of the business manager of The Sentinel that it has the largest advertising patronage of any Negro paper in the South, except one.

The colored population has its share of the clerk-ships in the postoffice. Six of the first-class clerks and four of the regular carriers are colored men. There are in Pensacola owned and conducted by colored men, one dry goods store, one job printing office, one tin shop, one undertaking establishment, one real estate agency, one Mutual Aid Society, five saloons, one locksmith, nine grocery stores, one wood and coal

yard, six meat markets, thirty restaurants, fifteen barber shops (four exclusively for whites) two blacksmith shops, two wheelright shops, and one furniture store. There are of course various other smaller businesses that might be included.

The grocery stores that are best known and do the most business are the Escambia Grocery Company, the Excelsior and the Economy Grocery Company. Alexander Oliver, who for a number of years was the head clerk in a large white wholesale grocery in this city, manages the "Escambia." D. J. Cunningham is proprietor of "The Excelsior" and C. J. Hardy is the manager of the "Economy."

The one dry goods store, owned and conducted by colored men, is that of W. A. Woods & Co. Samuel Charles is one of the more substantial colored business men in the city. He runs a colored shoe store and sells leather and findings. He is also the owner of considerable Pensacola real estate.

One of the more prominent colored business men is George B. Green, proprietor of a furniture and general store. The building occupied by this store, is owned by Mr. Green who is also the owner of other valuable property. W. H. Harvey is proprietor of the only undertaking establishment in Pensacola conducted by a colored man.

Because of the large number of sailors and visitors in Pensacola and because of its great import and export business, the saloon and restaurant businesses pay exceedingly well. There are two colored men

here who conduct the best of such places -Joseph H. James and Richard Morris. Jr.

The wealthiest colored man in that section of the state is John Sunday, who is said to pay taxes on \$90,000 worth of property. He owns valuable holdings in the principal business streets of the city. and employs steadily a force of men to repair old and build new houses. He is worth, at a conservative estimate, it is said, \$125,000.

In addition to other enterprises Pensacola has a conservatory of music. This is conducted by William Charles Morris, who has studied in the music department at Tuskegee and in the Conservatory of Music, New York.

There are numerous other small business enterprises among the colored population of Pensacola. Those that I have mentioned are sufficient to show to what extent, in the more progressive colored communities in the South, members of the Negro race are learning to do their own business and direct their own affairs, while at the same time entering into relations of helpful co-operation with the members of the white population in the industrial and economic development of their city and state.

Chapter 23: Some Conspicuous Business Successes

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Among the men whose careers bear witness to the enterprise and pioneer spirit of successful Negro business men are R. B. Hudson, wood and coal dealer, of Selma, Alabama; H. L. Sanders, the white jacket manufacturer of Indianapolis, Indiana; James N. Vandervall, the mattress manufacturer, of Orange, New Jersey, and John S. Hicks, of Erie, Pennsylvania.

Mr. R. B. Hudson was born in Perry County, Alabama, in 1866. He came of strenuous and pious stock, and attributes his success in life to the simple lessons in morality which he learned at his mother's knee. His early life seems to have been uneventful. That he received considerable schooling is shown by the fact that he has for fifteen years been principal of the colored public schools of Selma. It appears that he had some little money saved by 1896.

In the fall of that year, he called a meeting of five men to organize a coal company, for which he believed he saw an opening. The five men together made up a sum of \$250, which was the capital on which the new company began business. With this money they rented a yard, repaired the fences, purchased scales and shovels and bought one car-load of

coal. The doors were opened for business, and a few orders were taken, which were delivered on a wheelbarrow. After a while a horse and cart was rented for the deliveries. The first season they experienced some hardships, but were able, during the winter, to buy a horse and a second-hand wagon and some harness. Several car-loads of coal were disposed of. There was no return of money. however, to the stockholders, as all profits were promptly added to the capital.

Three of the original members drew out at the end of the first season as they had become discouraged by the absence of dividends. The remaining two men bought out the stock of their former associates, and resolved to persevere.

The season of 1897 was a little more encouraging, but profits were severely cut into by competitors who were willing to cut prices. Those "friends," already referred to, who seem always to be at hand to tell a man why he cannot help failing, were not lacking in Mr. Hudson's case. They succeeded in frightening his partner, who drew out of the company at the end of this season. Mr. Hudson, the founder of the company, was left alone. The "friends" begged him to stop before he ruined himself, but Mr. Hudson had resolved that he must succeed and he stuck to his task.

In preparation for the season of 1898 he made a personal tour among the mines and investigated for himself what kinds of coal were the best. He bought a quantity of the best coal, and placed it in his yard

to wait for winter. He was thus prepared for the rush of business which came with the beginning of winter. Orders for his high grade coal were so rapidly received that another team had to be added. Car after car of coal was disposed of.

Since that season the Hudson Coal Yard has been one of the stable enterprises of Selma. His notes and papers are accepted with eagerness by the banks, and the mines seek his patronage. The patrons range from the poor laborer's wife who comes in to buy a nickel's worth of coal, to the rich man who orders seventy tons for his winter's supply, and the retail dealer in Uniontown, nearby, who orders two carloads of coal for his trade. The white and colored schools of Selma buy Mr. Hudson's coal, and among his patrons are numbered many of the bankers, lawyers, judges, merchants, and personages of the city. Of the six coal yards in Selma, Mr. Hudson's ranks second in volume of business, and is making a strong pull for first place. He keeps his patrons by the kindness and tact with which he treats them, by his honesty in giving good weight, and by his promptness in making deliveries. He now has eight carts with good mules and harness. On his private side-track stands two or three cars of coal at a time. In the busy season fifteen black men work as laborers to handle the coal. Instead of spending his time in complaining that every door was shut to them, Mr. Hudson has made positions for the members of his family. His brother is manager of the vard, his father, in an emergency, is glad to lend a hand, and his wife keeps the books.

Like many of our business men, he has taken upon himself many duties outside of his business. Besides his position as principal of the colored schools of Selma, he is clerk of his church, trustee of the Selma (Ala.) Baptist University, President of Uniontown Baptist Sunday School Convention, secretary of the Alabama Baptist State Convention, and statistical secretary of the Alabama Baptist Sunday School Convention. Of him the Southern Watchman says: "Prof. Hudson is a born leader. Men follow him willingly and he lifts them into efficiency. Young men and women love him and honor him."

More humbly than Mr. Hudson did Mr. H. L. Sanders, the white-jacket manufacturer of Indianapolis, Indiana, start life. He was born near Lexington, Kentucky, in 1852, and spent the early years of his life as a laborer on a farm. He was allowed to go to school about two months in the year for a few years. In 1874 he came to Indianapolis and found employment as a pan-washer in one of the leading hotels. His faithfulness in this lowly position soon procured his promotion, and in a short time he was second cook at a salary of \$35 per month. Out of this small sum he contrived to save something every month, and at the time of his marriage a few years later he had saved enough to furnish a house completely. He then took a position as waiter at the Grand Hotel, Indianapolis, where he remained five years. During these years, with the aid of his wife,

a very sensible woman, he saved enough to buy and furnish a neat and cosy home.

While Mr. Sanders was working at the Grand Hotel, his wife, to assist him to economize, was in the habit of making his white jackets herself. Mrs. Sanders' jackets were so superior that Mr. Sanders' fellow waiters began to ask that he have her make their jackets too. Mrs. Sanders began to try and did so, and the demand increased so rapidly that she was forced to rent a sewing machine to supply it. Mr. Sanders, in off hours, began to peddle his wife's work in the other hotels, and found a ready sale.

In 1889 he found that the trade justified his opening a small store, in which he displayed his white jackets, and started a gentlemen's furnishing department, of which the first stock was three dozen white collars and one dozen white shirts. In 1890 he bought his first sewing machine; in 1892 he bought another, and in 1893 he had to buy two more. These machines were used until 1898, when the pressure of business compelled him to install six new machines operated by electricity and a stock of gentlemen's furnishings costing \$1,500.

At this time, his eldest son, Edward, was about thirteen years old. Although the boy was still in short trousers, his father started him on the road through Indiana, Ohio, Michigan and Illinois to solicit orders for the business. I think I am safe in saying that young Sanders was probably the youngest

salesman and drummer who ever traveled in this country. He was successful too, for to-day, as a result

of his travels, a large list of orders continually come in from these states. Mr. Sanders now gives employment to thirteen persons, including one traveling representative, two cutters, one bookkeeper, two sales-ladies, and seven operatives. He has recently enlarged the business so as to employ twenty persons. His gross receipts for the year 1903 were \$15,000, and his stock invoiced in January, 1904, \$4,225. Mr. Sanders keeps abreast of the times, and among other useful equipments used by him is a button-hole machine, which cuts and works 2,000 button holes a day. He has a new home, which ranks among the best owned by colored people in Indianapolis. It is furnished with electric lights, bath, furnace, and all modern improvements.

His son, Edward, is now assistant business manager of the business. He has prepared himself to take up his father's work, and is a graduate of the Manual Training High School of Indianapolis.

Mr. Sanders has been successful because he was frugal and industrious from the beginning, and because he had the enterprise to make the best of the good business opportunity which was opened to him through his wife's home-made jackets.

James N. Vandervall, the mattress manufacturer of Orange, N. J., was born in Richmond, Virginia, in 1862. He received his education at the old Richmond Normal School and, barring one month's study of law at the Howard University Law School, Washington, D. C., this was all the training he received. After finishing his course in school he became an

apprentice to a blacksmith and remained at the trade until he mastered it.

In 1882 young Vandervall went to New York, seeking work at his trade. He found on his arrival there that there was no opportunity for a colored man in the trades in New York. Though he had been trained as a blacksmith, he soon found work as a waiter.

After his work at the forge this task seemed, as he says, like drudgery. He quit this place after a short time and found work in a carpet factory. He remained there until the strike of 1884. In the year before the strike came on, he had mastered the details of the carpet business.

Immediately after the strike was declared, Mr. Vandervall went to Orange in quest of work. He engaged himself to private families, and for a year "found the trail," as he himself expresses it. Early in 1885 he began work on a commission basis for The Lindsay Carpet Cleaning Company. Finding that Mr. Vandervall, on the basis of his contract, was making as much as the firm, the company made him a proposition: to accept a salary of \$12 per week, or give up his work. He gave up his work. He did this because he felt that his work alone was responsible for the large increase in the business of the company.

In 1897, in direct opposition to his former employer, he opened a carpet cleaning establishment He had no machinery. All of his cleaning and renovating was done by hand. He did satisfactory work,

but found that he could not do it rapidly enough to keep up with the work of the other houses, all of which were well equipped with machinery. He continued to conduct this business until 1890, when he was appointed a clerk in the Census Bureau at Washington. After a year's residence in Washington, Mr. Vandervall became dissatisfied with the lot of a department clerk, and resigned. He returned to Orange, in 1892, and began in earnest to build a renovating factory. He began in a very small house.

Lacking the machinery usually employed in renovating carpets and mattresses he was compelled to rely upon those older and more primitive methods in which a stick in the hand is the only tool used.

Often in these early days, Mr. Vandervall tells me, he and his family did not have bread to eat. When he could not get carpets to overhaul he employed his time repairing bicycles or any other work that came to hand. His wife, who had been his constant helper in all things, rendered him in these early struggles unselfish and self-sacrificing assistance.

In a short time Mr. Vandervall was so far successful that he was able to purchase his shop and the adjoining property. Upon this property he built a three-story brick factory and supplied it with machinery for cleaning and repairing carpets and the manufacture of mattresses. Included in this machinery was a large twenty-four horse power engine. Since then the success of the factory has been assured.

Early in its history Mr. Vandervall gave his establishment the name, "The Carpet Hospital." This

gave a certain dignity to the business and advertised it. After five years the business had so far outgrown its quarters that Mr. Vandervall was compelled to erect an addition. He erected in front of the old building a new four-story brick building and put in it the best improved machinery.

There are, besides the Vandervall factory three other factories in Orange engaged in the same business. The Vandervall factory does as much business, it is said, as the other three factories combined. In conversation with Mr. Vandervall he related the following incident which illustrates the confidence which the work and methods of this "The Carpet Hospital" have gained among its customers: One of the largest and wealthiest hospitals in the city advertised for bids for making a number of mattresses so he sent in his bid. The chairman of the board notified Mr. Vandervall by telephone of the bids and asked him to make his bid at least as low as the second lowest. He told the chairman that he could not do this. He had given the figures, he said, at which he could make the mattresses and make them honestly. After the adjournment of the board Mr. Vandervall was notified that though his bid was among the highest it had been accepted because the board believed he would do the best work. Most of the public institutions in Orange county give all their trade in those lines in which Mr. Vandervall is engaged to him. He also gets much work from the leading furniture dealers of New York City.

A few years ago Mr. Vandervall added to the

equipment of his factory a machine for the cleaning and opening of feathers.

Besides making pillows and feathered goods for private families, he has now yearly contracts with the largest department store in Orange and several in New York for the manufacture of high grade pillows and the lightening of all kinds of feathers. Connected with the factory, there is a large storage room for the care and overhauling of property of persons who live in New York and the Oranges. There are only a few factories of this kind in the vicinity of New York and few are better equipped than Mr. Vandervall's.

Mr. Vandervall has been able to build up a large and profitable business because he early learned that it pays to do superior work, and that if there is prejudice against color, there is none against high-class workmanship.

The factory employs at the present time from ten to sixteen persons regularly and does a business of \$20,000 a year. One of the advantages of beginning at the bottom, is that by getting an intimate acquaintance with difficulties one learns how to overcome them. Mr. Vandervall has turned his experience to good account by the invention of a machine which does the work he was formerly compelled to do by hand. It is called the Crescent Carpet Cleaning Machine. It is patented and has met with favor among men in the carpet cleaning business in different parts of the country.

Mr. Vandervall owns a beautiful home on Main Street. In 1888 he was married to Miss Isabella

Brown of Trenton, N. J. They have three daughters.

In the business, moral and educational life of his city, he takes much interest. Being a large taxpayer, he enjoys the respect and confidence of the financial institutions. In the municipal government he is a prominent factor. He is the leading colored citizen of his community.

John S. Hicks, of Erie, Pennsylvania, has gained a reputation as a business man, by the able way in which he has conducted a bakery, ice-cream and candy factory.

Mr. Hicks was born in Virginia. At an early age he went with his parents, who were free colored people, to Massachusetts, where he secured a place at very small wages, in a bakery and ice-cream factory. After saving sufficient money to furnish him the necessary capital Mr. Hicks went into business for himself. He conducted this business until 1873, when, upon the strength of a circular that fell into his hands, he was induced to go to Erie, where he has since lived.

Upon his arrival in Erie he sought work and found it in the largest ice-cream factory and bakery in the city. His knowledge of the details of the business soon made him indispensable. He was promoted and made foreman. During the time that he was foreman the quality of the goods sent out by the firm improved steadily and attracted the attention of the general trade throughout the state.

About this time the business changed hands and, though by this change Mr. Hicks received a larger salary and a more important position, the business did not prosper under the new management and when it finally failed it was owing Mr. Hicks \$400 for wages.

After this the business was sold to the owner of the building in which it was located. From this man Mr. Hicks purchased the bakery and the ice-cream machinery, giving him his notes in payment. Later Mr. Hicks transferred the business to a third party, taking a note for \$500 from the purchaser. He has the note still. Three weeks later after he had sold the first business he opened a new place of his own.

These somewhat intricate business maneuvers, in which there was no doubt a good deal of fumbling and uncertainty, are important only as showing the sort of school in which Negro business men are compelled to learn. Mr. Hicks, in starting out in life, had first to make himself master of the trade and vocation that he had chosen or that circumstances had chosen for him. Having accomplished this he had acquired a sort of capital of which no business failure or bad management could rob him. The problem of getting his knowledge and experience into the market in the best and most satisfactory way was a new and different problem. Here Mr. Hicks had to serve a new apprenticeship. By sticking to his task, learning by his mistakes, he succeeded at last in getting on his feet.

His trade had soon increased sufficiently to justify him in purchasing his first piece of property, for which he went in debt to the extent of several thousand

dollars. Finding the building he was occupying too small for his increasing trade, he erected on this property a brick building costing \$2,000. His trade continued to increase. Nine years after he had first opened his business he purchased the property adjoining that on which he was doing business and erected a three-story brick building, which cost \$9,000, and paid cash for both building and land. Two years later he replaced the building he had first erected by a new brick building, which cost him \$7,000.

At this time his trade had extended to pretty nearly every part of the State of Pennsylvania. Not long after this he was compelled, in order to meet the demands of his trade, to build, as an addition to the two buildings he had already erected, a building 75×52, brick, with a metal roof, which cost him \$4,000. This building was fitted with new and improved machinery. Some notion of the extent of Mr. Hick's business may be gathered from the fact that his sugar and salt bill for one year alone was \$2,500. His ice bill amounts to something like \$1,500 annually.

Mrs. Hicks has been of inestimable help in her husband's business. In the business and political life of Erie, Mr. Hicks is a wholesome factor. Few men take more interest in the building up of the city than he. He owns stock in the various financial institutions of Erie and the county, and in all matters of a public nature he exercises the influence of a responsible citizen.

The men treated in this chapter have won success in various lines. But they have all had in common the qualities of thrift, honesty, and energy. If a larger number of our young men believed they could do what these men have done, the Race Problem would be considerably forwarded toward solution.

Chapter 24: Three Personal Narratives of Business Success

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It has been my notion that the reports of the annual meetings of the Business League should furnish, as far as possible, a record not merely of the business progress of the race but also of the personal achievement of individual Negro business men. I have always encouraged as far as I was permitted to do so, members of the League to be autobiographical, to tell us those things of which they knew the most, and which, after all, are most interesting and most helpful, namely the record of their own personal struggles and achievements. Speakers at our meetings have not always been as specific and personal as I should like to have them. In two or three cases, however, members of the League have told us their stories in so interesting and helpful a way that I feel that I could not do better than reproduce their stories here, in their own words.

The first address which I desire to reproduce is that of Mr. J. M. Hazelwood, of Charleston, West Virginia. Mr. Hazelwood is, perhaps, the wealthiest colored man in his state. His address is important because it answers a question that is of increasing interest to our business men and our race, namely: How we are to maintain ourselves in the gainful occupations

of which we already have possession. Mr. Hazelwood has answered this question practically in his own business and his narrative will indicate how others may be able to do the same. The title of his paper is: "How to Establish and Maintain the Barber Business."

"I entered the barber business," said Mr. Hazelwood, "as an apprentice in the city of Parkersburg, W. Va., in the year 1880. After serving in that capacity for one year I secured a position as journeyman barber in a shop at Corning, O., where by close application to business and the practice of economy, I had within eight months saved enough to purchase the business and become proprietor. This business was successfully conducted for about one year when I took advantage of an opportunity to dispose of it profitably, as the town was too small to give promsie of future development.

West Virginia, then as now, offered a great many inducements not offered by other states, and my attention was attracted to it, as I was in search of a permanent location. I went to Point Pleasant in 1882 and worked there for nine months. From there I went to Charleston, the capital of the state. Upon arriving in Charleston I secured a position as journeyman barber in a shop owned by a white man. After working a short time in this position and having been convinced of the importance of Charleston as a business center, I decided to "let down my bucket where I was." A partnership was formed with Mr. J. W. Vinney and we opened a three-chair shop on the main

street of the city. This partnership continued for one year, at the expiration of which time I purchased Mr. Vinney's interest. From the beginning this business was a success and constantly increased in volume until I now employ seven barbers, two porters and a cashier and have one of the best established shops in the state. It has occupied one stand continuously for the past twenty years.

"In 1898 I opened in the Citizens' Bank Building a four-chair shop, which has been successful and is at present employing four barbers and one porter. In 1903 I opened in the Kanawha Banking & Trust Company Building a six-chair barber shop equipped with the latest and most improved appliances,

including a ladies' and gentlemen's manicuring and hair-dressing parlor. This shop was fitted up at a cost of over \$6,000 and is conceded. I am told, to be the finest in the state of West Virginia. It employs six barbers, two ladies in the hair-dressing department, a cashier and two porters. The investment has proved a satisfactory one.

In the barber, as in other businesses, it is necessary to observe certain rules in order to succeed, and I attribute my success to the fact that I have observed them. I have always tried to make my shops the best in my city and my motto has been to lead and not to follow. A man desiring the services of a barber will invariably go to the place where he knows he will find a clean and well-kept shop; neat, polite and tidy workmen; tools sterilized and in good order; pure and wholesome drugs, toilet articles, clean lines, and

pleasant, inviting surroundings. These I have always endeavored to keep.

My consumption of barbers' supplies has become so great that I am reckoned as a jobber, and I have built up a good business by carrying a stock and selling throughout the state.

The barber business, as you know, belonged almost exclusively to our race a few years ago, but like all other money-making occupations, has attracted the white man and is rapidly passing from our grasp. This is due to the fact that our people have not kept pace with the times, but are content with methods and customs of twenty-five years ago. The white man is using modern and scientific methods and has established schools all over the country where young men are taught the trade.

There is no trade at which one can earn better wages and at which one can find more ready employment. In my opinion our trade schools would do well to turn their attention to this branch of industry to the end that we may produce sober, intelligent barbers to hold the ground we are losing and reclaim what we have lost.

The ladies' and gentlemen's manicuring and hair-dressing department in connection with my last place was opened largely as an experiment. It has proved a success. Like the barber business, the great difficulty is to keep competent persons to do the work. I am of the opinion that this line of business offers flattering inducements to those of our young women who will enter and pursue it in a systematic way.

To my mind there is no prejudice in the barber business. With the proper qualifications and methods our people will be able to hold it, but they must ever bear in mind that it is a question of the survival of the fittest."

What Mr. Hazelwood has done in the barber business, Mr. Victor H. Tulane, of Montgomery, Alabama, has done in another and entirely different form of business. Mr. Tulane is a dealer in groceries, wood and coal. "My story," he said, "is indeed very simple. Owing to the fact that in boyhood I was forced to help earn a support for my mother, who was then in poor health, I was deprived of the advantages of attending school, except for a very limited time; but regardless of educational deficiencies, I determined to make a man of myself, and some day have and control a business of my own.

"Thirteen years ago (in 1893), with no previous experience, I entered the grocery business with a capital of ninety dollars, saved from the small salary of three dollars per week. For quite a while I had great difficulty in securing a store-house in which to begin operations, but finally succeeded in finding in the suburbs of Montgomery an unsuccessful and disheartened grocer who was very anxious to close out his business; with but little ceremony he sold me his entire stock, consisting of a pair of rusty scales, a small battered oil tank, two primitive show-cases, a few candy jars, a peck measure, one lamp and a broken meat knife, together with a few odds and ends of groceries. But insignificant as were these purchases,

I found after settling for them and paying in advance one month's rent for the store that my funds were almost exhausted. With the small balance in hand and a memorandum furnished by certain neighbors who were generous enough to name to me a number of the articles usually kept in a grocery store, I proceeded to the city to purchase additional supplies, after which I was ready for business.

On having been open a day or two I found myself still short of several articles and was again compelled to go to market -a five-pound bucket of lard and ten cents worth of salt being among the things then purchased; immediately after returning to my store, strange to say, I had a call for five cents worth of salt, and not yet having learned how to weigh, and knowing full well that a merchant could not succeed without making a profit, I straightway proceeded in order to be on the safe side, to divide the ten cent package of salt into three equal parts; these packages I sold for five cents apiece.

The building in which I was located was about 15 ft. by 20 ft., and finding that this area was much too large to be filled by my small stock of merchandise and desiring to have a full store, I appropriated one side to the use of charcoal -an article which I found to be in great demand.

My inability to carry on the business properly, arising principally from ignorance of its particulars, caused me no little inconvenience, and I at once set about to overcome this difficulty. I began by hiring a small boy who had previously received a little knowledge

of store-keeping, and through him I succeeded in learning how to weigh. My next step was to solicit patronage; and of this I received much, too much, since most of the goods then sold were on credit and are yet unpaid for. For two years, however, I worked diligently; but notwithstanding my earnest endeavor and the kind assistance of my mother, who was then out in service and readily and regularly contributed her little earnings toward the support of the business, I could barely manage to keep afloat. I then decided that something was wrong and set about to ascertain just what and where it was. After careful investigation, I found that I was crediting more rapidly than collecting. My business was really in such a bad condition that had I been compelled to pay a bill no greater than the sum of ten dollars bankruptcy would have been inevitable. Nevertheless, I then became more determined to succeed than ever before and, profiting by past experiences and encouraged by the kindness of a few faithful friends, I soon found myself on the road to success. But this road, however, is by no means a smooth one, (as is well known to you all) therefore, do not be misled to believe that my obstacles, hardships and adversities vanished at this point, for they certainly did not. Here I would relate an incident which is sufficient to show what difficulty I had in securing credit from the wholesale merchants. To this time I had not applied for credit; first, because I was practically a stranger in the city, and second, because my trade was not sufficient to warrant me in

the opening of accounts, but now lacking a few dollars of the amount necessary to purchase a small barrel of syrup, I sought credit for this little amount from the house to which I had been giving most of my business, but was flatly refused, the proprietor stating that he could not afford to open an account with me. Naturally this refusal discouraged me to a very great extent. At once I became aware of the necessity of establishing and sustaining for myself a credit; and then and there it was that I determined so to do.

During this state of my business career, well do I remember many occasions when I was forced to close up my store in order to deliver on my shoulder a basket of groceries, and oftentimes a half barrel of flour to some customer. Thus day by day, in the midst of countless obstacles, I struggled earnestly, always striving to please and keeping ever in view the shining goal which I was determined to reach.

Gradually, my business grew to such an extent that it demanded other than a human delivery cart, and at this juncture, I purchased a "never-to-be-forgotten" Texas pony and an old second-hand wagon. About this time the building that I rented had become so dilapidated that whenever it rained I was kept busy moving the goods from place to place, in order to keep them from being damaged. Over and over again I implored my landlord to make the necessary repairs, but thinking that I would continue to hold the place regardless of conditions, he refused to do this, stating

that he did not desire to expend any money on the premises. Feeling much displeased at the manner in which I had been treated, I at once resolved to have a store of my own.

I had now been in business for three years, and aside from having considerably increased my stock, had managed to save up about \$300 in cash. Being well satisfied with the locality, I immeditaely set out to purchase therein, but found it quite difficult to find a suitable place. However, through the very close friendship existing between a neighbor and myself, I finally succeeded in purchasing half of his lot, which was just across the street from the store in which I was then situated. Upon this lot I proceeded at once to erect a store-house and dwelling combined, and at the expiration of one year succeeded in paying off all indebtedness.

About this time, feeling much in need of assistance and encouragement, I took into my business a partner, whose cheering words, wholesome advice and invaluable aid have tended largely to make me whatever I am. This partner, as you perhaps have guessed, is no other than my wife.

Business continued to flourish, and it was not many months ere I had the opportunity to purchase the other half of my neighbor's lot. This I did, and soon afterwards began dealing in coal and wood on a small scale; but so rapidly did this business grow that it soon became necessary for me to secure larger quarters. With this aim in view, I bought another piece

of property adjoining my store, and thereby secured ample yard. In the meantime, the increasing volume of business in the grocery department forced me to enlarge my store.

Both time and propriety forbid me attempting to mention the remaining stages of development through which my business has passed; and for these reasons I shall only say in conclusion that at the present time I am planning to erect a modern two-story brick store-house upon a very desirable corner lot recently purchased for the purpose.

By always giving close attention to the minor details, ever striving to give satisfaction (believing that a satisfied customer is the very best advertisement to be had) and above all things, by dealing in a straightforward, honest and upright manner, I have succeeded in gaining the respect and good will of the public at large, together with the support of the majority of the colored people and many of the white of my city.

Now, gentlemen, I sincerely trust that you will overlook the personal nature of these remarks, for, under the existing circumstances, there seems to be no alternative -so please bear with me a little further, while I make the following comparisons:

Thirteen years ago I was a renter; to-day I am landlord of not a few tenants.

Thirteen years ago my stock represented less than a hundred dollars; at the present time it values several thousand.

Thirteen years ago I had but one helper -a small

boy; to-day I employ on an average of seven assistants the year round, not including my wife.

Eleven years ago I was unable to secure credit to the amount of three dollars; but since that period, the very house that then refused me has credited me at one time several hundred times this amount; and to-day it is not 'How much do you owe?' but 'How much do you want?'

Ten years ago my business barely required the service of one horse and wagon; at present it demands the use of several.

Ten years ago I did an annual business of something less than a thousand dollars; during the year of 1903 the volume of my business exceeded the amount of \$25,000."

One of the interesting stories I have heard recently is that of William Alexander, of Little Rock, Ark. Mr. Alexander is a painter and contractor. In 1904 his aggregate business amounted to \$12,123.50 for the year. In 1892 he was little more than a common laborer. He had had some experience in a store but he had no trade and he was without work. The story of how, in the face of prejudice and in spite of discouragements, he succeeded first in learning his trade and through the medium of that trade succeeded in establishing a large and profitable business is worth telling in some detail.

From 1888 to 1890 Mr. Alexander held a position as storekeeper for Mr. W. W. Dickinson, of Little Rock. Of his condition and state of mind while he was in this position he says: "Like most young

Negroes whose opportunities are in advance of their common sense, I spent my money as fast as I made it, never dreaming that conditions would change."

In 1892 he left his position because of a guarrel with a white man in another department of the business and suddenly found himself outside of his job without a dollar and with no place to turn for work. More than this, the fact that he had held the position of "storekeeper" worked against him in his effort to get work. He was regarded as a "spoiled nigger" and of "no account."

From this point on I will tell Mr. Alexander's story, practically in his own words, as he retold it at the meeting of the National Negro Business League held in New York in August, 1905.

"Finally," he says, "I came across a man that wanted his barn painted. I had had no training or experience as a painter, but I determined to try. A rickety ladder which I constructed, one paintbrush and a bucket was the sum total of my working materials. I went to work on this barn as though soul and body depended upon it. I worked early and late. It would be impossible for me to tell how many times I stood off and looked at it and then touched it up here and there before I got up courage to tell the man that I had finished the job. He came out and inspected the work, and, after a careful examination, was so pleased that he asked me to figure on painting his two-story residence. He could not have frightened me more if he had rejected the work on the barn. I had no earthly resources but my labor. I did not

have credit for a quart of paint and had no knowledge whatever of mixing colors. After much deliberation I got up sufficient nerve to take the job and trusted to work and to Providence for the balance.

"I asked several old painters to show me how to mix my paint. They demanded one-half of the contract price, which I refused. I finally came across an old white painter who was engaged in other business. He told me what I most wanted to know, mixed a bucket of paint for me and told me where to write for books, etc., that would help me. I made me a ladder and got some people passing by to help me raise it. I stuck to this job as I did the first, and when I had finished the man pronounced it the best job that he had ever had, notwithstanding the fact that a white painter had painted the same house twelve months previously. His next-door neighbor liked the job so well that he let me the contract, over the bid of a white contractor, to paint his house. When I had finished this job I found that I had gotten ahead far enough to invest a little money in working materials, so I bought an extension and two step-ladders.

The last man I worked for recommended me to a friend who was having two houses built. He sent for me and told me to go round to the architect's office and figure on the plans. I went but the architect told me flatly that no Negro figured on any plans of his. I went back and informed my employer, whereupon he took me in his buggy and went down and made it plain to the architect that it was his money that was paying for the plans and his money would erect the

house. He insisted on his right to make terms with whom he chose for performing this work, regardless of the color of the hand that wrought it.

They turned over to me what I have since learned was the blue print and not the plans. To me it mattered little for none of it added to my intelligence as I did not know what a plan or specification meant. I looked over the paper with a wise air and told the man that I would do the work for \$120. The papers were drawn up and the contract closed. I had not advanced far on the job before I discovered that I had bid \$120 on a \$200 job. I made up my mind to take my medicine and finish my contract even though I should lose money. The architects were naturally sore, and after I had finished the job they brought out three experienced white painters to pass upon the work.

I felt that my hour had come. The three painters examined the work carefully and when I looked up to hear my doom they remarked, 'it was as good a job as anybody could do.'

That opened the door for the Negro painter in Little Rock. Up to this time no Negro had been able to figure on plans held by white architects, but that let down the bars and to-day they have the same chance as any other contractors. I had learned the following lesson: Do all of your work well, meet your obligations promptly and carry out your contract if you lose money. Adhering to these principles had sent my stock up considerably. I was regarded as a reliable and efficient workman.

Work was picking up so that I had to supplement my equipment by the addition of a horse and wagon. I bought a horse for \$10 and a wagon for \$5, and made a set of harness out of some old rope that I had at home. The season was growing late and winter approaching, but I secured a contract to paint six houses. This tided me over the winter and placed me in a condition to buy a set of harness and employ two painters to assist me. My \$15 horse and wagon soon proved too light for the amount of work that I was handling. I swapped my horse and got a good one by paying \$35 difference. Also bought a strong, substantial wagon. In this I was criticised by many of the older Negro painters of the city, but I had discovered something that they probably had not thought of, that is, a painter handling a half dozen jobs at the time, paying to have his ladders, paints, etc., hauled, would pay out more in a month's time than the cost of keeping a horse.

I never let up in preparing and keeping myself posted on the progress of the trade. I procured all of the literature that was available on the subject and anybody that knew more about the business than myself would find me a frequent caller. I was ambitious to take my place as one of the painters of the state that could handle any contract awarded him. Most of the Negro contractors were satisfied with painting cottages, fences, etc., but I wanted to be able to paint anything from the state house to a hitching-post, hence I never stopped reaching out, while I held fast at the same time to all that I had gained.

The opportunity came for me to prove that I could handle large contracts. The Capital Theatre and T. H. Bunch Grain Works had to be painted. The contracts were awarded me over five white contractors. I made the required bond, and turned the job over to them on schedule time, having met every requirement of the contract. The completion of these jobs removed every barrier out of my way. I was and am regarded now as a contractor and not a "Nigger Contractor." My working material has grown from the one rickety ladder, paint brush and bucket to include all of the working paraphernalia demanded by the time. I buy my paint in wholesale quantities from Cincinnati, St. Louis, and Chicago. I now work twelve men every working day in the year, wages ranging from \$1.50 to \$2.75 per day. My aggregate business for the year closing December 31st, 1904, was \$12,123.50. When I started as a painter in Little Rock I was a tenant, to-day I own my home and seven city lots besides. My painting business is now in a condition to run itself and a large part of my time is spent in aiding and fostering other race enterprises. Aside from my contracting business, I am president of the Relief Joint Stock Grocery Co., a director and member of the Discount Board of the Capital City

Savings Bank, president of the State B. Y. P. U. In my own way I am trying to help the race by doing, -bringing something tangible to pass -something that will stand after I am gone and open opportunities for generations to come."

Mr. Alexander concluded his narrative with some

general remarks that I think are well worth repeating. He said:

"The struggle of the black man in this country is everywhere much the same. He must go out, as it were, and dig out of nothing -something. He must close his eyes to opposition and let work and perseverance be the key-note of his ambition. The success that is built from the ground with one's own hand is lasting and sacred, but things thrown upon us generally go as they come. All of us must work without ceasing along our chosen lines, for that is the only key that will unlock the door of opportunity."

Chapter 25: The National Negro Business League

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As I have said elsewhere in this book, the number of successful business men and women of the Negro race that I was continually coming in contact with during my travels throughout the country was a source of surprise and pleasure to me. My observation in this regard led me, a few years ago, to believe that the time had come for bringing together the leading and most successful colored men and women in the country who were engaged in business. The benefits of such a meeting were obvious. In the first place, the bringing together of these persons would result in their getting acquainted with each other, and receiving information and inspiration from one another. In the second place, plans could be formed for extending the influence of the meeting to the remotest corners of the land through the organization of local leagues of business men and women, and thus encourage, more and more of our people to enter business.

After consultation with prominent men in all parts of the country, it was decided to call a meeting of our business men and women in Boston, Massachusetts, on August 23d and 24th, 1900, for the purpose of organizing the National Negro Business League.

Early in 1900 letters were sent to a great number of our people who were engaged in business, acquainting them with the proposed meeting, its objects, and its time and place. The proposition recommended itself at once to our people. This is shown by the fact that in answer to the invitation over four hundred delegates presented themselves at Boston on the appointed date. They came from thirty-four states, from Mississippi and Maine, from Virginia, and California, thus justifying the word, "National," in the new organization's title. The following officers were elected: Booker T. Washington, President: Giles B. Jackson, Vice-President: T. Thomas Fortune, Chairman Executive Committee; E. A. Johnson, Compiler; Gilbert C. Harris, Treasurer, and E. E. Cooper, Secretary.

The meeting was enthusiastic but at the same time practical. Those who were in attendance believed in the timeliness of the organization. They had noticed that almost without exception, whether in the North or in the South, wherever there was a black man who was succeeding in business, who was a taxpayer, and who possessed intelligence and high character, that individual was treated with respect by the members of the white race. This fact suggested that, in proportion as we could multiply these examples North and South, our problem would be solved. This was the assumption on which members of the League took up the task it offered them. They recognized that a useless, shiftless, idle class is a menace and a danger to any community, and that when an individual produces what the world wants, whether it is a product of hand,

heart or head, the world does not long stop to inquire what is the color of the skin of the producer. It was easily seen that if every member of the race should strive to make himself the most indispensable man in his community, and to be successful in business, however humble that business might be, he would contribute much towards smoothing the pathway of his own and future generations.

It was evident, also, that the success of Negro business men was largely dependent upon, and would tend to instill into the mass of the Negro people habits of system and fidelity in the small details of life, and that these habits would bring with them feelings of self-reliance and self-respect, which are the basis of all real progress, moral or material.

I have said that the meeting was practical. This spirit was expressed by a certain well-intentioned delegate who said to the assembly: "You do not look like a set of men who are interested in resolutions. Thank God! you look to me like men interested in executions!"

An idea of the temper of the meeting, and of the effect which it produced upon those who were present can be had from the following extracts from a writer in the Boston Transcript: -

"The silly, uneducated, shiftless Negro puts his pay on his back: the business Negro puts his pay in the bank. Here were men who had penetrated the real secret of success; men who understood that the only sure basis of progress is economic, men who would sacrifice to-day's indulgence for tomorrow's independence.

The spirit of the whole occasion was distinctly hopeful. No one 'cried baby,' Regarding material advancement as the basis of every other sort of progress, the convention listened eagerly to every account of Negroes, once poor, who had now built houses, bought land, opened places of independent business, and established solid bank accounts. Repeatedly it was pointed out that men born slaves had actually become rich; also that the total material progress of the Negro race had been accomplished in only thirty-five years -a happy augury for the future!

And think what this orderly, decorous, well-dressed, educated assemblage represents! Think of the change brought about by thirty-five years of Negro progress -slaves, freedmen, laborers, capitalists, reformers, leaders of a struggling race, and all in scarce more than a generation of time! Think of the millions who are still coming up; the millions who have in them the possibilities of success; the millions whom we must judge by the standards of the business convention and not by the standards of the criminal court. The convention, now that it has come and gone, leaves a memory of heroic hopefulness and patience."

From the success of the meeting at Boston, it was evident that the organization of the National Negro Business League was a step in the right direction. It set going a most earnest and active inquiry among our people as to each other's success, and brought to view, from far and wide, many business enterprises which

were not known beyond the immediate vicinity in which they were located.

The second annual convention of the Business League met in Chicago, Ill., on August 21, 1901, for a three days' session. Nearly three hundred delegates, representing twenty-five states, were in attendance. A considerable proportion of them were from the West, whereas in the first convention a majority were from the East. This showed that the organization, by meeting at Chicago, had widened its influence. The League was welcomed to the city by representatives of the Governor of Illinois, and the Mayor of Chicago. President McKinley sent a kindly letter regretting his inability to be present. As at the first meeting, the sessions were largely taken up by addresses on the part of chosen delegates on the various lines of business in which they were engaged. The excellence of these addresses may be known from the list of those who spoke, which included men like Theodore W. Jones, W. L. Taylor, Charles Banks, S. R. Scottron, L. G. Wheeler, J. C. Napier, R. H. Boyd, C. H. Smiley, and John S. Trower.

Between the Boston meeting and that at Chicago, many new business enterprises sprang up among members of the race, thus showing the value of the inspiration and the quickening of interest which only the bringing together of those who were already engaged in business could impart.

The third session of the Business League was held in Richmond, Va., on August 25, 26, and 27, 1902. About two hundred delegates were present, representing

twenty-six states. The practical aims of the meeting were indicated by the president in his annual address.

"I am glad to say," he said, "that this Business League is composed of workers and not mere talkers. Those who are taking part in the program during the three days' session have been asked to do so because of the fact that they have actually succeeded in demonstrating their ability to succeed in some line of industry. We have no one on the program who is to advise others to do that which he himself has not done. For the most part, those on the program will tell in a plain simple way how they themselves have built up from a small beginning large and successful business enterprises which have helped to secure for them the respect and confidence of both races in their communities. It would be comparatively easy to have men of eloquence and enthusiasm speak to you for hours, telling you how to do something which they themselves have not done, but we have determined to have only those represented on the program who have actually succeeded."

The addresses, which followed the lines of those of the two previous meetings, were delivered by such men as W. P. Burrell, H. A. Tandy, A. C. Howard, Dr. J. W. E. Bowen, Rev. Preston Taylor, Judge Robert H. Terrell, J. E. Bush, and Giles B. Jackson.

The fourth annual session of the Business League was held in Nashville, Tennessee, on August 19th, 20th, and 21st, 1903. Over two hundred delegates were present. It must be remembered that many of

these delegates came as representatives of local business leagues, whose membership is often quite large. I think I am safe in saying that the two hundred delegates at Nashville represented three thousand men and women of our race who are engaged in business.

Never were kindlier addresses made to colored audiences by white men than those made by Mayorelect Williams of Nashville; Mr. H. C. Collier, president of the Chamber of Commerce of Nashville, and Mr. J. L. DeMoville, president of the Retail Merchants' Association of Nashville. The meetings were held in the Hall of the House of Representatives of Tennessee. Among those who delivered addresses were Philip A. Payton, Jr., Edward C. Berry, Dr. John H. Smythe, Fred. R. Moore, and M. S. Alexander. Mrs. Fannie Barrier Williams, writing to the Chicago Unity concerning this meeting said: "It was an excellent tonic for drooping and discouraged spirits to be in this bracing atmosphere of optimism as expressed by this advance guard of practical prosperity and wealth-accumulating strength. Whatever may be said by the preachers of despair and the false prophets of evil concerning the future of the Negro race in this country, these steady and silent workers for success in every nook and corner of the South are developing the only real and tangible defense against all possible adversity and opposition. The business interests represented at the Nashville convention, interests created by the members of the League, and belonging solely to its members and associates, will measure up to over \$2,000,000. From the Wall street standpoint this is not

much, but from the standpoint of men who are merely learning to live and learning to be something in a nation of great things, it is all-important and inspiring."

The next session of the Business League was held in Indianapolis, Ind., on August 31 and September 1 and 2, 1904. Over two hundred and fifty delegates were present, from almost every state in the Union. The organization was welcomed by Hon. Chas. W. Miller, attorney-general of Indiana; Hon. John W. Kern, Democratic nominee for the governorship of Indiana, and Mayor Holzman of Indianapolis.

During the past five years the work of the Business League has greatly extended through the influence of Local Business Leagues in various parts of the country. There are at present 320 of such leagues. During the coming year or two, an effort will be made to systemize their work and give it a more definite character than it has had in the past.

Chapter 26: The National Negro Business League in New York Chapter 26: The National Negro Business League in New York

One of the most successful sessions of the Business League was held in the Palm Garden, 58th street and Lexington avenue, New York, August 16, 17 and 18, 1905. It was accounted the biggest, most representative and useful meeting the league has ever held, and that is why I refer to it at length. There were nearly 400 delegates present, representing thirty-one states and the Republic of Santo Domingo. Pennsylvania sent thirty-five delegates, New York and Virginia thirty each. Probably every considerable Negro community in the United States except Louisiana -and possibly every business interest of any particular importance was represented.

At the opening meeting letters were read from the President of the United States, Theodore Roosevelt, and from the Governor of New York, Hon. Frank W. Higgins, which indicated interest in the work of the League and appreciation of the importance of the movement it represented.

The letter of the President in particular was so wholly in sympathy with the purposes of the league that it is worth quoting here, merely for its intrinsic value and as an indication of what one of the wisest

and most sincere friends of our race hopes and desires for us. The letter was as follows:

Oyster Bay, N. Y., August 12, 1905.

My dear Mr. Scott: --

I wish all success to the National Negro Business League. Your organization is absolutely out of politics; and in stimulating activity among your people and working to increase their efficiency in the industrial world it is also doing far-reaching work in the way of giving them a realizing sense of their responsibilities as citizens and power to meet these responsibilities. I need hardly say that I put moral betterment above physical betterment. But it is absolutely impossible to do good work in promoting the spiritual improvement of any race unless there is a foundation of material well-being, because this foundation necessarily implies that the race has developed the root qualities of thrift, energy, and business sense. It is as true of a race as of an individual that while outsiders can help to a certain degree, yet the real help must come in the shape of self-help.

The success of your organization and the development among our colored fellow-citizens of the very qualities for which you stand will mean more for the solution of the race problem than any philanthropic efforts merely from outside could possibly do.

Wishing you all success, I am,

Sincerely yours,

Theodore Roosevelt.

Mr. Emmett J. Scott, Corresponding Secretary,

National Negro Business League, New York, N. Y

Later in the course of its proceedings members had an opportunity to hear a number of prominent New York business men, whose achievements in the business world made their encouragement and advice especially interesting and valuable. Addresses were made by such eminent citizens as Mr. Oswald Garrison Villard, of the New York Post, who was particularly welcome to the members of the league because he happens to be a grandson of William Lloyd Garrison; by Hon. John Wanamaker, Mr. Robert C. Ogden and Mr. George Foster Peabody. Some of the things these men said were so important that they deserve to be quoted here. They will contribute something to define the purposes and indicate still further the possibilities of the Business League. Mr. Ogden said, among other things:

"I am a working man, and -putting it man and boy together -I have not been out of daily employment for a period (let me see, I have education enough to work out the problem) -I should say for fifty-two years. (Great applause.) Yes, for nearly fifty-three years I have been engaged in daily work, and I have come from my daily work to this meeting of the Business League, simply as a business man -not to make a speech but to have just a little friendly talk for the benefit of us all. (Applause.)

I feel that it would be almost an impertinence to come here with a formulated speech. It has been my privilege during the last few days to look over the newspaper reports of the meetings of this league, and I have been very deeply impressed by the wisdom and

the common sense that has been expressed from this platform; and, therefore, I feel that it would be an impertinence on my part to attempt to add anything to the very excellent statements, based upon actual experience, and the very logical deductions from those experiences that have been made here during the last two days. I do say, however, with a great deal of interest, that I am gratified and very much impressed by two or three facts concerning the convocation of this league in New York. First, that it is in New York. We know that there is a great deal of provincialism in New York. I sometimes like to discuss with my friends the provincialism of the metropolis; that, however, has nothing to do with the present occasion -but the fact that NEW YORK is NEW YORK, and is the metropolis makes powerful and influential anything that New York takes hold of. Therefore, I am immensely gratified that the public press and the thinking people of New York have taken hold in their sympathies and in their thoughtful interests, of this convention, of this league, because the fact that it is here, -the fact that the best part of our press is fully reporting your proceedings, and the ablest of our editors are discussing your proceedings each day and deducing therefrom lessons of value that will add to the force and value of this league, in relation to the people of the United States. (Applause.) Again, I am gratified as one that is deeply interested in all the things that are before you here, for the splendid way you are addressing the country. Then, too, it is interesting to note the progress that is being

made in so many lines of industry. I know perfectly well the handicaps and the limitations that so many of the race represented here have to work under before they can reach success. But I have been deeply impressed for a number of years with the fact that no man in America has equal opportunities for usefulness with the intelligent, conscientious, devoted and patriotic colored man. (Long applause.) The opportunity that is open before him may lead through paths of self-sacrifice, may lead through difficulties and trials, and may never have a brilliant outcome at the end; but his opportunity for downright and real usefulness is the greatest opportunity, I think, that American civilization offers to-day, because of the power and the influence of a man of the Afro-American race upon others who need his influence; and in needing his influence so many of them create the power for good that lies in his hands. This has been a conviction of mine for a very long while, and while I

honor every channel of education, while I would not put the slightest limitation upon the opportunities of any man, while all should have equal opportunity for the very best that America has to offer, I yet feel that the whole development of education, that the whole power of higher education rests fundamentally upon material interests. Not that money is of itself the great thing, but money is the power and is the illustration of what character and perseverance can do, so that material prosperity underlies all sorts of progress. We know perfectly well that commerce is the hand-maid, the twin sister of education; we know that throughout the world

where the nations are uncivilized and barbaric there is no commerce in its real sense. Where commerce goes there civilization follows. And it is the same principle throughout our body politic, that where there is commercial success there is made the opportunity of intellectual development, of mental progress, of developing civilization. So if I have been able to state this principle in any way that makes it clear, I think it will be recognized as a resulting conclusion that wherever the facts of material progress are brought together in such a way as to be evidence of a real, substantial, material progress that exists in fact, there we have the basis of all the development of intelligence and of civilization. So I welcome with a degree of enthusiasm that I can hardly express, this meeting of this Business League in New York. . . . The great mass of the men who have to-day great material prosperity have been the men that have lifted themselves and in lifting themselves, have lifted the communities around them. They have cheapened transportation, they have made some facility that has made life richer. Who has been made poorer by the invention of the Bell telephone? Who has been made poorer by any of the inventions of Edison? No one. Thousands, I may say possibly tens of thousands have been made richer by the intellectual development of these men, by the genius they have put into things. And therefore, I think that out of it all may come the thought that we are living in a time when it is a splendid time to live, and living in a business world because of the opportunities it offers not only for personal advantage,

but also for the uplift of the community and of the health of our environment. . . .

But I should like to go back just in this closing word to the beginning of what I tried to say, that although the limitations are great and the handicap is heavy, and although you have a great many friends who are sympathizing with you -there is no use of fighting prejudice with opposition; opposition is the food upon which prejudice feeds. Kindness and patience and sound common sense will win in the long run -and although the way may be painful and slow, and although there are many sympathizing friends that, in ways you do not know, are striving to make the limitations lighter and the path smoother, yet out of it all the intelligent colored man of America measured by the divine standard, has the greatest opportunity for usefulness that lies before any American." (Great and prolonged applause.)

No speech during the session of the league seemed to make a deeper impression than the plain talk of Mr. John Wanamaker. "You are beginning," said Mr. Wanamaker, "at the best time that America has ever had. You are beginning with great friendships and great hopes for your success. You are at a moment of great responsibility because the world is watching closely every step you take to measure your capacity for citizenship and for a right to the place that you claim to walk along in the conduct of business with other men.

The very existence of this Business League leaves upon its face an indictment against expectation of

progress by chance, by favoritism, by sympathy. You cannot afford to stop for a single minute in longing to become the ward of the nation, to be paid for services that you did in the war, to be considered because of any handicap that you may feel to be upon you. I believe that it has been proven that every dependence upon the politics that invites you to make successful homes and successful businesses has been a disappointment to you. (Applause.) The great dream that you are to be lifted and carried has been exploded. (Applause.) You are like a man that was kicked by a mule. You were not quite so handsome afterward, but you have learned a great deal. . . .

I remember very well when Philadelphia had among its business people splendid colored men. Their very names were a passport in any place of business where they presented the card of William Still (applause), and many others whose names are familiar to you and to me. Age and time have changed the scene in every city, and those old business men, colord men, many of them, lost their businesses before they passed away. How did they lose them? I believe that they held such a reputation in the city that, as I said before, the city was proud of them. They were splendid men but they lost their businesses, and as an old business man, I am speaking the fact: They lost their businesses because the Swiss, the Germans and others who were Americans and were white men, did that same business better than they did it. Their color had not the least thing to do with it. (Applause.) If you want names and locations I can give

them to you readily. But I am afraid that I should speak too long should I continue.

I have learned a great deal from colored people. They were my early friends. . . . There was a very fine old colored woman in Philadelphia that I thought a great deal of; she was old enough to be my grandmother and she did claim relationship with me. Her hair was kinky, her bonnet was oldfashioned -an old-fashioned guaker bonnet and I remember very well that at that time these little short plush capes were very fashionable in Philadelphia; they had just learned to make a cheap kind of seal skin and old Aunt Hannah would go about with her basket doing her work. She was very much in earnest about not having a cape. And so she got into several houses where they were cutting out and making these capes for the children and everybody liked her so much that she had no trouble in getting them to give her a number of scrap pieces of the goods, and with the pieces thus obtained from several houses, she made a very interesting little cape. It was not the most beautiful cape in the world, it did not quite go all around but it was warm and it covered a good heart. (Applause.) She was passing along Eighth street one day; she was always welcome at my mother's house, and she told us of a certain experience she had one day when she heard some people on the street who were behind her and they seemed to be finding a great deal of amusement out of her newly made cape; she said she looked around to see who it was and she saw a young man and a girl, and she supposed them to be

man and wife (they were so happy together) and she heard them talking, and she said she walked a little slow and as they kept on talking about her new cape -having great fun -they came right up to where the old lady was and just as they passed, the man turned and said, 'Auntie, what is your cloak trimmed with?' (hardly suppressing his laughter) to which the old lady, making the lowest bow that was possible for her to make, said in reply: 'With good manners, sir.' Old Aunt Hannah teaches me to-day that it would not be good manners for me to interrupt your business beyond the expression of my warmest interest in the start you have made.

... "I do not believe for myself that I would ever mark a man down (no. I won't say that, for you might not understand what I meant when I say mark a man down) I mean to say rather that I would not write him down as a NEGRO lawyer, or a NEGRO preacher, or a NEGRO banker. The question is, does he understand law, can he properly conduct the case, is he honest? If he is a baker, the question should be, 'Does he make good bread?' Does he get there on time; can you depend on his word? These are the tests. I think it is rather a disadvantage for a man to be simply known as a very smart man or a very smart Negro; he wants to be a very true man, a very thorough man if he means to succeed, to do it along the lines of the thousands of splendid men that have made New York city, the nation's metropolis, what it is -the greatest city in the world for commerce to-day -the greatest for finance -the greatest for

enterprise, and yet if you go back to the beginnings of these magnificent businesses in old Wall street and throughout this whole city, you will find that they were built upon very small foundations but very solid ones. You will find that almost every great fortune from Vanderbilt's down had its beginning with very small details that were faithfully done. The greatest bankers in every city in the

world have a history which reveals the fact that the foundations of their businesses were laid by men with very small means. Some of the bankers commenced as peddlers but they did not spend their time as some of the colored people (and also some of the white people in Philadelphia) do -on the street corners smoking cigarettes; they did not come an hour and a half behind time with some excuse for the non-performance of some duty; they were men who made their names to count for something and you must do exactly the same thing. There is no set of principles for the white man different from that of the black man. It is precisely the same thing.

... "If you realize that there is a MAN inside of you and that the world does not want so much to add to its population as it does to have more MAN inside of every man, making the man more of a man and making him more useful as the days go on -if you will do that we will strike hands together because our hearts are one to make this the greatest country in the world. And every man that believes that and stands by it, whatever the difficulty is, is a

sharer in the destiny of our country and in its coming glory." (Loud and long applause.)

I have quoted at considerable length the speech of Mr. Wanamaker because it puts in plain, simple and eloquent terms what seems to me the essential meaning of the Business League and because coming from a man of the wide experience and business sagacity of Mr. Wanamaker is testimony that in this organization we are on the right track.

At the opening meetings of the sixth annual session of the league addresses of welcome were made by Hon. Charles W. Anderson, Collector of Internal Revenue for the Fifth District, New York City: and by Acting Mayor of New York, Hon. Charles V. Fornes, Mr. Anderson speaking in behalf of the New York Business League and Mr. Fornes on behalf of the city of New York. The invocation was pronounced by Rev. W. H. Brooks, pastor of St. Marks M. E. Church. An interesting part of the opening exercises was the singing of a Negro anthem, composed by J. Rosamond Johnson, of the theatrical firm of Cole & Johnson. The anthem was sung by members of the Williams and Walker Glee Club, which acted as a sort of choir to the league, furnishing music at appropriate periods during the sessions.

The papers read at the last session of the league were undoubtedly more interesting and important than those read at any previous meeting.

An interesting fact brought out in the paper of Rev. W. R. Pettiford, president of the Alabama Penny Savings and Loan Company, of Birmingham, was that

since the first meeting of the Business League in 1900, no less than fourteen new banking institutions have been established in different parts of the South by Negroes. These banks, as appeared from Mr. Pettiford's report, have been established largely as a result of the indirect influence of the National Negro Business League. Other papers indicated that the discussions at the League meetings have encouraged some of its more thoughtful members to make special studies of conditions in their localities, with the purpose of seeking out and directing attention to the influences in their communities that are acting for and against the welfare of the race. Such for instance were the papers of S. Laing Williams, of Chicago on "The Chicago Strike and Negro Labor," and that of D. Macon Webster, of Brooklyn, on the "Business Interests of Greater New York."

One of the most interesting papers of the session was that of William Alexander, of Little Rock, Ark., a portion of this is reproduced in another chapter.

Wholly different in character was the address of H. T. Kealing, of Philadelphia, entitled, "The Place of Failure in Success." In this paper, which was full of wit and shrewd observation, Mr. Kealing illustrated by specific example the value of experience, particularly hard experience, in the future success of individuals and of our race as a whole.

The proceedings were naturally not without a touch of humor. In this instance this element was furnished by the "opera house man" of Sullivan, Ind., in his quaint account of the curious assortment of businesses

in which he and his associates were engaged. Besides "the only opera house in Sullivan," Mr. Bass owns and conducts two barber shops, handles barber supplies and operates a livery, feed and sale stable. He and his associates own a brick hotel of twenty-five rooms and in addition own twelve dwellings. Finally he is proprietor and manufacturer of the Bassonian British Lustre for the hair. All this indicates at least a commendable disposition to try experiments and gain experience in various directions, which at this stage in the progress of our race is a valuable element in our future success.

Other interesting papers were read. Those already mentioned, however, will indicate the variety and general character of the matters that are considered at the meetings of the league.

The following are the officers of the league elected at the last session held at Atlanta, Georgia, in August, 1906:

President, Booker T. Washington, Tuskegee Institute, Ala.; First Vice-President, Ira O. Guy, Topeka, Kansas; Second Vice-President, Dr. S. G. Elbert, Wilmington, Del.; Third Vice-President, Charles Banks, Mound Bayou, Miss.; Fourth Vice-President, F. D. Patterson, Greenfield, Ohio; Corresponding Secretary, Emmett J. Scott, Tuskegee Institute, Ala.; Treasurer, Gilbert C. Harris, Boston, Mass.; Compiler, S. Laing Williams, Chicago, Ill.; Registrar, F. H. Gilbert, Brooklyn, N. Y.; Official Stenographer, William H. Davis, Washington, D. C.; Transportation Agent, Cyrus Field Adams, Washington, D. C.

Executive Committee: -T. Thomas Fortune, Red Bank, N. J., Chairman; Dr. S. E. Courtney, Boston, Mass.; J. C. Jackson, Lexington, Ky.; J. C. Napier, Nashville, Tenn.; W. L. Taylor, Richmond, Va.; W. O. Emory, Macon, Ga.; J. E. Bush, Little Rock, Ark.; P. A. Payton, Jr., New York, N. Y.; Theodore W. Jones, Chicago, Ill.; S. A. Furniss, Indianapolis, Ind.; M. M. Lewey, Pensacola, Fla.; N. T. Velar, Brinton, Pa.

Chapter 27: Progress of the American Negro

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During the past twenty-five years the Southern Negro has made substantial progress in many directions, has responded unmistakably to the demands of American civilization. Some measure of this progress is to be found in the answers to these questions:

- 1. Has the Negro, succumbing to a competition too severe, exhibited tendencies to die out, as has, for example, the Maori population of New Zealand?
- 2. Has the Negro, with reasonable rapidity, become more intelligent?
- 3. To what extent has the Negro bought homes?
- 4. In his occupations is the Negro advancing to higher levels?

The facts show pretty plainly that, severe to him as is competition with many races which centuries have made more efficient, the Negro holds his own with dogged persistence. In 1880 there were 6.580.789 Negroes in this country: twenty years later we find this number increased to 8.840.789 an increase of 2,259,996 souls, or 34.3 per cent. Certainly a new born race that can merely maintain its numbers in the face of the severest competition the world can boast, deserves praise; but what shall be said of my race? It has not merely maintained its numbers, but

has actually grown 34.3 per cent. in twenty years. Of course the Africanization of this republic is not imminent. It is true that in Arkansas, Oklahoma, Mississippi, Alabama, Florida, West Virginia, the Negro element has actually increased faster than the native whites of native parents; but despite this fact, in the South Atlantic states as a whole -Delaware, Maryland, District of Columbia, Virginia, West Virginia, North Carolina, South Carolina, Georgia, and Florida -the native whites of native parentage increased 29.2 as against 19.9 per cent. for the Negro element. As an element in the total population of the country, the Negro race has steadily decreased since the first census -1790. (The only real exception to this statement is the year 1810, in which the population of Negroes was larger than in 1800 owing to the large importations of slaves, before the restriction of the slave trade in 1808.) Thus in 1880 the Negro element was 13.1 per cent. of the total population, but in 1900 only 11.6 per cent. In the matter of numbers this is clearly "a white man's country," and yet the Negro race is steadily advancing, and in two decades has increased in number 34.3 per cent. The Red Indian of America and the Maori of New Zealand are not precedents for the Negro of the United States. Neither death nor deportation will benevolently assimilate the Negro into non-existence; the Negro is here in America, and here to stay. His well being and continued progress are essential to the welfare of the republic.

This solidarity of interest has been splendidly recognized

by the white people of the South. I believe that the Southern white people realize more and more clearly the fundamental idea of the American common school -that all of the property of the state should educate impartially all the children of all the people. It is not merely the man who enters the tax office who really pays the taxes; the laborers, each of whom pays one quarter cent more to the pound for a commodity because of a license tax, really pay the license tax, however indirect the payment. The moral idea that underlies the American common school and the actual incident of taxation -these two things are winning increasing recognition in every one of the Southern States. Moreover the value of land is largely determined by the relative intelligence and consequent efficiency of the laboring population: and the Negro constitutes a very large percentage of the South's labor. Since 1880 \$105,807,930 have been spent for the Negro schools in the former slave states. In the school year, 1879-80, \$2,120,485 were spent for colored schools, and in 1900-01, \$6,035,550 -an increase of \$3,915,065, or almost 285 per cent. In 1879-80 the expenditure per capita of the school population for the colored was \$1.01, but 1900-01, \$2.21. It is true that in the latter year the white child received \$4.92 or considerably more than twice the amount received by the colored child. I believe, nevertheless, that the whole South is interested in the spread of Negro education.

Negro illiteracy is a stain that the schools are rapidly washing away. Though constituting only 13.1

per cent. of the total population in 1880, the colored population bore the burden of 51.6 per cent. of the illiteracy. Though 70 per cent. of the colored population were illiterate in 1880, only 45.5 per cent. were illiterate in 1900 -a magnificent progress for the South and the Negro. It is true for the whole country that only 4.6 per cent. of the native white population were illiterate in 1900, as against 44.5 per cent. of the colored, but the South is determined to lessen this immense handicap upon the Negro just as rapidly as possible. During my efforts toward the uplift of some part of my race, I have had reason again and again to recognize that the mere ability to read and write is not all an American citizen must have; he must be and he must have sound moral character. Too often members of my race have been content with merely being "smart." I am glad to say that in many schools in the South carpentry and gardening have been emboldened to stand erect in company with reading, writing and

arithmetic. But aside from these matters, the Negro has progressed since 1880 in literacy in the most gratifying way: to appreciable extent progress in literacy indicates progress in intelligence, in character, in general efficiency.

The schools have greatly aided the Negro in the buying and proper maintenance of homes. The white or black man, by the sweat of whose brow a home has been bought, is, by virtue of that fact, an infinitely better citizen. Under authority of a special act of Congress, investigation concerning the proprietorship of homes was first made in 1890.

In 1860 the Negro was without a home of his own, without capital, without thrift, with nothing like proper appreciation of the value of a home. And yet in 1890, of the homes occupied by Negro heads of families, 18.7 per cent, were owned -an immense advance in civilization, and all in thirty years. Moreover, of the homes thus owned 88.8 were owned absolutely free of all encumbrance. The significance of this fact is rendered more clearly when you consider that only 71.2 per cent. of the homes occupied by white heads of families in that year were owned. In the decade 1890 to 1900, the Negro heads of families increased their ownership of homes to 21.8 per cent. and of this increased number, 74.2 per cent, were owned as against 68 per cent, for white heads of families. I am unaware that history records such an example of substantial progress in civilization in a time so short. Here is the unique fact that from a penniless population, just out of slavery, that placed a premium upon thriftlessness, 372,414 owners of homes have emerged, and of these, 255,156 are known to own their homes absolutely free of encumbrance. In these heads of Negro families lie the pledge of my race to American civilization.

In the occupations in which the Negroes are engaged, are they advancing to higher levels? Of the wage-earners in the whole country in 1900. 14.3 per cent. were colored. As compared with the other elements the colored element has the largest proportion engaged in agricultural pursuits and in domestic and personal service; and the smallest proportion in professional

service, trade and transportation, and manufacturing and mechanical pursuits. The census of 1900 shows that about 34 per cent. of the Negro wage earners of the United States are agricultural laborers; this is a fact fundamental in any solution of the race problem. About 19 per cent. of the Negro wage-earners are farmers, planters and overseers; and about 14 per cent. are laborers (not specified): about 12 per cent. were servants and waiters; about 6 per cent. laundresses and launderers; and every other class of Negro wage-earners constitutes less than 2½ per cent. of the total. From this rather detailed statement it is clear that the Negro is chiefly represented in agricultural labor -34 per cent. of the Negro wage-earners were, in 1900, agricultural laborers and 19 per cent. were farmers, planters, and overseers; these two groups thus accounting for 53 per cent. of the total wage-earners. An examination of the Negro in agriculture will therefore be an examination of the great masses of the race.

In the United States as a whole in 1900, 746,717 farms were operated by Negroes; 27.2 per cent. of the farms in the South Central division and 30 per cent, of the farms in the South Atlantic division were operated by Negroes; 33 per cent. of the farms in Florida; 39.9 per cent. of the farms in Georgia; 42.1 per cent. of the farms in Alabama; 50.2 per cent. of the farms in Louisiana; 27.2 per cent of the farms in Mississippi were, in 1900, operated by Negroes. The Negro, therefore, is of fundamental importance in American agriculture. Of the Negro farmers in

the United States 70.5 per cent. derived their principal income from cotton, 12.4 per cent. from miscellaneous products, 6.9 per cent. from hay and grain, 4.1 per cent. from live stock, and 2.6 per cent. from tobacco. In the South the Negro farmers were almost wholly occupied with growing cotton and corn. An investigation of the black farmers and laborers in the cotton belt, of the South is an investigation of the great mass of the Negro people in America.

For many reasons it is most convenient to compare conditions in 1860 rather than in 1880 with conditions in 1900.

The census for 1900 contains a considerable body of evidence that I might use for testing the progress of the Southern Negro in agriculture. Thus, in 1900 about 34 per cent. of the Negro wageearners in the United States were merely agricultural laborers, and about 19 per cent. of the Negro wage-earners were farmers, planters and overseers. These farmers, planters and overseers have simply lifted themselves by their boot straps! They have risen from a low to a higher level in their occupations and in American civilization.

I might show how the Negro agricultural laborer of exceptional ability has become share tenant, then cash tenant, then part owner, and finally owner -all with almost lightning rapidity and against fearful odds. Moreover I might cite in proof of the progress of the Negro in agriculture the value of his farm products not fed to live stock. Thus in the South Atlantic States 35.5 of the number of farms operated

by Negro farmers in 1900 had products in 1899, not fed to live stock, worth \$100 and under \$235; and 30.4 per cent. had products worth \$250 and under \$500. And in the South Central States 31.6 per cent. of the number of farms operated by Negro farmers had products in 1899 not fed to live stock worth \$100 and under \$250; and 36.7 per cent. had products worth \$250 and under \$500. This is an enormous advance for the Negro since 1860.

But I propose to test the progress of the Negro in agriculture by the severest test -not a comparison with European peasantry, but with native whites with native parents in the Southern States. Certainly no fair-minded man could wish a test more severe; certainly we should be surprised if these native whites of purest stock did not immensely outstrip the Negro. Let us, however, inquire how these two classes compare (1) with respect to the amount of cotton produced to the acre; and (2) with respect to the relative number of owners added since 1860.

The advance of the Negro as an independent factor in the production of cotton is well illustrated by the comparison of results obtained, especially under the two forms of land tenure in which each race exercises, to the same degree, individual judgment in the cultivation of its crops, as cash tenants and as owners. In 1899 the average yield of cotton was 0.397 bale for the white owner and 0.368 bale for the Negro owner; 0.403 bale for the white cash tenant, and 0.381 bale for the Negro cash tenant. In each form of tenure the Negro produced only from two or three one-hundredths

of a bale less than the white man, and received only 60 cents to \$1 less income. In Arkansas colored farmers for all three tenures had a greater production per acre than the white. Mississippi showed a greater production for colored cash tenants. Three other cotton states agree with these in crediting a higher production to colored share tenants. "Considering the fact that he emerged from slavery only one-third of a century ago," says the wholly dispassionate census report, "and considering also his comparative lack of means for procuring the best lands or getting the best results from what he has, this near approach to the standard attained by the white man's experience for more than a century denotes remarkable progress."

Practically all of the Negro owners of farms have become owners since 1860; in that year the Negro was landless. In the South Central States since 1860 Negro farmers have come to operate as owners and managers 95,624 farms and as tenants 348,805. The farms operated by owners or managers are thus 21.5 per cent. of the total. The per cent. of gain in ownership is about half that made by the white farmers since 1860. These facts spell progress unmistakably. In the South Atlantic States in 1860 there were 301,940 farms, practically all operated by white farm-owners and managers. In 1900 there were 673,354 farms operated by white farmers; and of these 450,541 were conducted either by farmers who owned the whole or a part of their land, or by hired white managers, and 222.813 by cash or share tenants. In

forty years the number of farms operated by white farmers increased 371,414 and of that number 148,601 or 40 per cent. were those of owners or managers and 222,813 or 60 per cent. those of tenants. At the same time 287,933 Negroes had acquired control of farm land in these states of whom 202,578, or 70.4 per cent. were tenants and 85,355 or 29.6 per cent. were owners or managers. In these eventful forty years the relative number of owners among the Negro farmers of the South Atlantic States has grown from absolutely nothing, three-fourths as rapidly as the relative number of owners among the whites, who in 1860 owned every acre of the land. In both the South Central States and South Atlantic States the Negroes have thus compassed a magnificent achievement.

In the short space at my disposal I have simply attempted to indicate some of the ways in which the Negro of the South has made substantial progress, and responded to the demands of American civilization.

Chapter 28: The Negro and the Labor Problem of the South Chapter 28: The Negro and the Labor Problem of the South

Recent industrial changes bring into prominence two facts, first, that the South is likely for all times to be the cotton center of the world, and second, that the continued increase in the use of cotton goods among all nations will give to every acre of land in the South a value that it has not heretofore possessed. With these facts in mind a natural inquiry is, what can the Negro do to help forward the interest of the South, and what can the white man do to help the Negro and himself?

I shall hope to suggest an answer to both these questions. A few days ago I spent a day in the rural district of one of the counties of Georgia, and heard a great deal of discussion about the scarcity of efficient farm labor. After spending the day in the country, I returned to Atlanta for the night. Between 10 and 11 o'clock I made a tour through Decatur street and several streets in that vicinity. I think I do not exaggerate when I say that I found in and near Decatur street enough people who were not regularly employed to operate successfully fifty of the largest plantations in the State of Georgia. This single example would mean little except that it represents

a condition more or less prevalent in practically all of our larger cities and all of our Southern States.

As an economic problem, we have on the one hand a surplus of idle labor in the cities and on the other much vacant land, unpicked cotton and a scarcity of farm labor; it is a tremendously difficult situation. The problem of changing these conditions confronts not only the South, but the North as well, and it is not by any means confined to my race. For the present, I desire to deal with it mainly as it affects my race and the land-owners of the South, be that land-owner white or black.

In order that what I may say on this subject shall be of any value to the white man or to my own race, I shall have to ask the privilege of perfect frankness. The many subjects affecting the interest of both races require perfect frankness on both sides. My readers will agree with me, I think, when I say that it is possible for a Negro to know more of the feelings and motives of colored people than a white man can possibly know.

In my recent visit to Atlanta, I did that which I have often done in large cities of the South whereever I have found a floating class of colored people. I made individual inquiry as to why they preferred an uncertain existence in the city to a life of comparative prosperity upon a farm, either as owners, renters, or laborers. While I shall not attempt to use their exact words, I sum up the reasons they gave me in a few sentences.

Just now, -at the time I write -the South is in

the midst of the season when land-holders are making plans for another year's crop. Some of the matters that were brought out I shall try to discuss a little fully and maybe with profit to landowners. In the South as elsewhere, there are two classes, those whom labor seeks and those who have to seek labor. The first group is comparatively small, but such a class exists; but it can and ought to be increased. There are, in my opinion, two classes of faults as between white farmers and black labor. One, on the part of the white people, the other on the part of the black people. To find and state faults, however, is easy. To suggest a remedy, one that shall promote the prosperity and happiness of both races is the aim of this chapter.

To return to the main complaints of the colored people as they have stated them to me time and time again: These people who have talked may be right, they may be wrong, they may state facts, or they may state untruths, but this I know, they represent the attitude of a large class of the colored people, who give the following as chief reasons for leaving the farms:

Poor dwelling-houses, loss of earnings each year because of unscrupulous employers, high-priced provisions, poor school-houses, short school terms, poor school teachers, bad treatment generally, lynchings and whitecapping, fear of the practice of peonage, and general lack of police protection and want of encouragement.,

Let us assume that these conditions do exist in

some sections, and with certain individual planters. As a mere matter of dollars and cents, if for no higher reason, I believe that it will pay every owner of a plantation throughout the South to see to it that the houses of the tenants are not only made comfortable but attractive in a degree. The land owner who thinks that he can secure the best class of colored people when he provides only a broken-down, one-room cabin for them to live in will find himself mistaken. The chances are that the planter who provides comfortable houses for his tenants will keep them much longer and will have a more reliable service. The matter of being cheated out of his earnings at the end of the year is, of course, a complaint that is very hard to discuss, and I know is likely to involve much exageration, and the more ignorant the aggrieved person is, the more given is he to such complaints and exaggeration, but I must not conceal the fact that such feeling is deep and wide-spread, and I ought to make the same statement regarding the high prices charged during the year for provisions, etc., supplied.

Some of the colored people who have migrated into the cities give as their reason for leaving the country the poor school facilities in the rural communities. In practically every large city in the South, the colored man is enabled by public missionary and private schools, to keep his child in school eight or nine months of the year. Not only is this true, but the school-houses are comfortable and the teachers are efficient. In many of the rural communities, the location of the school-house is far from the home of the child, the

building is uncomfortable, the term lasts but four or five months, the teacher's salary is so small that it generally invites a most inefficient class of teachers I know one community that has had great trouble this year in getting cotton pickers and other laborers, and inquiry reveals the fact that the Negro children were in school last year only four months, and the teacher received from the public fund but \$11 per month for his services. Under such conditions, who can blame a large number of colored people for leaving the plantations of the country districts?

Purely as an economic proposition, I believe that it will not only pay the land owners of the South, either as individuals or by united effort to see that good school-houses are provided on or near these plantations, that the schools are kept open six or eight months in a year, and there is a good teacher regularly employed; where the school fund is not large enough to supply a good school-house, they should extend the school term and provide a first-class, moral teacher. Further, it will pay to lead the way in seeing that reasonable facilities are also provided.

This, I repeat, will lead to demand for land, and increase of efficiency of the labor force. Financially, there will soon be a great difference in the price of land when there are tenants bidding for opportunities instead of going to cities as now. Wherever it is practicable, I would urge that a primary course in agriculture be given in every county school. This would lead to a love of farm work and country life.

Again, many are not on the farm as they say,

because they have not been treated fairly. To illustrate: I recall that some years ago a certain white farmer asked me to secure for him a young colored man to work about the house and to work in the field. The young man was secured, a bargain was entered into to the effect that he was to be paid a certain sum of money and his board and lodging furnished as well. At the end of the colored boy's first day on the farm he returned. I asked the reason and he said that after working all of the afternoon he was handed a buttered biscuit for his supper, and no place was provided for him to sleep.

At night he was told he could find a place to sleep in the fodder loft. This white farmer, whom I know well, is not a cruel man and seeks generally to do the right thing, but in this case he simply overlooked the fact that it would have paid him better in dollars and cents to give some thought and attention to the comfort of his helper. This case is more or less typical. Had this boy been well cared for, he would have so advertised the place that others would have sought work there.

It is too well known that in a few counties of several of our Southern States there has been such a reign of lawlessness led by the whitecappers and lynchers that many of our best colored people have been driven from their homes and have sought in large cities safety and police protection. In too many cases the colored people who have been molested have been those who by their thrift and diligence have secured homes and other property. These colored

people have been oppressed in most instances, not by property-holding intelligent white people, but by the worst and most shiftless element of whites. Have the higher class of whites escaped the responsibility for letting their affairs be controlled by the worst element? The practice of peonage in a few counties of the South has also caused a fear among an element of the colored people that prevents their going into, or remaining in the country districts that they may be forced to labor involuntarily and without proper remuneration. I have said that such lawless conditions exists in only a "few" counties in the South, and I use the word advisedly. In the majority of the counties of the South, life and property are just as safe as anywhere in the United States, but the harm comes because of the widespread notoriety that a few lawless communities and counties have given the South, and this serves to spread the idea pretty generally among the colored people that if they want police protection when they are charged with crime or under suspicion, they must hastily seek the confines of a city. I repeat that fear has stripped some counties of this most valuable colored labor, and left the dregs of that population. In the matter of law and order, my constant appeal is that there be hearty co-operation between the best whites and best blacks.

Nothing is clearer than that crime is rarely committed by the colored man who has education and owns property. I have not failed either to say to the colored people on not more than one occasion, "We shall see to it that crime in all its phases is condemned by the

race, and a public sentiment kept alive that will make it impossible for a criminal to be shielded or protected by any member of the race, at any time or in any place."

Few white people realize how far a little encouragement goes in helping to make better and more useful citizens of the colored people. Some months ago, I recall that I listened for an hour to a white man in the South who was making a political speech. He was in a state where a revised constitution had disfranchised nineteen-twentieths of the colored voters and there was not the slightest chance of any political "uprising," or even opposition on the part of the colored people. Yet two-thirds of this

man's address was devoted to ridicule and abuse of the colored people. The sad feature of such an address lies in the fact that in many parts of the country such a speech is taken seriously. To most of those who heard it and those who knew the man in that community, it did no especial harm for the people knew that his talk did not tally with his actions, but he had become so accustomed to making that kind of speech that he repeated it by force of habit. This man had drawn his first life's sustenance from the breast of a colored woman, had been reared by one, and at that moment had dozens of the best colored people of that section on his plantation, any one of whom would have laid down his life for him, and the man himself would have fought to the death in the defense of these colored servants of his.

Every year these land holders were making him

richer by their patient, faithful labor, and he would trust them with all that he possessed. In this community the Negroes had never made an unavailing appeal to this man for aid in building churches or school-houses, or in supporting a school. Few white men anywhere in the world in their actual daily practice had done more to help the black man. Yet, such a speech read in the newspapers at a distance would give the impression to a thousand colored laborers that the county in which the speaker lived was for them absolutely unsafe. Such a speech was not calculated to gain a single vote, but it was calculated in my opinion, to lose to the community a good many bales of cotton. I repeat that few understand how much good can be accomplished in the way of helping the colored people to lead law-abiding and useful lives if more white people would take occasion, both in private and public, to praise their good qualities instead of reviling and ridiculing them.

In regard to the duties and obligations of my own people, I would say that unless they realize fully the opportunities that are before them in the South and seize every chance to improve their method of labor, the time will come when Italians and other foreigners will attempt to displace them in the labor work of the South, just as the Chinese are displacing the Negroes in South Africa.

One charge frequently brought against us is that we cannot be depended upon for constant and uninterrupted labor; that an excursion or other excitement will take laborers from every place where their services

are most needed. The complaint is frequently made that if paid on Saturday night, the laborers will probably not return to work until all the cash received has been expended and that on the plantations, the colored tenant takes but little interest in caring for the property of the landlord. These things our people should change.

The South, I believe, is on the eve of a season of prosperity, such as it has never before experienced, and by mutual understanding and sympathetic cooperation each of these two races of the South can help forward the interests of the other, and thus cement a friendship between them that shall be an object lesson for all the world. To help toward this end is my apology for speaking so plainly and in such detail.

Chapter 29: The Negro and His Relation to the South Chapter 29: The Negro and His Relation to the South

In all discussion and legislation bearing upon the presence of the Negro in America, it should be borne in mind that we are dealing with a people who were forced to come here without their consent and in the face of the most earnest protest. This gives the Negro a claim upon the sympathy and generosity of the white race that no other race can possess. Besides, though forced from his native land into residence of a country that was not of his choosing, he has earned his right to the title of American citizen by obedience to the law, by patriotism and fidelity, and by the millions which his brawny arms and willing hands have added to the wealth of this country.

It is a sign of a new era that we can so far forget the past, that the most progressive and intelligent white citizens of the Southern States are wise and brave enough to devote serious attention to the Negro and his relation to the economic progress of the South. It is well, it is praiseworthy, it is wisdom that they do this. No people ever had so much to gain by lifting up a race. No people had so much to lose by the degradation of a race.

Although, myself, a Negro and an ex-slave, there is no white man whose heart is more wrapped up in the interest of the South or loves it more dearly than I do. She can have no sorrow that I do not share; she can have no prosperity that I do not rejoice in. She can commit no error that I do not

Different in race, in color, in history, we can teach the world that although thus differing, it is possible for us to dwell side by side in love, in peace, in material prosperity. We can be one, as I believe, we will be in a larger degree in the future, in sympathy, purpose, forbearance and mutual helpfulness. Let him who would embitter, who would bring strife between your race and mine, "be accursed in his basket and his store, accursed in the fruit of his body and in the fruit of his land." No man can plan the degradation of another man without being himself degraded. The highest test of the civilization of a race, is its willingness to extend a helping hand to the less fortunate.

The South extends a protecting arm and welcoming voice to the foreigner, all nationalities, languages and conditions, but in this, I pray that it will not forget the black man at its door whose habits it knows, whose fidelity it has tested. The South may make of others larger gatherers of wealth, but it cannot make of them more law-abiding, useful and God-fearing people than the Negro who has been by its side for three centuries, and whose toil in forest, field and mine has helped to make it a land of promise and glorious possibility.

Before we can make much progress, we must decide

deplore. She can take no step forward that I do not approve.

whether or not the Negro is to be a permanent part of the South. With the light that is before us, I have no hesitation in declaring that the bulk of the Negro population will reside in the South. Any hesitation or doubting as to the permanent residence of the race will work infinite harm to the industrial and economic interests of both race. Here, in His Wisdom, Providence has placed the black man. Here he will remain. Here he came without a language, here he found the Anglo-Saxon tongue. Here he came in paganism, here he found the religion of Christ. Here he came in barbarism, here he found civilization. Here he came with untrained hands, here he found industry. "If the Negro in contact with American civilization has done these things during the years he has been in America, is it not wise to trust still to the Creator, aided by the Negro himself, to work out his problems and his destiny?"

It is not wise that the South should be willing to cease its efforts now and turn the work over to others for completion. Its duty to the Negro will not be fulfilled until it has made of him the highest type of American citizen, in intelligence, usefulness and morality.

The South has within itself the forces that are to solve the tremendous problem. It has the climate, the soil and the material wealth. It has the labor to be performed that will occupy many times our present Negro population. While the calls come daily from South Africa, from the Hawaiian Islands. from the North and the West, for the strong and willing arm

of the Negro in the field of industry, the South, at its very door, has that which others are energetically seeking. Not only is the South in possession of that which others are seeking, but more important than all, custom and contact have so knit the two races together that the black man finds in these Southern States an open sesame in labor, industry and business, that is not surpassed anywhere. It is in the South alone, by reason of the presence of the Negro, that capital is freed from the tyranny and despotism that prevent men from employing whom they please and for that wage that is mutually agreeable and profitable. It is in the South that that form of slavery which prevents a man from selling his labor to whom he pleases on account of his color, is almost unknown. We have had slavery, now dead, that forced an individual to labor without a salary, but none that compelled a man to remain in idleness while his family starved.

The Negro in all parts of the country is beginning to appreciate the advantages which the South affords for earning a living, for commercial development and in proportion as this is true, it will constitute the basis for the settlement of other difficulties. The colored man is beginning to learn that the bed-rock upon which every individual rests his chances for success in life, is securing in every manly way -never at the sacrifice of principle -the friendship, the confidence, the respect of his nextdoor neighbor in the little community in which he lives. Almost the whole problem of the Negro in the South rests itself upon the question

as to whether he makes himself of such indispensable service to his neighbor, and the community, that no one can fill his place better in the body politic. There is no other safe course for the Negro to pursue. If the black man in the South has a friend in his white neighbor, and a still larger number of friends in his own community, he has a protection and a guarantee of his rights that will be more potent and more lasting than any our Federal Congress or any outside power can confer.

While the Negro is grateful for the opportunities which he enjoys in the business of the South, it should be remembered that it is indebted to the black man for furnishing labor that is almost a stranger to strife, lock-outs and labor wars; labor that is law-abiding, peaceful, teachable; labor that is one with the whites in language, sympathy, religion and patriotism; labor that has never been tempted to follow the red rag of anarchy, but always the safe flag of his country and the spotless banner of the cross.

But if the South is to go forward and not stand still, if she is to reach the highest reward from her wonderful resources and keep abreast of the progress of the world, she must reach that point, without needless delay, where she will not be continually advertising to the world that she has a race question to settle. We must reach that point where, at every election, from the choice of a magistrate to that of a Governor, the decision will not hinge upon a discussion or a revival of the race question. We must arrive at a period where a great fundamental question of good road education

of farmers, agricultural and mineral development, manufacturing and industrial and public school education, will be, in a large degree, the absorbing topics of our political campaigns. But that we may get this question from among us the white man has a duty to perform; the black man has a duty to perform. No question is ever permanently settled until it is settled in the principles of highest justice. Capital and lawlessness will not dwell together. The white man who learns to disregard the law when a Negro is concerned, will soon disregard it when a white man is concerned.

In the evolution of the South, it seems to me that we have reached that period where private philanthropy and the Christian church of the white South should, in a large degree, share directly in the elevation of the Negro. In saying this, I am not unmindful of, nor ungrateful for, what has already been done by individuals and through public schools. When we consider the past, the wonder is that so much has been done by our brothers in white. All great reforms and improvements rest in a large degree, upon the church for success. The Southern people acknowledge that Christianity and education make a man valuable as a citizen, make him more industrious, make him earn more, make him more upright. In this respect, let us see how the three largest white denominations in the South regard the Negro.

To elevate the ignorant and degraded in Africa, China, India, etc., these three denominations in the South give annually about \$544,000, but to elevate

the ignorant, the degraded at their doors, to protect their families, to lessen their taxes, to increase their learning power; in a word, to Christianize and elevate the people at their very side, upon whom in a large measure their safety and prosperity depend, these same denominations give \$21,000 \$21,000 for the benighted at their doors, \$544,000 for the benighted abroad. That thirty-five years after slavery and a fratricidal war, the master should give even \$21,000 through the medium of the church for the elevation of his former slave, means much. Nor would I have one dollar less go to the foreign fields, but I would plead with all the earnestness of my soul that the Christian South give a larger attention to the 8,000,000 Negroes by whom it is surrounded. Every dollar that goes into the education of the Negro is an interest bearing dollar.

For years all acknowledge that the South has suffered from the low price of cotton because of overproduction. The economic history of the world teaches that an ignorant farming class means a single crop, and that a single crop means, too often, low prices from over-production, or famine from under-production. The Negro constitutes the principal farming class of the South. So long as the Negro is ignorant in head, unskilled in hand, unacquainted with labor-saving machinery, so long will he confine himself to a single crop, and over-production of cotton will result. So long as this is true, the South will be bound in economic fetters; it will be hugging the bear, while crying for some one to help it let go. Every

man, black and white in the South, with his crop mortgaged, in debt at the end of the year, buying his meat from Illinois, his corn from Iowa, his shoes from New York, his clothing from Pennsylvania, his wagons from Indiana, his plow from Massachusetts, his mule from Missouri, his coffin from Ohio, every one who is thus situated, is a citizen who is not producing the highest results for the state. It is argued that the South is too poor to educate such an individual so as to make him an intelligent producer. I reply that the South is too poor not to educate such an individual.

Ignorance is many fold more costly to tax-payers than intelligence. Every black youth that is given this training of hand and strength and mind so that he is able to grasp the full meaning and responsibility of the meaning of life, so that he can go into some forest and turn the raw material into wagons and buggies, becomes a citizen who is able to add to the wealth of the state and to bear his share of the expenses of educational government. Do you suggest that this cannot be done? I answer that it is being done every day at Tuskegee and should be duplicated in a hundred places in every Southern state. This, I take, to be the White Man's Burden just now -no, no, not his burden, but his privilege, his opportunity, to give the black man sight, to give him strength, skill of hand, light of mind, and honesty of heart. If this is done I will paint a picture that will represent the future and the land where the white race and mine must dwell.

Fourteen slaves brought into the South a few centuries ago, in ignorance, superstition and weakness, are now a free people, multiplied into 8,000,000; they are surrounded, protected, encouraged, educated in hand, heart and head, given the full protection of the law, the highest justice meted out to them through courts and legislative enactments; they are stimulated and not oppressed, made citizens and not aliens, made to understand that by word and act that in proportion as they show themselves worthy to bear responsibilities, the greater opportunities will be given them. I see them loving their land, trusting it, adding to its wealth, to its intelligence, to the renown of each Southern commonwealth. In turn, I see it confiding in them, ennobling them, beckoning them on to the highest success, and all of us have been made to appreciate in full that,

"The slave's chain and the master's alike are broken, The one curse of the race held both in tether: They are rising, all are rising, The black and white together."

Chapter 30: The Fruits of Industrial Training

Chapter 30: The Fruits of Industrial Training

The political, educational, social and economic evolution through which the South passed during, say, the first fifteen or twenty years after the close of the Civil War, furnished one of the most interesting periods that any country has passed through.

A large share of the thought and activity of the white South, of the black South and that section of the North especially interested in my race was directed during the years of the reconstruction period towards politics, or towards matters bearing upon what were termed civil or social rights. The work of education was rather slow and covered a large section of the South; still I think I am justified in saying that in the public mind the Negro's relation to politics over-shadowed nearly every other interest. The education of the race was conducted quietly, and attracted comparatively little attention just as is true at the present time. The appointment of one Negro postmaster at a third or fourth rate post-office will be given wider publicity through the daily press than the founding of a school, or some important discovery in science.

With reference to the black man's political relation to the state and Federal Governments, I think I am safe in saving that for many years after the Civil

War, there were sharp and antagonistic views between the North and the South, as well as between the White South and the Black South. At practically every point where there was a political question to be decided in the South the blacks would array themselves on one side, and the whites on the other. I remember that very soon after I began teaching school in Alabama, an old colored man came to me just prior to an election. He said: "You can read de newspaper and most of us can't, but dar is one thing dat we knows dat you don't, and dat is how to vote down here; and we wants you to vote as we does." He added, "I tell you how we does, we watches de white man; we keeps watching de white man; de nearer it gets to 'lection time de more we watches de white man. We watches him till we finds out which way he gwine to vote. After we find out which way he gwine'r vote, den we votes 'zactly de other way; den we knows we's right."

Stories on the other side might be given showing that a certain class of white people, both at the polls and in the Legislatures voted just as unreasonably in opposing politically what they thought the Negro or the North wanted, no matter how much benefit might ensue from a contrary action. Unfortunately such antagonism did not end with matters political, but in many cases, affected the relation of the races in nearly every walk of life. Aside from political strife, there was naturally deep feeling between the North and the South on account of the war. On nearly every question growing out of the war, which was debated in

Congress, or in political campaigns, there was the keenest difference and often the deepest feeling. There was almost no question of even a semi-political nature, or having a remote connection with the Negro upon which there was not sharp and often bitter division between the North and the South. It is needless to say that in many cases the Negro was the sufferer. He was being ground between the upper and nether millstones. Even to this day, it is well nigh impossible, largely by reason of the force of habit in certain states to prevent state and even local campaigns from being centered in some form upon the black man. In states like Mississippi, for example, where the Negro ceased nearly a score of years ago, by operation of law, to be a determining factor in politics, he forms in some way the principal fuel for campaign discussion at nearly every election. The sad feature of this is, as I have indicated in a previous chapter, to prevent the presentation before the masses of the people of matters pertaining to local and state improvement, and to great national issues like finance, tariff, or foreign policies. It prevents the masses from receiving the broad and helpful education which every political campaign should furnish, and, what is equally unfortunate, it prevents the youth from seeing and hearing on the platform the great political leaders of the two

national parties. During a national campaign, few of the great Democratic leaders debate national questions in the South, because it is felt that the old antagonism to the Negro politically will keep the South voting one way. Few of the great Republican

leaders appear on Southern platforms, because they feel that nothing will be gained.

But this is somewhat aside from my purpose, which is, I repeat, to make plain that in all political matters, there was for years after the war no meeting grounds of agreement for the two races, or for the North and South. Upon the question of the Negro's civil rights as embodied in what was called the Civil Rights Bill there was almost the same sharp line of division between the races, and, in theory, at least, between the Northern and Southern whites, largely because the former were supposed to be giving the blacks social recognition and encouraging intermingling between the races. The white teachers who came from the North to work in missionary schools, received for years little recognition or encouragment from the rank and file of their own race. The lines were so sharply drawn that in cities where native Southern white women taught Negro children in the public schools, they would have no dealings with the Northern white woman, who, perhaps, taught Negro children from the same family in a missionary school.

I want to call attention here to a phase of Reconstruction policy which is often overlooked. All now agree that there was much in Reconstruction that was unwise and unfortunate. However, we may regard that policy, and much as we may regret mistakes, the fact is too often overlooked that it was during the Reconstruction Period that a public school system for the education of all the people of the South was first established in most of the states. Much that

was done by those in charge of Reconstruction legislation has been overturned, but the public school system still remains. True, it has been modified and improved, but the system remains, and is every day growing in popularity and strength.

As to the difference of opinion between the North and the South regarding Negro education, I find that many people, especially in the North, have the wrong conception of the attitude of the Southern white people. It is and has been very generally thought that what is termed "Higher Education" of the Negro, has been from the first opposed by the white South. This opinion is far from being correct. I remember that in 1881, when I began the work of establishing the Tuskegee Institute in Alabama, practically all the white people who talked to me on the subject took it for granted that instruction in the Greek, Latin, and modern languages would be one of the main features of our curriculum. I heard no one oppose what he thought our course of study was to embrace. In fact, there are many white people in the South at the present time who do not know that instruction in the dead languages is not given at the Tuskegee Institute. In further proof of what I have said, if one would go through the catalogs maintained by the states for Negro people, and managed by Southern white people, he will find in almost every case that instruction in the higher branches is given with the consent and approval of white officials. This was true as far back as 1880. It is not unusual to meet at this time Southern white people who are as emphatic in their belief

in the value of classical education as a certain element of colored people themselves. In matters relating to political and civil rights, the breach was broad, and without apparent hope of being bridged; even in the matter of religion, practically all the denominations had split on the subject of the Negro, though I should add that there is now, and always has been, a closer touch, and more cooperation in matters of religion between the white and colored people in the South than is generally known. But the breach between the white churches in the South and North remains.

In matters of education the difference was much less sharp. The truth is that a large element in the South had little faith in the efficacy of the higher or any other kind of education of the Negro. They were indifferent, but did not openly oppose: on the other hand, there has always been a potent element of white people in all the Southern States who have stood out openly and bravely for the

education of all the people, regardless of race. This element has thus far been successful in shaping and leading public opinion, and I think that it will continue to do so more and more. This statement must not be taken to mean that there is yet an equitable division of the school funds raised by common taxation, between the two races in many sections of the South, though the Southern States deserve much credit for what has been done.

I wish, however, to emphasize the fact that while there was either open antagonism or indifference in the directions I have named, it was the introduction of industrial training into the Negro's education

seemed to furnish the first basis for anything like united and sympathetic interest and action between the two races in the South, and between the whites in the North and those in the South. Aside from its direct benefit to the black race, industrial education has furnished a basis for mutual faith and co-operation, which has meant more to the South, and to the work of education than has been realized.

This was, at the least, something in the way of construction. Many people, I think, fail to appreciate the difference between the problems now before us and those that existed previous to the civil war. Slavery presented a problem of destruction; freedom presents a problem of construction.

From its first inception the white people of the South had faith in the theory of industrial education, because they had noted, what was not unnatural, that a large element of the colored people at first interpreted freedom to mean freedom from work with the hands. They naturally had not learned to appreciate the fact that they had been worked, and that one of the great lessons for freemen to learn is to work. They had not learned the vast difference between working and being worked. The white people saw in the movement to teach the Negro youth the dignity, beauty and civilizing power of all honorable labor with the hands, something that would lead the Negro into his new life of freedom gradually and sensibly, and prevent his going from one extreme of life to the other too suddenly. Furthermore, industrial education appealed directly to the individual and

community interest of the white people. They saw at once that intelligence coupled with skill would add wealth to the community and to the state, in which both races would have an added share. Crude labor in the days of slavery, they believed could be handled and made in a degree profitable, but ignorant and unskilled in a state of freedom could not be made so. Practically every white man in the South was interested in agricultural or in mechanical or in some form of manual labor; every white man was interested in all that related to the home life, -the cooking and serving of food, laundering, dairying, poultry-raising and house keeping in general. There was no family whose interest in intelligent and skillful nursing was not now and then quickened by the presence of a trained nurse. As already stated, there was general appreciation of the fact that industrial education of the black people had direct, vital and practical bearing upon the life of each white family in the South; while there was no such appreciation of the results of mere literary training. If a black man became a lawyer, a doctor, a minister, or an ordinary teacher, his professional duties would not ordinarily bring him in touch with the life of the white portion of the community, but rather confine him almost exclusively to his own race. While purely literary or professional education was not opposed by the white population, it was something in which they found little or no interest, beyond a confused hope that it would result in producing a higher and better type of Negro manhood. The minute it was seen that through industrial

education the Negro youth was not only studying chemistry, but also how to apply the knowledge of chemistry to the enrichment of the soil, or to cooking, or to dairving, and that the student was being taught not only geometry and physics, but their application to blacksmithing, brickmaking, farming, and what not, then there began to appear for the first time a common bond between the two races and co-operation between the North and South.

One of the most interesting and valuable instances of the kind that I know of is presented in the case of Mr. George W. Carver, one of our instructors in agriculture at Tuskegee Institute. For some time it has been his custom to prepare articles containing information concerning the conditions of local crops, and warning the farmers against the ravages of certain insects and diseases. The local white papers are always glad to publish these articles, and they are read by white and colored farmers.

Some months ago a white land-holder in Montgomery County asked Mr. Carver to go through his farm with him for the purpose of inspecting it. While doing so Mr. Carver discovered traces of what he thought was a valuable mineral deposit, used in making a certain kind of paint. The interest of the land-owner and the agricultural instructor at once became mutual. Specimens of the deposits were taken to the laboratories of the Tuskegee Institute and analyzed by Mr. Carver. In due time the landowner received a report of the analysis, together with a statement showing the commercial value and application of the mineral.

I shall not go through the whole interesting story, except to say that a stock company, composed of some of the best white people in Alabama, has been organized and is now preparing to build a factory for the purpose of putting their product on the market. I hardly need add that Mr. Carver has been freely consulted at every step, and his services generously recognized in the organization of the concern. When the company was being formed, the following testimonial among others was embodied in the printed copy of the circular: -

"George W. Carver, Director of the Department of Agriculture, Tuskegee, Alabama, says: --

'The pigment is an ochreous clay. Its value as a paint is due to the presence of ferric oxide, of which it contains more than any of the French, Australian, American, Irish, or Welsh ochres. Ferric oxides have long been recognized as the essential constituents of such paints as Venetian red, Turkish red, oxide red, Indian red, and scarlet. They are most durable, being quite permanent when exposed to light and air. As a stain they are most valuable."

In further proof of what I wish to emphasize. I think I am safe in saying that the work of the Hampton Normal and Agricultural Institute, under the late General S. C. Armstrong, was the first to receive any kind of recognition and hearty sympathy from the Southern white people, and General Armstrong was, perhaps, the first Northern educator of Negroes who won the confidence and cooperation of the white South. The effects of General Armstrong's introduction

of industrial education at Hampton, and its extension to the Tuskegee Institute in the far South, are now actively and helpfully apparent in the splendid work being accomplished for the whole South by the Southern Education Board, with Mr. Robert C. Ogden at its head, and by the General Education Board which was organized with Mr. William H. Baldwin, Jr., as its president, Mr. Baldwin has since died and Mr. Ogden has been elected president. Without the introduction of manual training it is doubtful whether such work as is now being wrought through these two boards for both races in the South, could have been possible within a quarter of a century to come. Later on in the history of our country it will be recognized and appreciated that the far-reaching and statesmanlike efforts of these two boards for general education in the South, and with the co-operation and assistance of such men as Mr. George Foster Peabody, Dr. Wallace Buttrick, Mr. John D. Rockefeller of the North, and Mr. Edgar Gardner Murphy, Chancellor Hill, Dr. Alderman, Dr. McIver, Dr. Dabney, and others of the South, will have furnished the material for one of the brightest and most encouraging chapters in the history of our country. The fact that we have reached the point where men and women who were so far apart twenty years ago can meet in the South and discuss freely from the same platform questions relating to the industrial, educational, political, moral, and religious development of the two races, marks a great step in advance. It is true however,

that as yet the Negro has not been invited to share in these discussions.

Aside from the reasons I have given showing why the South favored industrial education, coupled with intellectual and moral training, many of the whites saw, for example, that the Negroes who were master carpenters and contractors, under the guidance of their owners, could become still greater factors in the development of the South if their children were not suddenly removed from the atmosphere and occupations of their fathers, and if they could be taught to use the thing in hand as a foundation for higher growth. Many of the white people were wise enough to see that such education would enable some of the Negro youths to become more skillful carpenters and contractors, and that if they laid an economic foundation in this way in their generation, they would be laying a foundation for a more abstract education of their children in the future.

Again, a large element of people at the South favored manual training for the Negro because they were wise enough to see that the South was largely free from the restrictive influences of the Northern trades unions, and that such organizations would secure little hold in the South so long as the Negro kept abreast in intelligence and skill with the same class of people elsewhere. Many realized that the South would be tying itself to a body of death if it did not help the Negro up. In this connection I want to call attention to the fact that the official records show that within one year about one million foreigners came into the United

States. Notwithstanding this number, practically none went into the Southern States; to be more exact, the records show that in 1892 only 2,278 all told went into the states of Alabama, Arkansas, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee, and Virginia. One ship sometimes brings as many to New York. Various reasons are given to explain why these foreigners systematically avoid the South. One is that the climate is so hot; and another is that they do not like the restrictions thrown about the ballot; and still another is the presence of the Negro in so large numbers. Whatever the true reason is, the fact remains that foreigners avoid the South, and the South is more and more realizing that it cannot keep pace with the progress being made in other parts of the country if a third of its population is ignorant and without skill.

The South must frankly face this truth, that for a long period it must depend upon the black man to do for it what the foreigner is now doing for the great West. If, by reason of his skill and knowledge, one man in Iowa learns to produce as much corn in a season as four men can produce in Alabama, it requires little reasoning to see that Alabama will buy most of her corn from Iowa.

Another interesting result of the introduction of industrial education for the Negro has been its influence upon the white people of the South; and, I believe, upon the whites of the North, as well. This phase of it has proved of interest in making hand training a concilatory element between the races.

In 1883 I was delivering an address on industrial education before the Colored State Teachers' Association of one of our Southern States. When I had finished, some of the teachers began to ask the State Superintendent of Education, who was on the program, some questions about the subject. He politely but firmly stopped the questions by stating that he knew absolutely nothing about industrial training, and had never heard it discussed before. At that time there was no such education being given at any white institution in that state. With one or two exceptions, this case will illustrate what was true of all the Southern States. A careful investigation of the subject will show that it was not until after industrial education was started among the colored people, and its value proved, that it was taken up by the Southern white people.

Manual training or industrial and technical schools for the whites have, for the most part, been established under state auspices, and are at this time chiefly maintained by the states. An investigation would also show that in securing money from the state legislatures for the purpose of introducing hand work, one of the main arguments used was the existence and success of industrial training among the Negroes. It was often argued that the white boys and girls would be left behind unless they had the opportunities for securing the same kind of training that was being given the colored people.

Although it is, I think, not generally known, it is a fact that since the idea of industrial or technical education for white people took root within the last few

years, much more money is spent annually for such education for the whites than for the colored people. Any one who has not looked into the subject will be surprised to find how thorough and high grade the work is. Take, for example, the State of Georgia, and it will be found that several times as much is being spent at the Industrial College for white girls at Milledgeville, and at the technical schools for whites at Atlanta, as is being spent in the whole state for the industrial education of the Negro youths. I have met no Southern white educators who have not been generous in their praise of the Negro schools for taking the initiative in hand training. This fact has again served to create in matters relating to education a bond of sympathy between the two races in the South. Referring again to the influence of industrial training for the Negro in education, in the Northern States, I find, while writing this article, the following announcement in the advertisement of what is perhaps the most high-priced and exclusive girls' seminary in Massachusetts: -

"In planning a system of education for young ladies with the view of fitting them for the greatest usefulness in life, the idea was conceived of supplementing the purely intellectual work by practical training in the art of home management and its related subjects.

It was the first school of high literary grade to introduces courses in Domestic Science into the regular curriculum.

The results were so gratifying as to lead to the equipment of Experiment Hall, a special building, fitted

for the purpose of studying the principles of Applied Housekeeping. Here the girls do the actual work of cooking, marketing, arranging menus, and attend to all the affairs of a well-arranged household.

Courses are arranged also in sewing, dressmaking, and millinery; they are conducted on a similar practical basis, and equip the student with a thorough knowledge of the subject."

A dozen years ago I do not believe that any such announcement would have been made.

Beginning with the year 1877, the Negro in the South lost practically all political control; that is to say, as early as 1885 the Negro scarcely had any members of his race in the National Congress or state legislatures, and long before this date had ceased to hold state offices. This was true, notwithstanding the protests and fervent oratory of such strong race leaders as Frederick Douglass, B. K. Bruce, John R. Lynch, P. B. S. Pinchback, and John M. Langston, with a host of others. When Frederick Douglass, the greatest man that the race has produced, died in 1895, it is safe to say that the Negro in the Southern States, with here and there a few exceptions, had practically no political control, or political influence, except in sending delegates to national conventions, or in holding by appointment a few federal positions. It became evident to many of the wise Negroes that the race would have to depend for its success in the future less upon political agitation and the opportunity for holding office, and more upon something more tangible and substantial. It was at this period in the Negro's

development, when the distance between the races was greatest, and the spirit and ambition of the colored people most depressed, that the idea of industrial or business development was introduced and began to be made prominent. It did not take the more level-headed members of the race long to see that while the Negro in the South was surrounded by many difficulties, there was practically no line drawn and little race discrimination in the world of commerce, banking, storekeeping, manufacturing, and the skilled trades, and in agriculture; and in this lay his great opportunity. They understood that while the whites might object to a Negro's being postmaster, they would not object to his being the president of a bank, and in the latter occupation they would give him assistance and encouragement. The colored people were quick to see that while the Negro would not be invited as a rule to attend the white man's prayer-meeting, he would be invited every time to attend the stockholder's meeting of a business concern in which he had an interest, and that he could buy property in practically any portion of the South where the white man could buy it. The white citizens were all the more willing to encourage the Negro in this economic or industrial development, because they saw that the prosperity of the Negro meant also the prosperity of the white man. They say, too, that when a Negro became the owner of a home and was a taxpayer, having a regular trade or other occupation, he at once became a conservative and safe citizen and voter; one who would consider the interests of his whole community

before casting his ballot; and, further, one whose ballot could not be purchased.

One case in point is that of the twenty-eight teachers at our school at Tuskegee who applied for lifevoting certificates under the new constitution of Alabama, not one was refused registration, and if I may be forgiven a personal reference, in my own case, the Board of Registers were kind enough to send me a special request to the effect that they wished me not to fail to register as a life voter. I do not wish to convey the impression that all worthy colored people have been registered in Alabama, because there have been many inexcusable and unlawful omissions; but, with few exceptions, the 2,700 who have been registered represent the best Negroes in the state.

Though in some parts of the country he is now misunderstood, I believe that the time is going to come when matters can be weighed soberly and when the whole people are going to see that President Roosevelt is, and has been from the first, in line with this policy, that of encouraging the colored people who by industry and economy have won their way into the confidence and respect of their neighbors. Both before and since he became President I have had many conversations with him, and at all times I have found him most enthusiastic in his desire to help all the people of the South.

The growth of the race in industrial and business directions within the last few years cannot perhaps be better illustrated than by what is now the largest secular national organization among the colored people,

the National Negro Business League. This organization brings together annually, as I have elsewhere described, hundreds of men and women who have worked their way up from the bottom to the point where they are now in some cases bankers, merchants, manufacturers, planters, etc. The sight of this body of men and women would surprise a large part of American citizens, who do not know the better side of Negro life.

It ought to be stated frankly here that at first, and for several years after the introduction of industrial training at such educational centers as Hampton and Tuskegee, there was opposition from colored people and from portions of those Northern white people engaged in educational and missionary work among the colored people in the South. Most of those who manifested such opposition were, I believe, actuated by the highest and most honest motives. From the first the rank and file of the blacks were quick to see the advantages of industrial training, as is shown by the fact that industrial schools have always been overcrowded. Opposition to industrial training was based largely on the old and narrow ground that it was something that the Southern white people favored, and therefore must be against the interests of the Negro. Again, others opposed it because they feared that it meant the abandonment of all political privileges, and the higher or classical education of the race. They feared that the final outcome would be the "materialization" of the Negro and the smothering of his spiritual and aesthetic nature. Others felt that industrial education had for its object the limitation of

the Negro's development, and the branding him for all time as a special hand-working class.

Now that enough time has elapsed for those who opposed it to see that it meant none of these things, opposition, except from a very few of the colored people living in one or two Northern cities away from the problem has ceased, and this system has the enthusiastic support of the Negroes and of most of the whites who formerly opposed it. All are beginning to see that it was never meant that all Negro youths should secure industrial education, any more than it is meant that all white youths should pass through the Massachusetts Institute of Technology, or the Amherst Agricultural College, to the exclusion of such training as is given at Harvard, Yale or Dartmouth; but that in a peculiar sense a large proportion of the Negro youths needed to have that education which would enable them to secure an economic foundation, without which no people can succeed in any of the higher walks of life.

It is because of the fact that the Tuskegee Institute began at the bottom, with work in the soil, in wood, in iron, in leather, that it has now developed to the point where it is able to furnish employment as teachers to twenty-eight Negro college graduates of the best colleges in the country. This is about three times as many Negro college graduates as any other institution in the United States for the education of colored people employs, the total number of officers and instructors at Tuskegee being about one hundred and

ten, and excluding clerks, stenographers and helpers of various kinds.

Those who once opposed this, see now that while the Negro youth who becomes skilled in agriculture and a successful farmer may not be able himself to pass through a purely literary college, he is laying the foundation for his children and grandchildren to do it if desirable. Industrial education in this generation is contributing in the highest degree to make what is called higher education a success. It is now realized that in so far as the race has intelligent and skillful producers, the greater will be the success of the minister, lawyer, doctor, and teacher. Opposition has melted away, too, because all men now see that it will take a long time to "materialize" a race, millions of which hold neither houses nor railroads, nor bank stock, nor factories, nor coal and gold mines.

Another reason for the growth of a better understanding of the objects and influence of industrial training, is the fact, as before stated, that it has been taken up with much interest and activity by the Southern whites, and that it has been established at such universities as Cornell in the East, and in practically all of the state colleges of the Great West.

It is now seen that the result of such education will be to help the black man to make for himself an independent place in our great American life. It was largely the poverty of the Negro that made him the prey of the designing politicians immediately after the war; and wherever poverty and lack of industry exist to-day, one does not find in him that deep spiritual

life which the race must in the future possess in a higher degree.

To those who still express the fear that perhaps too much stress is put upon industrial education for the Negro, I would add that I should emphasize the same kind of training for any people, whether black or white, in the same stage of development as the masses of the colored people.

For a number of years this country has looked to Germany for much in the way of education, and a large number of America's brightest men and women are sent there each year. The official reports show that in Saxony, Germany, alone, there are 287 industrial schools, or one such school to every 14,641 people. This is true of a people who have back of them centuries of wealth and culture. In the South I am safe in saying that there is not more than one effective industrial school for every 400,000 colored people.

A recent dispatch from Germany says that the German Emperor has had a kitchen fitted up in the palace for the single purpose of having his daughter taught cooking. If all classes and nationalities, who are in most cases thousands of years ahead of the Negro in the arts of civilization, continue their interest in industrial training, I cannot understand how any reasonable person can object to such education for a large part of a people who are in the poverty-stricken condition that is true of a large element of my race, especially when such hand training is combined, as it should be, with the best education of head and heart.

Chapter 31: The American Negro and His Economic Value Chapter 31: The American Negro and His Economic Value

Within the last two years and more I have had letters from the Sandwich Islands, Cuba, and South America, all asking that American Negroes be induced to go to these places as laborers. In each case there would seem to be abundant labor already in the places named. It is there, but it seems to be not of the quality and value of that of the Negro in the United States.

These letters have led me to think a good deal about the Negro as an industrial factor in our country.

To begin with we must bear in mind that when the first twenty slaves were landed at Jamestown, Virginia, in 1619, it was this economic value which caused them to be brought to this country. At the same time that these slaves were being brought to the shores of Virginia from their native land, Africa, the woods of Virginia were swarming with thousands of another dark-skinned race. The question naturally arises: Why did the importers of Negro slaves go to the trouble and expense of going thousands of miles for a dark-skinned people to hew wood and draw water for the whites, when they had right about them a people of another race who could have answered this purpose? The answer is, that the Indian was tried

and found wanting in the commercial qualities which the Negro seemed to possess. The Indian would not submit to slavery as a race, and in those instances where he was tried as a slave his labor was not profitable and he was found to be unable to stand the physical strain of slavery. As a slave the Indian died in large numbers. This was true in San Domingo and in other parts of the American continent.

The two races, the Indian and the Negro, have often been compared to the disadvantage of the Negro. It has been more than once stated that the Indian proved himself the superior race by not submitting to slavery. We shall see about this. In this respect it may be that the Indian secured a temporary advantage in so far as race feeling or prejudice is concerned; I mean by this that he escaped the badge of servitude which has fastened itself upon the Negro, and not only upon the Negro in America, for the known commercial value of the Negro has made him a subject of traffic in other portions of the globe during many centuries. Even to this day, portions of Africa continue to be the stamping ground of the slave-trader.

The Indian refused to submit to bondage and learn the white man's ways. The result is that the greater portion of the American Indians have disappeared, the greater portion of those who remain are not civilized.

The Negro, wiser and more enduring than the Indian, patiently endured slavery; and contact with the white man has given the Negro in America a civilization vastly superior to that of the Indian.

The Indian and the Negro met on the American

continent for the first time at Jamestown, in 1619. Both were in the darkest barbarism. There were twenty Negroes and thousands of Indians. At the present time there are between nine and ten millions of Negroes and less than sixty-five thousand Indians. Not only has the Indian decreased in numbers, but he is an annual tax upon the government for food and clothing to the extent of

\$12,784,676 (1899), to say nothing of the large amount that is annually spent in policing him. The one in this case not only decreased in numbers and failed to add anything to the economic value of his country, but has actually proven a charge upon it.

Let me see how it is with the other. For a long time our National laws bearing upon immigration have been framed so as to prevent the influx into this country of any classes or races that might prove a burden upon the tax-payers, because of their poverty and inability to sustain themselves, as well as their low standards of life which would enable them to underbid the American laborer. The effect has been, then, to keep out certain races and classes. For two centuries or more it was the policy of the United States to bring in the Negro at almost any cost. This country has two hundred and fifty years in which to judge the economic value of the black man, and the verdict at the end was that he was constantly increasing in value, especially in the Southern part of the United States.

Would any individual, or any country, have gone to the expense during so many years to import a people that had no economic value?

The Negro seems to be about the only race that has been able to look the white man in the face during the long period of years and live, not only live but multiply. The Negro has not only done this, but he has had the good sense to get something from the white man at every point he has touched him -something that has made for a stronger and better race.

As compared with the Malay race, the Negro has proven his superiority as an economic factor in civilization. Take for example the Malays in the Sandwich Islands. Before the Sandwich Islanders came in contact with the white race, they had a civilization that was about equal to that of the twenty Negroes who came to Jamestown in 1619. Since their contact with the white man they have constantly decreased in numbers, and have so utterly failed to prove of economic value that practically all the industries of the Islands are kept in motion by other races, and a strong effort has recently been made, as I have noted, to induce a large number of black Americans to go to these Islands as laborers.

The industries that gave the South its power, prominence, and wealth prior to the Civil War, were mainly cotton, sugar-cane, rice and tobacco. Before the way could be prepared for the proper growing and marketing of these crops, forests had to be cleared, houses to be built, public roads and railroads to be constructed. In all of this no one will deny that the Negro was the chief dependence.

The Negro was not only valuable as a common workman, but reached a degree of skill and intelligence

in mechanics that added a large per cent. to his money value. Indeed, many of the most complicated structures at the South to-day stand as monuments to the skill and ability of the Negro mechanic of ante-bellum days.

In the planting, cultivating, and marketing of the cotton, rice, sugar-cane and tobacco crops, the black man was about the sole dependence, especially in the lower tier of the Southern States. In the manufacture of tobacco, he became a skilled and proficient workman, and at the present time, in the South, holds the lead in this respect in the large tobacco manufactories.

Not only did the black man prove his worth in the way of skilled and common labor, but there were thousands of Negros who demonstrated that they possessed executive ability of a high order. Many of the large plantations had Negro overseers, to whom the whole financial interests of the masters were largely intrusted. To be able to plan months ahead for planting and harvesting of the crop, to reckon upon the influence of weather conditions, and to map out profitable work for scores of men, women, and children, required an executive ability of no mean order. In very few instances did the black manager prove false to his trust.

Without the part the Negro played in the physical development of the South, it is safe to say that it would be as undeveloped as much of the territory in the far West.

The most valuable testimony that I have seen upon the subject that this article covers is from the pen of

Prof. N. S. Shaler, Dean of the Scientific School of Harvard University, which appeared recently in Appleton's Popular Science Monthly. My readers, I am sure, will forgive me for using a rather long quotation from Prof. Shaler's article. I do it for the reason that Prof. Shaler is not only a recognized scientist, but for the further reason that he is a Southern man, and has had abundant opportunity to secure valuable testimony. Prof. Shaler says:

"The Negroes who came to North America had to undergo as complete a transition as ever fell to the lot of man, without the least chance to undergo an acclimatizing procss. They were brought from the hottest part of the earth to the region where the winter's cold is of almost arctic severity; from an exceedingly humid to a very dry air. They came to service under alien taskmasters, strange to them in speech and purpose. They had to betake themselves to unaccustomed food and to clothing such as they had never worn before. Rarely could one of the creatures find about him a familiar face, or friend, parent, or child, or any object that recalled his past life to him. It was an appalling change. Only those who know how the Negro cleaves to all the dear, familiar things of life, how fond he is of warmth and friendliness, can conceive the physical and mental shock that this introduction to new things meant to him. To people of our own race it would have meant death. But these wonderful folk appear to have withstood the trials of their deportation in a marvelous way They showed no peculiar liability for disease. Their longevity or period

of usefulness was not diminished, or their fecundity obviously impaired. So far as I have been able to learn, nostalgia was not a source of mortality, as it would have been with any Aryan population. The price they brought in the market and the satisfaction of their purchasers with their qualities show that they were from the first almost ideal laborers.

If we compare the Algonquin Indian, in appearance a sturdy fellow, with these Negroes, we see of what stuff the blacks are made. A touch of housework and of honest toil took the breath of the aborigines away, but these tropical exotics fell to their tasks and trials far better than the men of our own kind could have done. . . . Moreover, the production of good tobacco requires much care, which extends over about a year from the time the seed is planted. Some parts of the work demand a measure of judgment such as intelligent Negroes readily acquire. They are, indeed, better fitted for the task than white men, for they are commonly more interested in their tasks than whites of the laboring class. The result was that before the period of the Revolutionary War slavery was firmly established in the tobacco planting colonies of Maryland, Virginia, and North Carolina; it was already the foundation of their only considerable industry. . . . This industry (cotton), even more than that of raising tobacco called for abundant labor, which could be absolutely commanded and severely tasked in the season of extreme heat. For this work the Negro proved to be the only fit man, for while the whites can do this work, they prefer other employment. Thus it came

about that the power of slavery in this country became rooted in its soil. The facts show that, based on an ample foundation of experience, the judgment of the Southern people was to the effect that this creature of the tropics was a better laborer in their fields than the men of their own race.

Much has been said about the dislike of the white man for work in association with Negroes. The failure of the whites to have a larger share in the agriculture of the South has been attributed to this cause. This seems to be clearly an error. The dislike to the association of races, in labor is, in the slaveholding States, less than in the North. There can be no question that if the Southern folk could have made white laborers profitable they would have preferred to employ them, for the reason that

they would have required less fixed capital for their operation. The fact was and is, that the Negro is there a better laboring man in the field than the white. Under the conditions, he is more enduring, more contented, and more trustworthy than the men of our own race."

So much for the Negro as a financial factor in American life before the Civil War. What of his value as a free man?

There were not a few who predicted that as soon as the Negro became a free man he would not only cease to support himself and others but would become a tax upon the community.

Few people in any part of our country have ever seen a black hand reach out from a street corner asking for charity. In our Northern communities a large

amount of money is spent by individuals and municipalities in caring for the sick, the poor, and other classes of unfortunates. In the South, with very few exceptions, the Negro takes care of himself and of the unfortunate members of his race. This is usually done by a combination of individual members of the race, or through the churches or fraternal organizations.

The fact is often referred to that the Negro pays a very small proportion of the taxes that support his own schools. As to whether or not this is true depends a good deal on the theory of political economy that we follow, as I have sought to point out in a previous chapter. Some of the highest authorities on political economy contend that it is the man who rents the house that pays the taxes on it, rather than the man who simply holds the title to it. Certain it is that without the Negro to produce the raw material in the South, from which a large proportion of taxes are paid, there would not be a very large tax paid by any one.

Reliable statistics concerning the economic progress of the Negro are difficult to be obtained, owing to the fact that few of these states keep a record separating the property owned by Negroes from that owned by white people. The State of Virginia and one or two Southern States do keep such a record. Taking the matter of taxes as a basis for indicating the Negro's value, Prof. J. W. Cromwell, of Washington, D. C., gave the following statistics bearing upon the colored people of the State of Virginia, at a recent conference held at the Hampton Institute: --

"The colored people contributed in 1898 directly to the expenses of the state government the sum of \$9,576.76, and for schools \$3,239.41 from their personal property, a total of \$12,816.17; while from their real estate for the purposes of their commonwealth there were paid by them \$34,303.53, and for schools, \$11,357.22, or a total of \$45,760.75; a grand total of \$58,576.92.

The report for the same year shows them to own 978,118 acres of land, valued at \$3,800,459, improved by buildings valued at \$2,056,490, a total of \$5,856,949. In the towns and cities they own lots assessed at \$2,154,331, improved by buildings valued at \$3,400,636, a total of \$5,554,967 for town property and a grand total of \$11,411,916 of their property of all kinds in the commonwealth. A comparative statement for different years would doubtless show a general upward tendency.

The counties of Accomac, Essex, King and Queen, Middlesex, Mathews, Northampton, Northumberland, Richmond, Westmoreland, Gloucester, Princess Anne and Lancaster, all agricultural, show an aggregate of 114,197 acres held by Negroes in 1897, against 108,824 held in the previous year, an increase of 5,379, or nearly five per cent. The total valuation of lands, owned by Negroes in the same counties for 1897, is \$547,800 against \$196,385 for the year next preceding, a gain of \$51,150, or more than ten per cent. Their personal property, as assessed in 1897, was \$517,560, in 1896, \$527,688, a loss of \$10,128. Combining the real and personal property of

1897, we have \$1,409,059 against \$1,320,504 for 1896, a net gain of \$88,555, an increase of six and one-half per cent."

The greatest excitement and anxiety was recently created among the white people in two counties of Georgia because of the fact that a large proportion of the colored people decided to leave. No stone has been left upturned to induce the colored people to remain in the county and prevent financial ruin to many white farmers.

Any one who has followed the testimony given before the United States Industrial Commission will see that several white men from the South have stated, in the most emphatic language, that the Negro is the best laborer that the South has ever had, and is the best that the South is likely to get in the future. Not the least part of the Negro's worth at the present time (and this is going to be more apparent in the future than now) is that he presents a conservative, reliable factor in relation to "strikes" and "lockouts." The Negro is not given to "strikes." His policy is to leave each individual free to work when, where, and for whom he pleases.

What I have thus far stated relates mainly to the common Negro laborer before and since the war. But what about the educated Negro?

Reference is often made to the large proportion of criminal and idle colored men in the large cities. I admit that this class is much larger than it should be, and in some cities it is beginning to present a rather serious problem. Two things however should be

kept in mind when considering the younger generation of colored people: First, that the transition from slavery to freedom was a tremendous one; that the Negro's idea of freedom for generations had been that it meant freedom from restraint and work; that the Negro mother and father had little opportunity during slavery to learn how to train children; and that the family life was practically unknown to the Negro until about thirty years ago. Secondly, the figures relating to criminality among all races in all countries show that it is the younger people -those between the ages of sixteen and thirty-five -that are given to crime and idleness.

Notwithstanding these facts, I want to present some testimony showing that the young, educated Negro is not failing to prove his worth.

Sometime ago I sent letters to a few hundred white men, scattered throughout the Southern States, in which these three questions were asked:

- 1. Has education made the Negro a more useful citizen?
- 2. Has it made him more economical and more inclined to acquire wealth?
- 3. Has it made him a more valuable workman, especially where thought and skill are required?

Answers came from three hundred of my correspondents, and nine-tenths of them answered the questions emphatically in the affirmative. A few expressed doubts, and only one answered the question with an unmodified "No."

In each case I was careful to ask my correspondents

to base their answers upon the conditions existing in their own neighborhood.

The greatest thing that can be done for the Negro at the present time is to make him the most useful and indispensable man in his community. This can be done by thorough education of hand, head, and, especially, by constantly distilling into every fibre of his being the thought that labor is ennobling and that idleness, all forms of it, is a disgrace.

Appendix

Appendix

My publishers have thought that an interesting feature would be added to this book if I should collect from several of my other works a number of quotations bearing in a general manner upon the subject matter of "The Negro in Business." This I have done, and the quotations which were selected follow B. T. W.

Emancipation Opened Door of Business to Negro

During the two hundred and fifty years that the Negro spent in slavery he had little cause or incentive to accumulate money or property. Thirty-five years ago this was something which he had to begin to learn. While the great bulk of the race is still without money and property, yet the signs of thrift are evident on every hand. Especially is this noticeable in the large number of neat little homes which are owned by these people on the outer edges of the towns and cities in the South. -Future of the American Negro, p. 173.

Our Business Men should Win Race's Patronage

BY MERIT.

If we wish to bring the race to a point where it should be, where it will be strong, and grow and prosper,

we have got to, in every way possible, encourage it. We can do this in no better way than by cultivating that amount of faith in the race which will make us patronize its own enterprises wherever those enterprises are worth patronizing. I do not believe much in the advice that is often given that we should patronize the enterprises of our race without regard to the worth of those enterprises. I believe that the best way to bring the race to the point where it will compare with other races is to let it understand that, whenever it enters into any line of business, it will be patronized just in proportion as it makes that business as successful, as useful, as is true of any business enterprise conducted by any other race. -Future of the American Negro, p. 179.

1. T. Montgomery, by Natural Selection, Mayor of a Town

The Negro who can make himself so conspicuous as a successful farmer, a large taxpayer, a wise helper of his fellow-men, as to be placed in a position of trust and honor, whether the position be political or otherwise, by natural selection, is a hundred-fold more secure in that position than one placed there by mere outside force or pressure. I know a Negro, Hon, Isaiah T. Montgomery, in Mississippi, who is mayor of a town. It is true that this town, at present, is composed almost wholly of Negroes. Mr. Montgomery is mayor of this town because his genius, thrift, and foresight have created the town; and he is held and supported in his office by a charter, granted by

the State of Mississippi, and by the vote and public sentiment of the community in which he lives. -Future of the American Negro, p. 223.

Business and Industry the Foundation of Culture

But it is asked, Would you confine the Negro to agriculture, mechanics, and domestic arts, etc.? Not at all; but along the lines that I have mentioned is where the stress should be laid just now and for many years to come. We will need and must have many teachers and ministers, some doctors and lawyers and statesmen; but these professional men will have a conconstituency or a foundation from which to draw support just in proportion as the race prospers along the economic lines that I have mentioned. During the first fifty or one hundred years of the life of any people are not the economic occupations always given the greater attention? This is not only the historic, but, I think, the common-sense view. If this generation will lay the material foundation, it will be the quickest and surest way for the succeeding generation to succeed in the cultivation of the fine arts, and to

surround itself even with some of the luxuries of life, if desired. What the race now most needs, in my opinion, is a whole army of men and women well trained to lead and at the same time infuse themselves into agriculture, mechanics, domestic employment, and business. As to the mental training that these leaders should be equipped with, I should say, give them all the mental training and culture that the circumstances

of individuals will allow, -the more, the better. No race can permanently succeed until its mind is awakened and strengthened by the ripest thought. But I would constantly have it kept in the thoughts of those who are educated in books that a large proportion of those who are educated should be so trained in hand that they can bring this mental strength and knowledge to bear upon the physical conditions in the South which I have tried to emphasize.

Frederick Douglass, of sainted memory, once, in addressing his race, used these words: "We are to prove that we can better our own condition. One way to do this is to accumulate property. This may sound to you like a new gospel. You have been accustomed to hear that love of money is the root of all evil, etc. On the other hand, property -money, if you please -will purchase for us the only condition by which any people can rise to the dignity of genuine manhood; for without property there can be no leisure, without leisure there can be no thought, without thought there can be no invention, without invention there can be no progress."

The Negro should be taught that material development is not an end, but simply a means to an end. The Negro has a highly religious temperament; but what he needs more and more is to be convinced of the importance of weaving his religion and morality into the practical affairs of daily life. Equally as much does he need to be taught to put so much intelligence into his labor that he will see dignity and beauty in the occupation, and love it for its own

sake. The Negro needs to be taught that more of the religion that manifests itself in his happiness in the prayer-meeting should be made practical in the performance of his daily task. The man who owns a home and is in the possession of the elements by which he is sure of making a daily living has a great aid to a moral and religious life. What bearing will all this have upon the Negro's place in the South as a citizen and in the enjoyment of the privileges which our government confers? -Future of the American Negro, p. 227.

Results, not Words, Our Need

While we are multiplying these examples, the Negro must keep a strong and courageous heart. He cannot improve his condition by any short-cut course or by artificial methods. Above all, he must not be deluded into the temptation of believing that his condition can be permanently improved by a mere battledore and shuttlecock of words or by any process of mental gymnastics or oratory alone. What is desired, along with a logical defense of his cause, are deeds, results, -multiplied results, -in the direction of building himself up, so as to leave no doubt in the minds of any one of his ability to succeed. -Future of the American Negro, p. 235.

Business the Strategic Point in Race's Campaign

So long as the Negro is permitted to get education, acquire property, and secure employment, and is treated with respect in the business or commercial

world, -as is now true in the greater part of the South, -I shall have the greatest faith in his working out his own destiny in our Southern States. -Future of the American Negro, p. 243.

Fidelity an Inherent Quality of the Race

I have said that there are few instances of a member of my race betraying a specific trust. One of the best illustrations of this which I know of is in the case of an ex-slave from Virginia whom I met not long ago in a little town in the State of Ohio. I found that this man had made a contract with his master, two or three years previous to the Emancipation Proclamation, to the effect that the slave was to be permitted to buy himself, by paying so much per year for his body; and while he was paying for himself, he was to be permitted to labor where and for whom he pleased. Finding that he could secure better wages in Ohio, he went there. When freedom came, he was still in debt to his master some three hundred dollars. Notwithstanding that the Emancipation Proclamation freed him from any obligation to his master, this black man walked the greater portion of the distance back to where his old master lived in Virginia, and placed the last dollar, with interest, in his hands. In talking to me about this, the man told me that he knew that he did not have to pay the debt, but that he had given his word to his master, and his word he had never broken. He felt that he could not enjoy his freedom till he had fulfilled his promise. - Up from Slavery, p. 14.

VALUE OF PRACTICAL DEMONSTRATIONS OF MERIT.

Wherever one of our brickmakers has gone in the South, we find that he has something to contribute to the well-being of the community into which he has gone; something that has made the community feel that, in a degree, it is indebted to him, and perhaps, to a certain extent, dependent upon him. In this way pleasant relations between the races have been stimulated.

My experience is that there is something in human nature which always makes an individual recognize and reward merit, no matter under what color of skin merit is found. I have found too, that it is the visible, the tangible, that goes a long ways in softening prejudices. The actual sight of a first class house that a Negro has built is ten times more potent than pages of discussion about a house that he ought to build, or perhaps could build. -Up From Slavery, p. 154.

Power of him who can Supply a Demand

The individual who can do something that the world wants done will, in the end, make his way regardless of his race. One man may go into a community prepared to supply the people there with an analysis of Greek sentences. The community may not at the time be prepared for, or feel the need of, Greek analysis, but it may feel its need of bricks and houses and wagons. If the man can supply the need for those, then, it will lead eventually to a demand

for the first product, and with the demand will come the ability to appreciate it and to profit by it. -Up from Slavery, p. 155.

Do Common things in an Uncommon Manner

While in Paris we saw a good deal of the now rather famous American Negro painter, Mr. Henry O. Tanner, whom we had formerly known in America. It was very satisfactory to find how well known Mr. Tanner was in the field of art, and to note the high standing which all classes accorded to him. When we told some Americans that we were going to the Luxembourg Palace to see a painting by an American Negro, it was hard to convince them that a Negro had been thus honored. I do not believe that they were really convinced of the fact until they saw the picture for themselves. My acquaintance with Mr. Tanner re-enforced in my mind the truth which I am constantly trying to impress upon our students at Tuskegee -and on our people throughout the country, as far as I can reach them with my voice -that any man, regardless of color, will be recognized and rewarded just in proportion as he learns to do something well -learns to do it better than some one else -however humble the thing may be. As I have said, I believe that my race will succeed in proportion as it learns to do a common thing in an uncommon manner; learns to do a thing so thoroughly that no one can improve upon what it has done; learns to make its services of indispensable value. This was the spirit that inspired me in my first effort at Hampton.

when I was given the opportunity to sweep and dust that schoolroom. In a degree I felt that my whole future life depended upon the thoroughness with which I cleaned that room, and I was determined to do it so well that no one could find any fault with the job. Few people ever stopped, I found, when looking at his pictures, to inquire whether Mr. Tanner was a Negro painter, a French painter, or a German painter. They simply knew that he was able to produce something which the world wanted -a great painting -and the matter of his color did not enter into their minds. When a Negro girl learns to cook, to wash dishes, to sew, to write a book, or a Negro boy learns to groom horses, or to grow sweet potatoes, or to produce butter, or to build a house, or to be able to practice medicine as well or better than someone else, they will be rewarded regardless of race or color. In the long run, the world is going to have the best, and any difference in race, religion, or previous history will not long keep the world from what it wants.

I think that the whole future of my race hinges on the question as to whether or not it can make itself of such indispensable value that the people in the town and the state where we reside will feel that our presence is necessary to the happiness and well-being of the community. No man who continues to add something to the material, intellectual, and moral well-being of the place in which he lives is long left without proper reward. This is a great human law which

cannot be permanently nullified. -Up from Slavery, p. 280.

Race Building from the Bottom, not from the Top

There is still doubt in many quarters as to the ability of the Negro, unguided and unsupported, to hew out his own path, and put into visible, tangible, indisputable forms the products and signs of civilization. This doubt cannot be extinguished by mere abstract arguments, no matter how ingeniously and convincingly advanced.

Quietly, patiently, doggedly, through Summer and Winter, sunshine and shadow, by self-sacrifice, by foresight, by honesty and industry, we must re-enforce arguments with results. One farm bought, one house built, one home neatly kept, one man the largest tax-payer and depositor in the local bank, one school or church maintained, one factory running successfully, one truck-garden profitably cultivated, one patient cured by a Negro doctor, one sermon well preached, one office well filled, one life cleanly lived -these will tell more in our favor than all the abstract eloquence that can be summoned to plead our cause. Our pathway must be up through the soil, up through swamps, up through forests, up through streams and rocks; up through commerce, education, and religion! In my opinion, we cannot begin at the top to build a race any more than we can begin at the top to build a house. If we try to do this, we shall reap in the end the fruits of our folly. -Working with the Hands, p. 29.

HOW A MAN WITH A TRADE MADE \$50,000.

If any one goes into a community North or South and asks to have pointed out to him the man of the Negro race of the old generation who stands for the best things in the life of the colored community, in six cases out of ten, I venture to say, he will be shown a man who learned a trade during the days of slavery. A few years ago James Hale, a Negro, died in Montgomery, Alabama. He spent the greater part of his life as a slave. He left property valued at fifty thousand dollars, and bequeathed a generous sum to be used in providing for an infirmary for the benefit of his race. James Hale could not read or write a line, yet I do not believe that there is a white or black man in Montgomery who knew Mr. Hale who will not agree with me in saving that he was the first colored citizen of Montgomery. I have seldom met a man of any race who surpassed him in sterling qualities. When Mr. Hale was a slave, his master took great pains to have him well trained as a carpenter, contractor and builder. His master saw that the better the slave was trained in handicraft, the more dollars he was worth. In my opinion, it was this hand-training, despite the evil of slavery, that largely resulted

in Mr. Hale's fine development. If Mr. Hale was all this with mere hand training, what might he have been if his mind had also been carefully educated? Mr. Hale was simply a type of many men to be found in nearly every part of the country. -Working with the Hands, p. 59.

\$121 PROFIT AN ACRE OF SWEET POTATOES.

I have just finished reading a little pamphlet written by Mr. George W. Carver, Director of the Agricultural Department at Tuskegee, giving the results of some of his experiments in raising sweet potatoes for one year. This colored man has shown in plain simple language, based on scientific principles, how he has raised two hundred and sixty-six bushels of sweet potatoes on a single acre of common land, and made a net profit of one hundred and twenty-one dollars. The average yield of sweet potatoes to the acre, in the part of the South where this experiment was tried, is thirty-seven bushels per acre. This colored man is now preparing to make this same land produce five hundred bushels of potatoes. I have watched this experiment with a great deal of pleasure. The deep interest shown by the neighboring white farmers has been most gratifying. I do not believe that a single white farmer who visited the field to see the unusual yield, ever thought of having any prejudice or feeling against this colored man because his education had enabled him to make a marked success of raising sweet potatoes. There were, on the other hand, many evidences of respect for this colored man and of gratitude for the information which he had furnished.

If we had a hundred such colored men in each county in the South, who could make their education felt in meeting the world's needs, there would be no race problem. But in order to get such men, those interested in the education of the Negro must begin to

look facts and conditions in the face. Too great a gap has been left between the Negro's real condition and the position for which we have tried to fit him through the medium of our text-books. We have overlooked in many cases the fact that long years of experience and discipline are necessary for any race before it can get the greatest amount of good out of the text-books. Much that the Negro has studied presupposes conditions that do not, for him, exist. -Working with the Hands, p. 135.

Stories Told

At the meeting in 1904 of the Tuskegee Negro Conference an Alabama farmer said:

"I own sixty-seven acres of land. I got it by working hard and living close. I did not eat at any big tables. I often lived on bread and milk. I have five rooms in my house. I started with one, and that was made of logs. I add a room every year. I was lucky in marrying a woman whose father gave her a cow. I ain't got no fine clocks or organs. I did once own a buggy, but it was a shabby one and now we ride in a wagon, or I go horseback on a horse I raised that is worth two hundred and fifty dollars. I have seven children in school."

"I started plowing with my pants rolled up and barefoot," said a Georgia man. "I saved five hundred dollars and bought a home in Albany, Georgia. I bought two hundred acres for seven dollars an acre, and paid for it in three years. I made that pay for two hundred acres more. After awhile I bought thirteen

hundred acres. I live on it, and it is all paid for. I have twenty-five buildings and they all came out of my pocketbook. That land is now worth twenty-five dollars an acre. For a distance of four or five miles from my settlement, there has not been a man in the chain-gang for years. I work forty-seven head of mules. The only way we will ever be a race is by getting homes and living a virtuous life. I don't give mortgages. I take mortgages on black and white. I have put the first bale of cotton on the market in Georgia every year for eight years."

A widow from Alabama told her story, which shows among other things how a dog may be useful: "There are three in my family, and I am the boss. I save about a hundred dollars a year, I give no mortgages. I plant everything that a farmer can plant. I raise my own syrup, meat, peas, corn and everything we need to eat. I have three cows. You have got to go low down to get up high. I traded a little puppy with my brother for a pig. From this one pig, I raised eight pigs, and for seven years, I have not bought a pound of meat. I am living on the strength of that little puppy yet. I own forty acres and sometimes rent more land."

A colored minister from Alabama said that he farmed as well as preached. He was a renter for seven years. In nine years he paid for four hundred acres, and now owns ten hundred and fifteen acres. He raises horses, cows, mules and hogs and has fifty persons dependent upon him. He owns the land where he used to live as a renter, and lives in the house of

the man from whom he rented. There are few white people in his neighborhood. Most of the colored people own their own homes, and they have lengthened the annual school term two months at their own expense. This man said that, when he first bought land, he split rails to fence it during the day and carried them around at night, and his wife built the fence.

A South Carolinian, who was never before so far from home, said that he was a slave for twenty years. "I used to work six days for my master and Sunday for myself," he said. "God introduced ten commandments, but our people have added another, 'Thou shalt not work Saturdays or Sundays either.' I stick to the Ten Commandments and put in six days a week, and in that way have bought three hundred acres and paid for it. I have a large house for my own family of ten, and fourteen other buildings on the place, six of them rented. No man is a farmer excepting the man who lives on the produce of his farm."

A visitor from Louisiana told how he had borrowed two hundred and fifty dollars from his father and bought twenty-five acres of land in 1877. He used to begin work at four o'clock in the morning. For a year his wife ground all their meal, three ears at a time in a small hand-mill. Now he owns three hundred acres of sugar land, worth a hundred dollars an acre, and has twenty-seven white and fortyeight colored people working for him.

"I would like to set a big table for you," said one of these farmers whom I visited at his home, "but, professor, you-all is teaching us to 'conemise an' save, an' dats what I'se trying to do."

When you remember how anxious the good farmers and their wives are always to set a good table for the visiting "professors" and "revrums," this man has a good deal of courage in departing from old customs.

I say to the farmers: "If feeding the 'brutherins' is a strain on you, feed no more of them. Cut down on all expenses that can be trimmed without injury to yourself."

One woman from Bullock County, Alabama, carried away the true spirit of the conference. Not long ago, one of our agents saw a deed to a valuable piece of farm land, bought with money she had saved by selling cows. She said that she had never thought of any such plan until she had visited the Farmers' Conference and heard others tell how they had bought land. An unusual feature of this case was that the woman did not live in the town in which she had invested her money. She had made herself interested enough to seek a chance to invest her earnings in the purchase of property several miles from her home settlement. She said that it required a mighty sight of will-power to keep from buying fine clothes with the money, but she was determined to get hold of some land, and she did it without any assistance from her husband.

"Yes, of course I'll be at the Next Negro Conference," wrote another farmer. "I want you to give me a chance to talk, too. I want to show Mr. Washington a turnip I raised in my own garden, and have

been saving for the Conference, and I want to tell him how much I have raised and eaten out of my own garden, and how much I have saved as the result of these teachings at the annual meetings."

Another wrote recently:

"I have to buy very little to eat, for I raise with one horse all I want to eat and a little more besides. Last year, I raised nine bales of cotton, plenty of corn, sugarcane, pease and potatoes, and many other things. Besides this, my wife raised twenty hogs, and a yard full of chickens, geese and turkeys. The only way for the farmer to get out of debt and keep out of debt is to buy a home, raise what he eats, and pay at once for what he gets out of the store."

A pilgrim from Georgia thus expressed himself:

"I came here to get my keg full of good news and glad tidings to carry back to Georgia, and I have got it. I began working for eight dollars and fifty cents a month and my board, and cleared eighty-three dollars the first year. Then, I worked on shares for a while, then I bought a mule on credit, using my money to support myself while raising a crop. Now I own fifteen hundred acres of land, all paid for. I have six rooms in my house. I don't give any mortgages. I have twenty-three plows, and a bank account. I haul on my drays about ten thousand bales of cotton every year for the planters in my county. I have another patch of fifty acres near Fort Gaines on which there is a six-room house. -Working with the Hands, p. 141.

How a Hog Served as an Object Lesson

I heard not long ago, a story of one of our graduates which delighted me as an illustration of the real Tuskegee spirit. A man had occasion to go to the village of Benton, Alabama, in which Mr. A. J. Wood, one of our graduates, had settled ten years before, and gone into business as a general merchant. In this time, he has built up a good trade and has obtained for himself a reputation as one of the best and most reliable business men in the place. While the visitor was there, he happened to step to the open back door of the store, and stood looking out into a little yard behind the building. The merchant joining him there, began to call, "Ho, Boy, Ho, Boy," and finally, in response to this calling, there came crawling out from beneath the store, with much grunting, because he was altogether too big to get comfortably from under the building, an enormous black hog.

"You see that hog," the man said. "That's my hog. I raise one like that every year as an object lesson to the colored farmers around here who come to the store to trade. About all I feed him is the waste from the store. When the farmers come in here, I show them my hog, and I tell them that if they would shut their pigs up in a pen of rails, and have the children pick up acorns in the woods to feed them on, they might have just such hogs as I do, instead of their razor-backs running around wild in the woods. "Perhaps I can't teach a school here," the man added, "but if I can't do that, I can at least teach the men

here how to raise hogs as I learned to raise them at Tuskegee." - Working with the Hands, p. 155.

No Job-Hunting for those who are able to do something Useful

There are many opportunities all about us where we can use our education. You very rarely see a man idle who knows all about house-building, who knows how to draw plans, to test the strength of materials that enter into the making of a first-class house. Did you ever see such a man out of a job? Did you ever see such a man as that writing letters to this place and that place, applying for work? People are wanted all over the world who can do work well; men and women are wanted who understand the preparation and supplying of food -I don't mean in the small menial sense -but people who know all about it. Even in this there is a great opportunity. A few days ago I met a woman who had spent years in this country and in Europe studying the subject of food economics in all its details. I learn that this person is in constant demand by institutions of learning and other

establishments where the preparation and the serving of food are important features. She spends a few months at each institution. She is wanted everywhere, because she has applied her education to one of the most important necessities of life. And so you will find it all through life -those persons who are going to be constantly sought after, constantly in demand, are those who make the best use of their opportunities, who work unceasingly to become proficient in whatever

they attempt to do. Always be sure that you have something out of which you can make a living, and then you will not only be independent but you will be in a much better position to help your fellowmen. -Character Building, p. 129.

Meritorious Individuals Benefit the Whole Race

Last winter I was in the town of Clinton, Iowa. I think I had never heard of the place before, and when I got there I was surprised to find it a place of more than 16,000 inhabitants. The gentleman who was to entertain me wanted to take me to a colored restaurant. I expected to go into a restaurant of the kind operated by our people generally, and I was very much surprised when he took me into a large, two-story building. I found the floors carpeted, and everything about the place as pleasant and attractive as it was possible to make it. In fact the restaurant compared very favorably with many in the largest cities in the country. I found the waiters clean, the service good, and everything conducted in the most systematic manner. And there was not the least thing, except the color of the proprietor's skin, to show that the place was operated by colored people.

Afterwards my friend took me into another establishment of the same size, operated in the same creditable manner by another colored man. In both I found that these gentlemen not only carried on a regular restaurant business, but manufactured their own candies and ice cream, and did a sort of wholesale catering business. I asked the white people there what

they thought of the colored people, and I did not find a single white person who did not have the most implicit confidence in the colored people. The trouble was that there were not many colored people there. That accounts possibly for the good opinion which the white people have of them. But you see what just two black men can do. These people had never seen many black people, but fortunately for us they had with them two of the best specimens of our race that I have ever seen anywhere in this country. As a result, you do not find anyone cursing the black man in that town. Everybody had the utmost confidence in black people, and respected them.

Just in proportion as we can establish object lessons of this kind all over the country, you will find that the problem that now is so perplexing will disappear. Until we do this, we shall not be able to talk away, or to argue away, this prejudice. We cannot talk our way into our rights; we must work our way, think our way, into them. And you will find that just in proportion as we do this, we are going to get all we deserve. -Character Building, p. 170.

Any or all of Mr. Washington's books may be ordered from the publishers of this volume.

THE END