

The Messenger

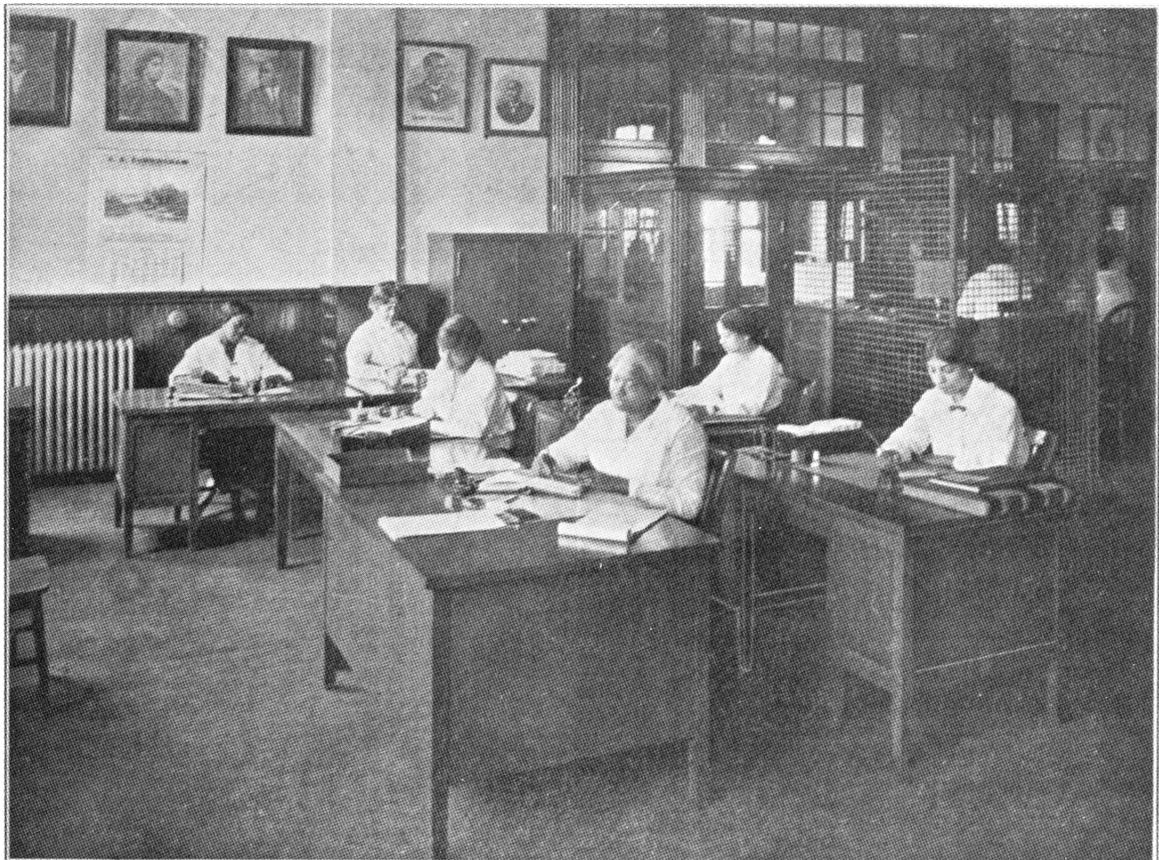
WORLD'S GREATEST NEGRO MONTHLY

Negro Business Achievement Number

Vol. V

NOVEMBER, 1923

No. 11



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How the Great Day-Dream Wonderfully

BACK OF EVERY REAL ACHIEVEMENT OF a man lies imagination. Without a doubt that statement will be found to apply in one way or another to all of the various successful enterprises which in this magazine are now recorded and credited to the development of the Negro Race.

Certainly it applies in a strange and remarkable manner to the origin of the great insurance organization now known throughout the nation and in many foreign lands as *The National Benefit Life Insurance Company*, with its headquarters at Washington, D. C., and with an almost limitless era of expansion still opening up before it.

And this is how it happened. Long before the National Benefit Life had ever been started or even thought of in any definite form, the man who was later to become its founder, and who is today its secretary and general manager, was working a Georgia farm on shares and living in a little cabin home with his young wife and first child. That man was Samuel W. Rutherford.

In recalling the incidents of his early life, Mr. Rutherford told the writer how one day when he had been plowing with his mule nearly the whole day from sunrise and it was near to sunset; in a sudden overpowering sense of weariness he had paused a little to rest as he leaned against the handles of his plow. And as he thus stood, he felt himself lifted up as in a dream so that he lost all sense of his immediate environment for the time being—the sweating mule, the freshly turned furrow and the cabin in the adjoining field. *Very vividly it seemed to him that he was standing in the midst of a great multitude of his fellow members of the Negro Race.* And as they gathered about him he felt himself speaking to them with utmost confidence and telling them some wonderful message of hope and confidence that made their faces stand out before his mind with expressions of real happiness.

So deeply was he impressed with this strange mental picture and so powerfully did it affect his imagination that it projected a train of thought as to how he might some day find the way to render some such service to his fellows. He was no longer content to work the old farm on shares, but took his year's earnings and moved his family to

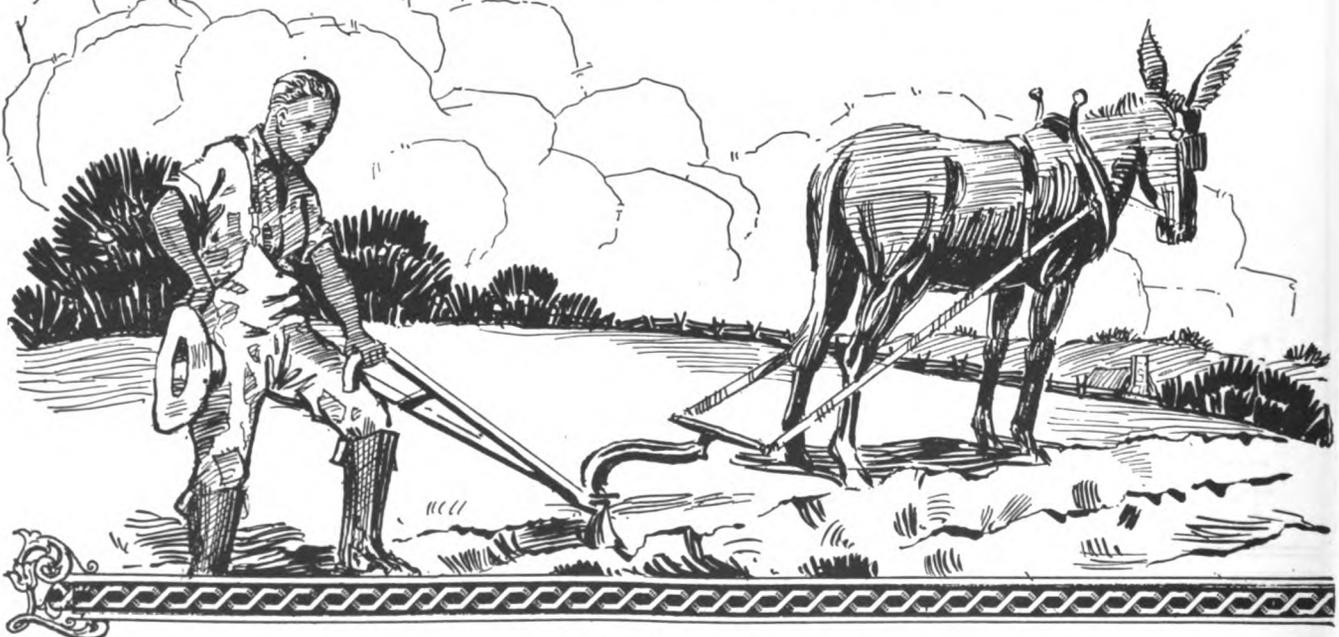
Rome, Georgia. There he found work first as a manual laborer chopping wood and later as a porter and repairer in the local branch of the Singer Sewing Machine Co., under the friendly guidance of its local manager, Daniel S. Lambert.

Through these and subsequent advances in employment, Mr. Rutherford never lost sight of that wonderful dream of his plowing days and when later he ran a grocery and helped to found a weekly newspaper known as "The People's Journal" he was imbued with the desire to deliver that mysterious message, though he did not then know how it was to be done.

Still the big idea clung to his imagination, and five years later, during which period he was employed as a rural salesman for the Singer Company, he thought he saw his great opportunity in a Negro beneficial and co-operative organization known as the "True Reformers." He threw himself into this work with great energy but still did not find the clue to his great dream, for the management of the True Reformers became honeycombed with selfish purpose and corruption; and after the death of its founder, W. W. Browne, the order fell into decay.

It was at this hard and discouraging point in the career of Mr. Rutherford, that he began to get a glimmer of what it would mean to his own people, struggling out of adversity, to so combine their own earning power in a solid and businesslike way as to insure their own protection from old age, accident, sickness and every kind of misfortune. With this great vision of service to his own people thrilling every fibre of his being, Mr. Rutherford went to Washington, and though at the time without capital—he had in fact at the moment the actual sum of \$6 in his pocket—and after conferring with a group of his friends who consented to join in the formation of the National Benefit Association, he used his \$6 to pay the first month's rent for a little room, furnished with a chair and table, at the top of an old building at the very site of the present five-story home of the National Benefit Life Insurance Company.

From that tiny beginning, but with the great dream of honest service and reliable protection animating every move of the new insurance organization, Mr. Rutherford and those devoted members of his staff and employees have moved forward steadily



of a Georgia Plowboy Has Come True



until today the National Benefit Life ranks well toward the head of the procession of successful Negro enterprises, with an unbroken record of 25 annual dividends paid to stockholders, 125,000 benefited policy holders and \$20,000,000 of insurance in force.

The Company also has assets amounting to \$750,000; including several valuable real estate properties in four states and in the District of Columbia. In addition to this there is a reserve fund of \$465,592; a surplus of \$100,000, and, \$236,100 on deposit for the protection of its policy holders.

The business of the National Benefit Life Insurance Company, with a quarter of a century of successful operation to its credit now extends from the national capital into the states of New Jersey, Rhode Island, Kentucky, Virginia, Ohio, West Virginia, Pennsylvania, Delaware, and Maryland; and plans are now all matured for the opening of offices in the States of Tennessee, Kansas, Arkansas, Alabama, North Carolina, Missouri, Nebraska and Texas. No less than 1,200 men and women of the Negro race are now employed in carrying on the work of this great organization. This force consists of 110 district managers and assistants, 40 local agents and 950 field agents.

Thus it has been made possible for any member of the Negro

race, by combining a small portion of his or her earnings with many thousands of other members of the race, to obtain absolutely sure protection against accidents, sickness, or old age, without calling upon the favor or charity of any one. This in itself is a great achievement for the Negro people of this generation who are entitled to their legitimate place in the scheme of a larger life. It signifies self respect and self reliance for all of these people and a greater degree of health and happiness. This is the real mission of the National Benefit Life Insurance Company as it is understood by its president and present directors.

On August 11 at a special meeting of the stockholders the capital stock was increased to \$250,000 for the purpose of expansion. The company now operates in ten states, has license to do business in nine other states and expects soon to have the same privilege in five additional states. The new stock issued for this purpose is now being offered for sale at \$16 per share, or \$17.50 on the deferred payment plan. Sold in allotments of four shares and only \$5 required as first payment on each share. Owing to the great demand for this stock it is anticipated that the issue will be oversubscribed at an early date.

Inquiries may be sent to Home Office Washington, D. C.

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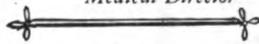
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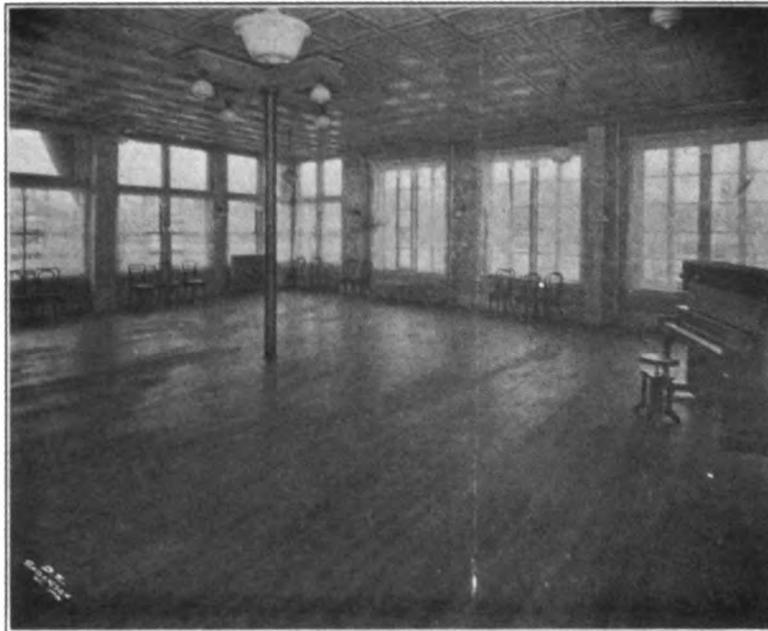
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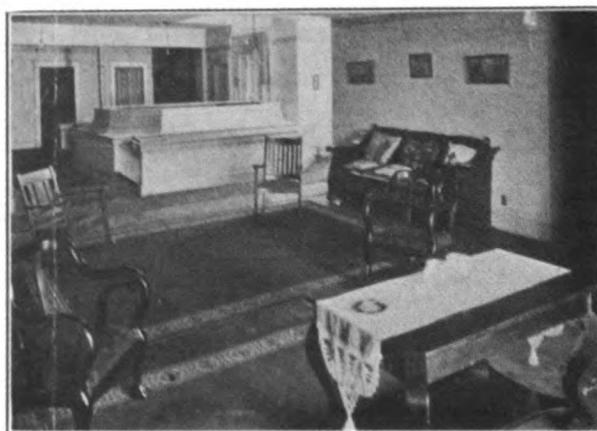
BALL ROOM

Hotel Street, Kansas City, Mo.

REUBEN S. STREET, born Nashville, Tenn., 1876. Educated in Kansas City, Kansas, public schools. Left the farm at fifteen and went into hotel work as a dishwasher at \$2.50 per week. August, 1922, he opened Hotel Street—a beautifully situated building, modern in construction, with hot and cold water, electricity and steam heat in every room. There is a dining room which accommodates 350 people. Installed recently is a new mechanical refrigerating system. Directly overlooking the beautiful Paseo Boulevard, it is one of the best located buildings held by colored people in America. The establishment is valued at \$150,000.



DINING ROOM



LADIES' PARLOR

The School and Its Purpose

THE Uplift Industrial Sewing School was founded in January, 1919, by Charles W. Long, in a small store which the founder rented at 18th and Catherine streets, Philadelphia. His capital was a loan of \$125 from his dear old mother. With that he started out with one sewing machine, one table and two or three chairs. A few students started with him and as the number increased he was able to secure more equipment. In addition to the trade which was being taught, factory work was being placed in the homes of women in order to give employment to mothers who were not a position to work out. The number of students increased so that the small store soon became too crowded and in 1920 the school moved to the corner of Twenty-second and Fitzwater streets, where the work could be carried on to a better advantage.

It was during this year that the founder learned that the U. S. Veterans' Bureau was seeking places of training for the disabled soldiers. He made inquiries as to the possibilities of securing the veterans in his school. An inspection was made and the school endorsed as one suitable for training men in tailoring. Just as things seemed to be prospering, another struggle confronted the founder. The quarters which the school was occupying at that time was the second floor of a building where there were other tenants. The monthly income was being spent for equipment and other expenses and just when there was no capital remaining, a notice was presented that the school must vacate the building as the machinery was an annoyance to the other tenants. The darkest and most trying hours in the school's short history were experienced at that time; with no other place in view and no funds with which to meet the expense which would be incurred in removing the equipment from the building. The founder was fortunate enough to secure a building on the opposite corner which would serve the purpose but the rent was payable in advance and in order not to lose his opportunity to secure the building, he was compelled to seek aid from his friends. It was then that Dr. C. A. Tindley came to his aid and made it possible for the school to continue. From that time the classes have increased until today the school has an enrollment of over one hundred and is giving employment to a number of our men and women. It is now considered one of the greatest and most needed institutions ever established for the advancement of the colored people in this section of the country.

The purpose of the school is to prepare the colored people to compete with other races in the art of tailoring and manufacturing clothing. The demand for colored workers in the industrial world is greater than the race is supplying and since we are a race of consumers, it is necessary that we become a race of producers.

The Orphan Department

During Boy Week, 1922, the school, in order to broaden the field of industrial arts, offered twelve scholarships to orphan boys between the age of ten and fifteen years. The boys were secured by sending letters to the churches of Philadelphia, and were organized under the management of Misses Emelyne J. Tindley and Dorothy O. Coleman, as the Orphan Department of the school. In addition to their training, they have been furnished with uniforms and in cases where most needed the boys have received other wearing apparel.

This is the means which the school is using to solve the difficult problems of the poor colored orphan boys, who have practically no prospects for their future. In time the greatest work of the institution will be training of ORPHAN BOYS.

Be patient with the boys, be charitable toward the boys, you cannot make a rose-bush blossom. You can, however, plant it in the rich brown earth amid the sunshine and the rain and nature will do the rest. So it is with the human plant; all that can be done is to supply the child with food and raiment, comply with the conditions of healthy growth, and GOD will do the rest. "And when you have done it to the least of one of my little ones you have done it unto me."

We appeal to your sympathy. These boys are your future leaders—help us to tutor them that they may render you service. Unselfish love is at the bottom of all good. Every healthy boy wants to live his highest, noblest, happiest, strongest life, to be all he possibly can. Will you give him a chance? Every boy should have an opportunity to use each and all of the faculties with which he is endowed. If he does not use them, he loses them.

A beautiful 32 acre farm has been purchased at Mont Clare, Montgomery Co., Pa., where a small number of orphan boys are being accommodated. It is on this site that the future Uplift Industrial Orphan School will be erected, as a home and trade school for hundreds of orphan boys.

It is our duty as a race to let our hearts go out to those of lesser station, who have no means of providing for themselves. Our business is to alleviate the poor conditions existing in the younger generation of today. This can not be done unless the people decide to take the responsibility and uphold the standard of educating the hands and minds of the less fortunate. Great will be the benefit to those to be reached by your co-operation.

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The Uplift Industrial Orphan School
525 S. Broad Street Philadelphia, Pa.

Housing is one of the most serious and immediately pressing. The pressure of the growing Negro population upon the whites for living space is bound to engender and foster race friction. The pressure of the Negro working population upon the white for jobs, will also cause conflicts, and, not unlikely, as in East St. Louis, race riots, or more accurately, labor riots, the race being incidental. With this writing, no social or economic machinery exists to meet and intelligently handle these labor-race upheavals and housing crises which will confront the new Negro migrants, as well as the old Negro residents, in the North. Moreover, there is the industrial depression, which, our economic history shows, comes periodically as surely as the night follows the day. Let us not be like the African ostrich who buries his head in the sand and assumes that there is no storm because he doesn't see it. Forewarned is forearmed. It is shortsighted, suicidal optimism to assume that good times, high pay, plenty of work, if such now exist, will go on forever. Negro fraternal, religious, civil rights, economic and social organizations must prepare to face the hour when there will be no "full dinner pail," when great masses of sullen, impatient and largely ignorant white and black workers will be tramping the streets looking for the same jobs. During such periods of acute unemployment, there can be little, if any, social, racial or industrial peace. Against such a condition, disastrous to white and black alike, Negro leadership must prepare. But what can be done? The methods employed must be both intra-racial and inter-racial, within our group on the one hand, and between our group and organized white labor, civic, social and religious groups, on the other. Greatest attention should be directed to the labor aspect from the points of view of both getting employment, getting more money while employed and of getting into the unions as a means of strengthening our hold upon the jobs, as well as of improving the relationship between Negro and white workers, thereby eliminating the conflicts that inevitably flare forth between the unionized and non-unionized regardless of race, creed, color or nationality. Thus if the aftermath of the exodus is to be one of peace and progress instead of social and racial strife, embittered by the pangs of want, Negro workers must become more efficient. This is necessary both to hold their jobs as well as to enter the unions. They must also be less disposed to lay off on pay day until they have used up their wages in having a costly and empty good time. Besides, they must join the unions that are open, and open those that are closed, to them. Both can and must be done. Such is the most pressing and crucial problem of the American Negro, demanding for its solution the "best minds" of all schools of thought.

Big Leaguers

Negroes should be in the big leagues. They are good ball players. Apparently, however, baseball players and prize fighters have queer mental quirks. For instance, Jack Dempsey, Firpo, Carpentier, and nearly all the white prize fighters, generally train with Negroes as sparring partners before the official bouts, yet draw the color line on the official bout.

Recently we've seen the same thing among the baseball players. White teams of the big leagues play with

Negro teams both before and after the regular baseball season, yet Negroes are tabooed as team members in the big leagues. A splendid illustration just took place in Philadelphia. Hilldale, a colored baseball team of Philadelphia, played against the American League All-Stars at the Shetzline Park, winning all three straights: 3 to 2, 3 to 1 and 2 to 1. They turned right around and beat the Athletics, the Philadelphia American League team, another series.

Now if these Negroes can play ball so well that an all-star team is unable to get a single game out of a series, there is no reason in the world why these Negroes should not play on the teams from which the less luminous white stars come. If there is any prejudice, it exists only with the players and the managers, for the Philadelphia *Public Ledger* in reporting the game, opened with the significant remark, "Over 20,000 people crowded every nook and corner of Hilldale Park yesterday afternoon to see Hilldale defeat the barn-storming Athletics in a hard fought game, etc." The crowd was about 50-50, just as one might expect. Moreover, the real attitude came out in the applause. The whites roundly applauded fine plays by the Negroes and the Negroes did the same thing whenever a white player starred.

This means that there is no economic reason why teams should not be mixed with both races. And baseball is just like prize fighting; nearly everybody, white and black, takes more interest in a mixed bout than in either an all-Negro or an all-white fight.

Another interesting point we cannot pass over. We hold before us a Philadelphia *Public Ledger, Record and Inquirer*. All speak of Hilldale, giving a very long article, yet not a single one mentions the fact that Negroes comprise the team. This is typically American. Whenever Negroes do something laudable mention of race is quietly passed by. If, however, a Negro snatches a white woman's pocketbook, every paper in the city would have given the Negro headlines on the front page. If the Negro team had been defeated, you can imagine a sentence like this in the Philadelphia white press: "Yesterday afternoon before a crowd of 20,000 which jammed every nook and corner of Hilldale park, the barn-storming Athletics defeated Hilldale, the negro team, to the tune of 3 to 1. The negroes played fair ball, but the experienced big leaguers were too much for the amateur colored team."

Arthur Brisbane, ever on guard to maintain white supremacy, would have shown that here was another instance heralding the unquestioned superiority of the great white race. Lothrop Stoddard, the ragtime anthropologist, would have been drafting notes for a new book showing how the rising tide of color was swept back by the alabaster tidal waves on the athletic field.

But this pretext cannot be kept up indefinitely. Fans must have fights and baseball spectators will continue to insist upon the best players demonstrating before them—even in America.

Business and Labor

Superficial radicals frequently say there is nothing in common between the employer and employee. To deny such a statement is heresy; to refute it by a well reasoned argument is sacrilege. It is easy, however, to expose this fallacy by analysis, but it is harder to dispel it by logic. Nevertheless it is perfectly clear

to us that the employer and employee have much in common. Both are interested in maintaining the business. If a business fails, the employers cease to get profits from it, and the employees cease to get wages. When we speak of industrial depression, hard times and panic, what we mean is that the employers' businesses have failed and the employees, or the workers, have ceased to draw wages. Vice versa we mean that the employers' businesses have failed because the employees no longer have wages to purchase the goods which the businesses offer.

There are some lessons to be drawn from these homely philosophical observations. First, all Negro employers should be interested in Negro labor whether that labor is employed by Negro or white employers. The more money Negro workers get, the more money Negro vendors and business men can get from those Negro workers. Negro laborers should also be interested in the growth and perpetuation of Negro businesses. Why? Because there are types of employment afforded by Negro businesses which practically no white businesses ever give to Negroes. For instance, no white bank in America has a Negro cashier or a Negro teller. In fact, Negroes are seldom employed around white banks in any capacity other than as porters, janitors, and, occasionally, messenger boys. Banks like Brown and Stevens', St. Luke's, The Wage Earners, Binga's, The Prudential, The Industrial Savings, and other Negro banks employ hundreds of young colored men and women in every capacity from runner to cashier.

In short, Negro business is dependent upon Negro labor—partly—and Negro labor is dependent upon Negro business—largely for high-class types of employment usually closed to peoples of color. Millions of dollars invested in legitimate business by Negroes have been a veritable inspiration to the Negro masses.

The Man on Horse-Back

In all periods of social, economic and political unsettlement, the Man on Horse-back comes forth. With an iron hand, with Machiavellian despatch and frankness, he scraps the machinery of democracy and proclaims his will as the sole law of the land. This is usually the reaction to periods of revolution. In the social, as in the physical, action is followed by reaction in the opposite direction. The resultant may or may not represent progress, in the sense of an increasing number of mankind becoming possessed of the means of satisfying their creature, as well as their higher intellectual and esthetic, wants. But whether society moves forward or backward, history shows that revolution and reaction follow in rhythmical regularity. Now is our winter of reaction. The Man on Horse-back is seizing the reins of power in country after country in Europe. Nor are the masses in rebellion. They are too weakened and wearied with war, revolution and want. They crave a breathing respite, even at the expense of liberty and the forms of democracy. In Italy Mussolini tramples parliament under foot after the workers, under the misguidance of the Third International, made a desperate but ill-timed and irrational effort to seize the factories. Spain, too, capitulates to the forces of dictatorship, when General Primo de Rivera supersedes the Cortes, with the consent of the King. Already the tread of the dictator

is heard in Germany. Stinnes is the acknowledged economic monarch, while the communists and monarchists, led by Ludendorf, Hittler and Rupprecht are playing for the time to stage a coup in chaos-ridden Germany—to establish an economic-military dominion over the destiny of the bleeding German workers. In Turkey, Bulgaria, Greece and Russia, the dictatorship holds sway. How beneficent or malevolent the Man on Horse-back will be, only time can tell. However, history records no case where the dictator was sparing with the lash on the backs of the poor.

A Garvey Myth

We cannot pass over the opportunity in this special issue of Negro Business Achievement to shatter a myth of Marcus Garvey. It is rather commonplace to have it said that Garvey has organized more Negroes than any other Negro leader; that he has gotten more money together than any other Negro; that he has done what no other Negro has done. The latter clause is true, the former two false. He has gotten more money and done less with it than any other Negro. But look through this number. Mrs. Maggie L. Walker of the St. Luke's has an organization of 74,000 Negroes, buildings and property worth \$435,000, every death claim paid, and millions of insurance in force. Mr. R. H. Rutherford of The National Benefit Life Insurance Company has built up a business that has paid 25 annual dividends to stockholders, has benefited 125,000 policy holders, has \$20,000,000 worth of insurance in force, has assets amounting to \$750,000, a reserve fund of \$465,592, a surplus of \$100,000, has \$236,100 on reserve deposit for the protection of its policy holders, and employs 1200 Negro men and women. Mr. Robert S. Abbott, the editor-owner of the Chicago *Defender*, has built up the world's largest weekly newspaper, employs over 100 people, has a weekly payroll of \$3,500, has a printing plant and building worth \$300,000, and his paper has a circulation of 225,000 every week. Rueben S. Street, owner of the Hotel Street, Kansas City, Mo., has an establishment unexcelled by any of its size in the country, with all modern improvements, and worth over \$150,000. Mr. Jesse Binga, the banker of Chicago, has developed a banking business with resources of over \$1,000,000, which has immeasurably benefited the Negroes of Chicago struggling to meet the exactions of white property owners. Mr. Homer Roberts, of Kansas City, Mo., has built up an automobile business with an income of over \$100,000 a year and employing over fifty people. The Southern Aid Society of Virginia employs 500 people, has an income of \$1,000,000, assets over \$600,000, and has paid policy holders over \$3,000,000. Mr. Frank Gillespie, of Chicago, has since 1919 built up the Liberty Life Insurance Company from nothing to a \$4,000,000 business, employs 500 men and women, and has 3,000 stockholders. The achievement of the Madame C. J. Walker Co. is so well known, what with its large college, 2000 agents, big factory, etc., that mention is hardly necessary. There are hundreds of others that we could mention, such as The Prudential Bank, The Golden West Hotel, John T. Gibson's big theatrical enterprises in Philadelphia, Casselle's huge undertaking establishment in Philadelphia, and Watkins Brothers in Kansas City, Mo., to say nothing about the huge

Standard Life Insurance Company of Atlanta with assets of \$2,071,271.16, a reserve of \$1,653,697.05, and nearly \$23,000,000 insurance in force, Brown & Stevens bank of Philadelphia with resources of \$1,000,000, and their real estate company (Bankers Finance & Discount Corporation) with \$2,000,000 authorized capital and assets of nearly \$3,000,000, and such concerns as The Pittsburg Courier, The Washington Tribune, Edgar P. Benjamin's South End Co-operative Bank of Boston, Green the Undertaker of Detroit, Nail and Parker of New York, Diggs of Detroit, Deming of New York—but why go on? These successful businesses and many others are here for anyone to see. They are sound, dependable, trustworthy, and really *benefiting* the race.

Now to return to the Emperor of the entire white-owned and controlled continent of Africa. Let us see what the Provisional President has done with the hard-earned money of his dupes. Compare his ramshackle headquarters and rickety, mortgage-covered presses with the fine equipment of The Chicago Defender, St. Luke's or the Standard Life. Compare his Slavery Hole on 138th Street (misnamed Liberty Hall) with the magnificent meeting halls and auditoriums owned by dozens of fraternal organizations. Compare his mushroom Phyllis Wheatley Hotel—a modern rabbit warren—with such establishments as Street's in Kansas City, The Golden West in Seattle, The Vincennes in Chicago. Compare his boresome,

flamboyant propaganda sheet with such modern up-to-date newspapers as The Chicago Defender, The Pittsburg Courier, and The Afro-American. Compare his broken down, rusty, dilapidated tubs, which he formerly had before the white people took them away from him (ambitiously termed 'The Black Star Line'), and from one of which, the whiskey-dazed crew are said to have wired: "Save us. We are drinking—" with the successfully operated Negro businesses all over the United States. Compare his miserable attempt to found a chain of grocery stores and tailor shops with the excellent grocery stores and tailor shops owned by Negroes all over this country.

But why go on? No one with any knowledge of Negro business has ever given the Garvey Myth any credence. Here and there one may find some poor unfortunate Negro or white person who has been taken in by the drivel in the *Negro World*. After looking through this Negro Business Achievement Number of the *Messenger*, however, the least particle of belief in the Garvey Myth will disappear. Doubtless Brother Marcus will then return to his original domicile and don his long white shirt, from which he ought never to have emerged to strut in the habiliments of civilization—not, however, until the United States Department of Justice boards him for a few years in Atlanta or Leavenworth for defrauding Negro workers with his will-o'-the-wisp concerns and enterprises.

SHAFTS AND DARTS

By GEORGE S. SCUYLER

LAST month we had occasion to comment on the growing use of generalizations. Since that time, we have marshalled others equally as fallacious as those cited before. For instance, there is a current generalization that classical music is not popular among Americans of sable hue. Of course, this is not true. Think of the welcome accorded such recent masterpieces as: "Agravatin' Papa," "Yes, We Have no Bananas," and "Runnin' Wild!" There are always exceptions to every rule.

ANOTHER generalization current among white people is to the effect that Negroes are ashamed of the pigment of their skin and the texture of their hair, and are strenuously, yea painfully, toiling to reach the "right" shade. Could anything be farther from the truth? This statement just goes to show how far the Nordic propaganda is being carried.



MR. SCUYLER

While it is true that the leading lady or the leading man and the chorus girls of all our successful musical comedies are as near the "right" color as possible (Who has ever seen a jet black leading lady?), that the face bleach advertisements in the average Negro newspaper (including Garvey's rag) make an intelligent person ashamed to open one in a street car, that more and more dusky damsels are getting their epidermis calcimined, that the picture of a black beauty (and there are oodles of them!) is never seen in the Negro newspapers along with the "high" yellows, "teasin'" browns, and *voluntary* Negroes, and that the standards of feminine pulchritude of the white and black inhabitants of the U. S. of Moronia are almost identical—still there are exceptions.

Occasionally one *does* see a Negro lass whose hair has not been straightened, who has not been white-washed,

and who uses powder the color of her complexion. Once in a while one even sees a black girl the leader in society. Wonders never cease!

WE give you till tomorrow at midnight. If you have not left the country by that time, your house will be burned down and you and your family will be shot. You know why." Excerpt from letter mentioned in New York Times of October 18, 1923.

This sounds like a Ku Klux letter in capitalist America, doesn't it? Wrong again! It was received by a citizen of Friedrichsroda, Thuringia, Germany, and signed "THE COMMUNIST PEOPLE'S COMMISSIONERS." Even the German communists are getting the good old Southern cavalier spirit. This is just another case to prove that the world has been made safe for de(mock)racy. Do our communist comrades of the African Blood Brotherhood indorse the above tactics?

THE most deluded people are the so-called sophistcated who imagine they have no delusions.

ATLANTA, Ga., October 17.—The Rev. Caleb Ridley, known as the imperial Kludd (Chaplain) of the Ku Klux Klan and former pastor of an Atlanta church, was arrested here today on a charge of being drunk and operating an automobile. The arrest was made by Motorcycle Officer Shumate, who said he found two small bottles of whiskey in Dr. Ridley's machine.—News item.

Can't the Kludd of the Klan Karry a Kan? If he Kan't, who Kan? It seems that not even a sky-pilot can stomach the K. K. K. without taking to the flowing bowl.

In the Sweet Dry and Dry

Photos from Still Life

SCRANTON, Pa.—A "community still" is the latest for the manufacture of home-made whiskey . . . a number of families in the neighborhood took turns "making their own" in it. (Consumers' co-operation!)

New York, N. Y.—To arrest more in great beer plot. Hayward sends details of alleged \$800,000 bribery scheme to Washington. (Evidently trouble is brewing.)

Washington, D. C.—Plea to Coolidge made by Busch. Brewer in letter to President denounces the enforcement situation. (Yes, the bootleggers are playing havoc with the regular trade!)

Baltimore, Md.—Moonshine and Mash in Baltimore's water. Complaints reveal that dry agents poured 24,000 gallons into river supplying city. (Another case of "watered" stock.)

Scranton, Pa.—Coal region bars get 3 days' warning. State police, backed by injunction, orders all saloons in Anthracite closed. (Pity the poor politicians! Where will they get their campaign funds?)

New York, N. Y.—Sixteen stills raided. Prohibition agents seize apparatus and liquor worth \$70,000. (Probably the cops wanted the coils to sleep in!)

Richmond, Va.—J. D. Lambert, Jr., State Prohibition Inspector, was shot and killed while raiding a moonshine

still near Ashburn in Loudon County. (Maybe he wore a blue suit and they took him for a Union soldier!)

Washington, D. C.—Prohibition Commissioner Haynes announced today that he would revoke the permits of all breweries which continued the practice of making malt syrups, now widely used as a base for home-made beers. (After reluctantly tasting some of the home-made "beer" offered us, we doubt whether this measure would cripple our great national industry.)

The dear, liberty-loving, law-abiding American citizenry will now rise and sing that grand old hymn: "How Dry I am."

"WEAR Blue to Make the Men Propose, Chicago Y.W.C.A. Tells Girls Seeking Mate."—Headline.

Looks like we're in for another wave of the "blues." We have felt the "blues" and sung the "blues," and God knows we have heard the "blues"! Now we are to see the "blues." It's a blue prospect!

"HIS EXCELLENCY John Sidney de Bourq wins \$9,781 damage suit from Garveyites."—Headline.

Getting a judgment is one thing, but getting the money is another thing. Probably Emperor Marcus le Sable will square this account when the "Phyllis Wheatley" arrives in port.

THEATRE

NORTH AIN'T SOUTH

By GEORGE S. SCHUYLER

WE ARE peculiarly susceptible to slap-stick and all of the really laugh-pulling antics and coarse jokes of the funny men of the movies and the footlights. We yearn for a good Charlie Chaplin or Harold Lloyd picture to exercise the muscles of our diaphragm. We often sit through boresome burlesques and musical comedies for the exquisite pleasure of one or two good hearty guffaws. We are continuously on the lookout for the humorous, whether it be a parade of the U.N.I.A., the editorial columns of the *New York Age*, the deliciously ironic spectacle of Prohibition Enforcement in Harlem, or a crowd of missionaries departing for unknown lands to put the fear of God into the heathen breast.

It was this low taste for the coarsely humorous antic, gibe and joke that drew us within the portals of the Lafayette Theatre the other night, to see the latest creation of Messrs. Whitney and Tutt. Despite previous experiences at productions of these two gentlemen, we anticipated an evening of laughter. Alas! we were doomed to disappointment.

IT IS TRUE that we were not forced to witness the ancient graveyard scene so dear to the hearts of Negro playwrights, and there were two scenes that were altogether new to the Negro stage: the travesty on Othello the Moor, and the Cave of Alabama and the Sporty Thieves. But the dancing was positively annoying after witnessing the hard stepping squaws of "Liza," "The Sheik of Harlem," and "How Come?" The travesty on the death scene from "Othello," in the hands of a Bernard Shaw, would have kept an audience weak with laughter for many minutes. Even with the assistance of many Harlem colloquialisms, the authors seemed unable to drag more than a desultory gust of occasional laughter out of the audience. The scene in the robbers' pass took the place of the old graveyard scene to illustrate the Negro fear complex. This scene was well done for that sort of thing. The scene in the Cave of the Sporty Thieves was also very good, everything considered.

In the hands of competent craftsmen, an excellent laugh-puller could have been made out of this vehicle. There were many opportunities for excruciatingly funny situations. The dialogue could have been improved one hun-

dred per cent. One often hears funnier banter in front of the Capitol, the Lincoln, or at a rent party. Even for a Negro musical comedy, it was a dud.

The main idea, plain throughout the play, is that the South is better than the North for the Negro. Hence, to us, the play seemed excellent propaganda for the Southern planters and employers, behind all of its labored fun. This was more and more plain as the play progressed. The yokels of the amateur theatrical company, after many tribulations in the North, are shown returning to the South, to the warm weather, the plentiful food, and the easy life. All this in face of the spectacle of hundreds of thousands of dark brethren trekking for the North!

THERE IS an old saying that "Too many cooks spoil the broth," still we believe that a real funny, snappy, jazzy musical comedy with a real sensible and plausible plot, could be produced if all of the so-called playwrights of the Negro stage would collaborate in its production. Possibly, we might then get something approximating the productions of Cole and Johnson, and Williams and Walker.

Before we finish the painful task of chronicling our impression of "North Ain't South," we might add these final straws: the music was disappointing—not a tune remained with us after the performance. The chorus was far from attractive (why don't they put beautiful chocolates and handsome black girls on the stage?), and some of them looked as if they had been on a hunger strike. The blues singing of Maud DeForrest was positively painful, and I congratulated myself for leaving my pistol at home. With two or three years' practice Marion Harrison will be able to sing. Someone very early deceived Mr. Whitney into believing he possessed the ability to become a comedian.

One member of the cast, George McClennon, has the makings of a first rate laugh maker. He possesses far more of the knack for that difficult work than does Mr. Whitney, although that is not saying very much for him.

This musical comedy was neither musical nor comical to a person of ordinary intelligence and sophistication.

THE BUSINESS SIDE OF A UNIVERSITY

By EMMETT J. SCOTT

Secretary-Treasurer, Howard University, Washington, D. C.

HOWARD UNIVERSITY is the largest institution in the world specializing in the collegiate and professional training of colored men and women. The type of scholastic work given in its Junior College, its School of Liberal Arts, and its Schools of Education, Commerce and Finance, Applied Science, including Architecture, Art, Civil Engineering, Mechanical Engineering, Electrical Engineering, etc.; Public Health, Music, Religion, Law and its School of Medicine, including also the Dental and Pharmaceutical Colleges, has won for the University a high and important place in the sisterhood of American colleges and universities.



Dr. Scott

That Howard University is continuing to fulfill in a large and important way the enviable leadership it has gained among educational institutions in America, specializing in the training of colored youth is evidenced by the new record set by the University this year when three hundred and eleven (311) college and professional degrees were conferred upon graduates of the classes of 1923 by President J. Stanley Durkee at the Fifty-Fourth Annual Commencement Exercises held on the University Campus, Friday, June 8th, 1923.

The business management of a great university, like Howard, entails more than the mere collection of student fees and the disbursing of salaries to members of the faculty and administrative staff. Those who are informed know that few modern institutions of learning can be conducted in so simple a way. Most of them are as highly organized as any commercial business concern, and have to deal with problems equally as intricate and in many cases a bit more difficult.

The business side of Howard University involves the collection of fees from more than 2,000 students, the providing of lodging and board for nearly seven hundred students, the payment of the salaries of a faculty of two hundred or more members and an administrative staff of sixty persons, the investment of trust funds amounting to approximately \$400,000, the expenditure of over \$40,000 some years for repairs to buildings and



Main Building, Howard University, Washington, D. C.

improvement of grounds, the expenditure of a government appropriation of some \$283,000 (1923-24, for instance, not counting an additional \$157,500 authorized, but not yet available), the preparation of publicity regarding the activities of the school for some 200 white and colored newspapers, and, in co-operation with the President, the presentation of its claims for support to the philanthropic public. The Secretary-Treasurer is the Business Manager of the University.



New Dining Hall, Howard University, Washington, D. C.

The assets of Howard University as of June 30, 1922, amounted to \$2,134,940.98. With a budget calling for the expenditure of nearly \$500,000 a year, it seems but fair to say that Howard University as a business concern comprises the widest range of activities engaged in by any institution specializing in the training of colored youth, or, perhaps that of any commercial concern among colored people. Indeed, it compares favorably with leading white institutions as well.

Howard University operates under a budget system covering a fiscal year running from July 1st to June 30th. The budget of expenditure for a year is prepared and submitted to the Board of Trustees of the University for approval. The monies to cover the expenditure under the budget are secured from student fees and such Congressional appropriations as may be granted, and such donations for current expenses as may be given the University by its Alumni and friends.

In the collection of fees from the more than two thousand students attending Howard University a great amount of clerical work is required. In addition to the fourteen persons regularly employed in the Secretary-Treasurer's office, for the collection of fees, there is also need for the assistance of some additional six to eight persons during the quarterly registration periods. The matter of collecting student fees is more intricate than would appear to a casual visitor. In this connection correspondence is required to be had between the University and the parents of the students and between the University and the students themselves. In addition to this, since the World War the University has had a large number of students who are securing training under the Veterans' Bureau of the Government and the work in connection with the

payment of tuition and other fees from the Government for these men devolves upon the business office of the University. This is also true of the men who are given aid by the Government while securing military training in the R.O.T.C. Unit at Howard University. During the past year the equipment turned over to the University for the men of the R.O.T.C. Unit amounted to approximately \$40,000, for which the Secretary-Treasurer is bonded. The responsibility for this equipment falls upon the University business office.

The providing of lodging and board for 700 students is a business problem in itself. There are three dormi-



Thirkield Science Hall, Howard University, Washington, D. C.

tories for students operated by the University which house these 700 or more students. All of the problems of housekeeping are involved in the conduct of the student dormitories. Matrons must be provided to see that proper decorum is observed. Janitors must be employed. Provision must be made for the furnishing of linen and other housekeeping needs.

Howard operates a dining hall which accommodates 525 students. This new dining hall was erected (1921-23) at a cost of \$201,000. It was designed by members of the University Department of Architecture. All of the expenditures involved in the erection of the dining hall building were made through the business office of Howard University. There is employed in the dining hall department a staff of sixty odd persons including the head of the department, assistant to the head of the department, cooks, waiters, janitors, and other helpers. This department is operated under the direct supervision of the business office of the University, all supplies and materials being purchased through that office.

A modern printing office is operated by Howard University. The management of this printing office is under the supervision of the Secretary-Treasurer of the University. He must see that proper employees are provided. He is in charge of the purchase of such supplies as are necessary in the publication of the several University periodicals and for the vast amount of printed matter required by the various departments of the University. There are regularly employed in the University Printing Office a staff of six to ten persons.

An important function of the business office of Howard University is the proper investment of the trust funds amounting approximately to \$400,000. From time to time the investments in which portions

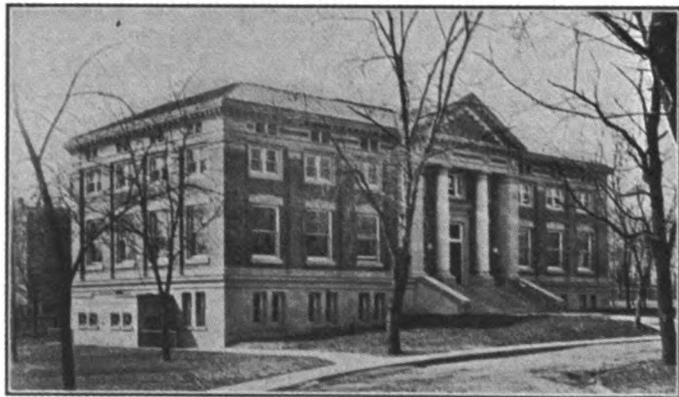
of these funds are placed mature and it becomes necessary to properly reinvest the money. In this connection the University's business receives sundry applications for first trust loans and other investments and with authority of the Loans and Property Committee of the Board of Trustees accepts such applications as will provide suitable returns on the University's trust funds. The business office in superintending the investment of these funds performs in many respects the functions of a banking institution.

Some years there is expended for repairs to buildings and improvements to grounds some \$42,500. The things for which this large amount of money is spent cover the interior and exterior repair of University buildings and care of the University ground, including the outlying properties owned by the University and sundry other items. In the care of the University grounds there is required to be employed some fifteen or more men. The direct oversight of the work of these men falls to the business office of the University. The improvement of the grounds of the University is also a part of the duty of the business office. In keeping with this duty there must be continual study of the grounds so that such improvements as may add to the beauty and convenience may be brought to the attention of the Trustees. As a result of such study during the past few years improvements have been made in the physical beauty of the University grounds by the laying of cement walks, the planting of shrubbery and the preparation of flower beds, the placing of all overhead wires (electric and telephone), in underground conduits, and the installation of standard white way electric light posts.

In order that Howard University may receive proper publicity regarding its activities, the business office has established a press service which supplies news regarding the University to some 200 white and colored newspapers. The providing of such news releases is one of the important extra-activities of the business office. This particular feature of the work of the University business office resembles very much that of a regular established news bureau.

The business office of Howard University serves as purchasing agent for the institution, having supervision of all requisitions for the purchase of supplies and materials of every description. In this connection a competitive system of securing bids in purchasing supplies is followed. Nearly all supplies, of every character, which are needed in connection with the activi-

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Carnegie Library

"THESE 'COLORED' UNITED STATES"

No. VI—FLORIDA: OUR CONTIGUOUS FOREIGN STATE

By DR. N. B. YOUNG

President of Lincoln University, Jefferson City, Mo.

This is the seventh of a series to be published under the title of "These 'Colored' United States." A brilliant representative from each State that has a goodly population of Negroes will speak out, as Dr. Young has done, and say to the world in plain language just what conditions they face.

NON-RESIDENTS are too apt to think of Florida as a *foreign* country like Canada and Mexico, as sustaining only a sort of detached relationship with the United States. As a matter of fact, it is a state of vast, undeveloped resources, and is destined eventually to rank among the wealthiest of this country. It is also thoroughly American in its moods and tenses. Jackson accomplished an exceptional day's work when he *snatched* it from Spain, thereby winning a place alongside of Thomas Jefferson, who found it necessary to make the Constitution "show its teeth" in the purchase of Louisiana.

Like Texas, Florida is a state of "magnificent distances." One can entrain at Pensacola and detrain at Key West, having traveled well nigh *one thousand miles*, and that too, with but one change at Jacksonville. Nearly *two hundred miles* of this journey are across seas on a *literally* sea-going railroad, a marvelous engineering feat. On this trip one passes through *three Floridas*: West Florida, Middle Florida and South Florida, each a potential state.



DR. YOUNG

The first stage of this journey, from Pensacola to Jacksonville, leads through the naval stores section—the pine barrens and cattle ranges that are being transformed into cultivated fields of cane, cotton and tobacco. This is West, or *near*, Florida, an extension of Alabama and Georgia, and very much like these states in manners and customs.

The *real Florida* begins at Jacksonville, and extends south to Sand Key Light, the southernmost extremity of the United States.

From Jacksonville there are two routes to Key West, our most southern (geographically speaking) city, literally founded upon a rock in the Gulf of Mexico, defiant alike of hurricanes and tidal waves: The East Coast via Miami, the city of phenomenal growth, and the West Coast via Tampa. These routes reveal Florida at its best, just as the Pensacola-Jacksonville route reveals it at its worst.

The East Coast is the route of jaded millionaires and their plutocratic attaches, whose social terminus is Palm Beach, where wealth disports and, oftentimes, debauches itself, and whose commercial terminus is Miami where fortunates are made (and mayhaps) lost over-night in a real estate way.

This route leads through the potato belt, touches the citrus fruit country, and finally skirts the Everglades about to become the "actual garden spot" of America. All along this route, one sees a wonderful admixture of pleasure and of thrift, of playgrounds and business marts. The merchant prince and the "gay brummel" are everywhere apparent.

The West Coast is the route of the "tin-can tourist" and the tired business man who, while resting, speculates in real estate and climate around St. Petersburg. The rapid growth of that town and of Tampa across the bay is an excellent exhibit of *climate exploitation*. Upon the completion of the Gandy bridge, one of these competitive little cities will necessarily become the suburb of the other, with the odds in favor of Tampa. This route leads through an agricultural section well nigh Western in its development. It also touches the mining (phosphate) and celery sections, passing through the heart of the citrus country.

The scenic glory of the East Coast is the Indian River, that in one form or another travels with one practically the entire journey. The lakes are the beauty spots of the West Coast whose silvery sheen constantly flashes through the car windows, and pleases the eye of the traveler.

By this same sign, Florida will never be a "dry State." It is too well watered by nature and by the Bahamas. In this connection it might be remarked that, while *sunshine* centering upon St. Petersburg advertised as "the Sunshine City" may characterize the West Coast, "moonshine" streaming from Bimini into Palm Beach and Miami may with equal propriety characterize the East Coast, each becoming respectively, the *sunshine* and the "moonshine" coast.

And so it comes to pass that Florida's leading natural resources are climate and water. It is both a summer and a winter resort, because it is not as *hot* in the summer nor as *warm* in the winter as it is "cracked up to be." Those who go there for the winter oftentimes find it awaiting them. Florida's climate is almost as variable as Mark Twain's New England's Winter-Day. And yet men are growing rich selling Florida's climate to those who would escape pneumonia and coal bills. A glance at the map of the state will explain its climatic temperament. It is as water-bound as it is anti-Volstead, no part of which being a hundred miles from the sea, and "aquardiente."

But, what about the people of Florida? especially the Negroes? That is the uppermost question in the serial of which this paper is to be a chapter. What part does the Florida Negro play in these *Colored* United States?

Taken by and large, the Negroes of Florida are very like the Negroes elsewhere in these United States. They are as progressive as the progressive elsewhere, especially in Yankee (South) Florida; and as backward as the backward elsewhere, especially in "Cracker" (West) Florida. In the central and southern parts of the State they are a shade more commercial minded than elsewhere in the Lower South. They are rapidly winning economic independence in that section.

Just here it is interesting to note that the migra-

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FRATERNAL INSURANCE

By Dr. E. W. D. ABNER

Supreme Commander, The American Woodmen, Denver, Colorado.

ANY discussion of fraternal insurance must necessarily be prefaced by a definition, in legal terms, of societies offering this form of protection. In the New York Conference Bill, under which, in most states, such societies operate, a fraternal benefit society is defined as "any society, without capital stock, organized solely for the mutual benefit of its members, and not for profit, and having a lodge system with ritualistic form of work and representative form of government, and which shall make provision for the payment of benefits." In the same bill it is provided that "the funds from which benefits shall be paid, and the funds from which the expenses of the society shall be defrayed, shall be derived from periodical contributions of members, which contributions shall include contributions to the mortuary fund based upon the National Fraternal Congress Table of



DR. ABNER

Mortality or any higher standard, with interest assumption of not more than four per cent per annum."

With this definition in mind, the fraternal insurance system of the United States is of comparatively recent origin, the first society of this kind, The Ancient Order of United Workmen, having been organized in 1867. Secret Societies, without organized insurance departments, and without scientific basis for the collection of contributions and the payment of benefits, we know, of course, antedate the Christian era, a recent investigation by Abb Landis, a fraternalist of authority, having traced the origin of burial societies far back into Chinese, Greek and Roman history, but societies of this character are not to be confused with strictly fraternal insurance societies, although because of their ritualistic form of work and their lodge system, such confusion frequently takes place in the public mind.

In tracing the development of all forms of insur-

ance among Negroes, we inevitably find ourselves wending our way back to the early secret and benevolent societies formed among our people in this country. The history of the first lodges of secret societies is familiar to all, how the Prince Hall Lodge of Masons was organized in 1808, the first lodge of Odd Fellows in 1843 and the first Lodge of K. of P.'s in 1864. The formation, however, of the first societies with beneficent intent among Negroes, is not a matter of common knowledge. It is not commonly known, for instance that the "Free African Society" organized by Richard Allen in 1787 "in order to support one another in sickness and for the benefit of their widows and fatherless children" was alike the foundation upon which the A. M. E. Church is built, and that upon which the present splendid structure of our Negro insurance organizations is erected. It is not generally known that our first Fraternal Insurance Society of national scope, the True Reformers, founded by a Baptist Minister, Rev. Wm. Washington Brown, in 1881, at Richmond, Va., set in motion efforts among Negroes which are today reflected in our 74 Negro banks, and 60 Negro Insurance Companies of more than ordinary importance. Upon these humble beginnings the present day structure of Fraternal Insurance companies among Negroes is also founded.

To fully understand the character of Fraternal Insurance Societies and their probable relation to the social and economic life of the Negro, we may refer again to the legal definition of such organizations.

First it is to be noted that under the law, such societies must be "without capital stock." The present trend of society is away from capitalism and toward cooperation, toward the development of people's institutions, where the sway of the capitalist and the influence of monied men does not dominate. Within the ranks of the Fraternal Insurance society, the Negro is to learn that he can organize and operate financial undertakings on the co-operative plan. Having once learned his strength, having learned that there is as much power in co-operation as there is in capital, is it too much to expect him to apply the principles acquired to other forms of co-operative enterprise in the field of commerce and industry? I believe not.

The Fraternal Insurance Society, to comply with the law, must be "organized for the mutual benefit of its members, and not for profit." The quest for "profits" was responsible for our former condition of physical slavery and is today responsible for our present condition of economic bondage. Formerly, the profits on our labor centered great wealth in the hands of the dominant race. Since the abolition of physical slavery, the profits accumulated by supplying our food, clothing and shelter and by controlling the sources of these, has placed even greater wealth and power in the hands of the white man than he ever possessed as slave-master. Whenever we shall have learned the lesson of "organizing for mutual benefit and not for profit" we shall have tapped the power

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A SURVEY OF NEGRO BUSINESS

1863-1923

By MONROE N. WORK

AS a preliminary to a survey of the progress of Negroes in business since emancipation, it is of interest to note that in the days of slavery a number of them were engaged in business. Some Negroes were found in the majority of the lines of business which were then carried on. They operated businesses connected with the mechanical industries such as blacksmithing, wheelwrighting, painting, plumbing and shoemaking.



DR. WORK

They were in businesses connected with personal service, such as barbering, catering, hairdressing, hair goods manufacturing, hotel and restaurant keeping. In businesses connected with manufacturing industries, as conducting tailor shops, hatteries, potteries, foundries, tanneries, dyeing establishments, rope and cordage making businesses, tent and awning and sails making establishments. They were owners of stores which handled candy, confectionery, fruits, groceries, fish and oysters, lumber, dry goods, coal, wood, cigars and tobacco.

Some of these ante-bellum Negro business men amassed considerable fortunes. Thomas B. Dalton, of Boston, was the proprietor of a prosperous clothing shop. His will disposed of \$500,000 worth of property. John Jones, of Chicago, who operated one of the leading tailoring establishments of that city, left at his death a fortune valued at around \$100,000. James Forten, of Philadelphia, was a leader among Negro business men in the first half of the Nineteenth Century. In his business as a sail-maker he employed about forty men, white and colored. Among his customers were the leading merchants of those days. Two other Philadelphians who were notable successes in business were Stephen Smith and William Whipper. They had one of the largest wood and coal yards in that city. As an example of their business operations, we are informed that in 1849 they had many thousand bushels of coal, 250,000 feet of lumber, 22 merchantmen cars running between Philadelphia and Baltimore and \$9,000 worth of stock in the Columbia bridge. Their notes were accepted for any amount. Stephen Smith, at his death, left an estate valued at \$150,000 and in addition to that had already given \$150,000 for the establishment of the "Home for Aged and Infirm Colored Persons" at Philadelphia.

The ante-bellum Negro in business was not confined to the free states. Among the free Negroes in the South, there were some engaged in business. One of the most noted of these was Thomy Lafon, of New Orleans, who, as a real estate dealer, laid the foundation of his fortune which at his death in 1892 was appraised at over \$400,000.

Not only were there free Negroes in the South who carried on businesses of their own, but, in some instances, slaves were permitted to become peddlers or to handle small businesses such as baking, boot-

blackening and the manufacturing and selling of tobacco. By this means they often bought their freedom.

The operating of stores and the conducting of businesses in other lines were brought over from the days of slavery into the Reconstruction Period. After Emancipation the Negro did not start on his business career without any background of previous experience.

The Freedmen's Bank had a profound influence upon the Negro's business progress. It was established in 1865 to provide an opportunity for the emancipated slaves to save their earnings. It gave a notable impetus to the race's progress. Just at the time, however, when freedmen were getting the habit of saving their earnings the Bank failed. It was a great calamity. As a result there was created in the whole race a distrust of banks and of all concerns for depositing savings.

An important phase of the progress in business enterprise was that in the early eighties the operating of Negro beneficial societies began to develop into a regular business. This development was along two lines. The first and earlier was the establishing of national organizations which retained all the features of the older secret and benevolent societies but in addition gave much larger insurance benefits. The most notable of these new societies was the True Reformers, established in Richmond in 1881. It was one of the first to be established with the express purpose of endeavoring to better the Negro's economic conditions.

The second line into which, in the eighties, Negro benefit societies developed were industrial insurance companies. There were a number of causes which led to the forming of insurance companies operated and controlled by Negroes. The people had grown in intelligence. They had made economic progress and were ready to take some form of insurance that would pay them larger sick and death benefits than they were receiving from the mutual aid societies. The industrial insurance companies met these demands.

The next step in business enterprise was the establishing of banks. This followed naturally after the development of insurance and the resulting accumulation of considerable sums of money. Fifteen years after the failure of the Freedmen's Bank, the first bank operated by Negroes was organized. This was the Capital Savings Bank of Washington which began business October 17, 1888. On March 2, of this same year, the True Reformers Bank of Richmond was chartered. It began business in April, 1889. That same year the Mutual Bank and Trust Company of Chattanooga, Tennessee, was started. In the following year, the Alabama Penny Savings Bank began business. Thus, by 1890, the Negro had permanently entered the field of banking.

The census report of 1890 furnished data concerning the progress that the Negro had made in business enterprise during the 25 years following his emanci-

pation. The census indicated that there were probably about 15,000 Negroes engaged in business enterprises of various sorts. An idea as to the amount of capital invested in business was obtained from the tax returns of the Negroes of Georgia. In this year, for the first time the amount of merchandise upon which the Negroes in that state paid taxes, was returned. The amount was \$72,596. The smallness of the assessed value of the merchandise upon which Georgia Negroes paid taxes indicated that in general the Negroes were not engaged in merchandising in any large way.

In the ten years, 1890-1900, there was no notable progress in business enterprise. The number of banks increased by one. The number of retail stores, from 6,238 to 9,098, an increase of 2,860. The total number of Negroes in business from about 15,000 to about 20,000.

At Boston in August, 1900, the National Negro Business League was organized. Some of the results of the organizing of the National Negro Business League were: The colored business men of the country became acquainted with each other; from this contact they got information and inspiration; other persons were influenced to go in business; the Negro business man was brought prominently before the general public; local business leagues were organized in all sections of the country. The League through its annual meetings and in other ways has stimulated and promoted race enterprises.

When the Census Reports for 1910 were published, it was found that in the ten years, 1900-1910, the Negro had made about as much economic progress as he had made in the previous thirty-five years. The number of Negro banks increased from 4 to 56; restaurant keepers, from 3,995 to 6,369 or 59 per cent; wholesale and retail merchants, from 149 to 241, or 61 per cent; hotel keepers from 481 to 973, or 102 per cent; undertakers from 453 to 973, or 114 per cent; retail merchants from 9,098 to 20,653, or 127 per cent. Excluding 10,600 boarding and lodging house-keepers there were in 1910, 38,382 Negroes engaged in business enterprises of various sorts. This did not include those operating barbering, blacksmithing and shoe shops and various classes of business connected with trades for which separate returns of proprietors were not made. Probably 5,000 more should be added for persons operating these businesses, making the total number of Negroes engaged in business, in 1910, about 43,000.

The 1920 Census Reports on the number of Negroes engaged in business has not been made public. All the facts available, however, indicate that since 1910 the progress in business has been even greater than it was for the decade, 1900-1910. I estimate that there are now in the United States more than 60,000 businesses operated by Negroes.

There are a number of significant features connected with the recent development of Negro business enterprises. In every city where there is a considerable number of Negroes they have erected substantial and commodious buildings to house their business enterprises. A notable example of this is the erection by the North Carolina Mutual Insurance Company of a seven-story office building at Durham, North Carolina. Another phase of this line of development is the acquiring by many Negro newspapers of buildings and

plants of their own. The most notable of these is the plant of the Chicago Defender, valued at \$250,000.

Another feature of business development is the buying of property in which hundreds of thousands of dollars are involved; as for example, the Strand Theatre on Broad Street in Richmond was sold sometime ago to a group of Negroes for \$113,000 cash. The United Investment Corporation of Atlanta, Georgia, recently bought property in that city for which \$100,000 was paid. The Jesse Binga Banking Company, of Chicago, made a purchase of property in that city at a cost of \$200,000.

One of the most significant aspects of the present trend of Negro business is the development of big businesses. The Poro College of St. Louis, manufacturers of hair goods and beauty preparations, has erected a plant valued at \$750,000 and is spending \$60,000 a year for newspaper advertisements. Another feature of the big business development is the appearance of the bank with the million dollars assets; such as the Wage Earners Bank of Savannah, Georgia, the Citizens Trust Company of Atlanta, the Solvent Savings Bank of Memphis, Tennessee, and the Jesse Binga Bank of Chicago, Illinois. The growth of the volume of business done by Negro banks is striking; as for example, in 1918 there were 72 Negro banks capitalized at about \$2,500,000 and doing an annual business of about \$35,000,000. These banks now have a capital of \$6,250,000 and are doing an annual business of about \$100,000,000.

The largest field of business enterprise among Negroes is that of insurance. It is the most flourishing line of business in which they are engaged and has the greatest amount of capital concentrated. It is estimated that the assets, etc., of insurance companies operated by Negroes amount to about the following: In assets, \$7,000,000; in income, \$10,000,000; in annual disbursements, \$9,000,000; in amount of insurance written, \$75,000,000; in value of policies in force, \$100,000,000.

This survey of Negro business enterprises indicates that during the past 60 years remarkable progress has been made. There were in 1863 some 40 different lines of businesses in which Negroes operated. The number thus engaged was about 4,000. In 1923 there are over 200 lines of businesses in which Negroes operate. The number thus engaged is over 60,000. There are now no fields of business endeavor in this country in which there are not some Negroes. From less than one million dollars, 60 years ago, the amount invested in Negro business enterprise has increased to over sixty million dollars.

Although we have made remarkable progress in business it is nevertheless true that the greater portion of our trade is with white business enterprises. Throughout the country it is still largely true that Negro business men get only a small part of the trade of Negroes. I estimate that for every dollar Negroes spend with Negro business concerns they spend \$100 with white concerns, or for every \$10 spent with Negro business concerns they spend \$1,000 with white business concerns.

Next month's MESSENGER will be the Special Xmas Edition. Order now to be sure of your copy.

Life Insurance in Our Racial Development

By HEMAN E. PERRY

President, Standard Life Insurance Company

IN addition to the religious, social and educational forces which, in the main, make up the elements composing the foundation upon which a race is built, there is another factor which is equally as important and without which no race can ever acquire that strength and character necessary to enable it to stand out as a power among the races of the world. This factor is the economic life of a people, or that which deals with the production, distribution and consumption of wealth, especially that wealth which is accumulated as a result of labor of the particular racial group.

We are, more or less, cognizant of the mediums through which the development of our religious, social and educational life is attained, but few of us pause long enough to comprehend the various channels through which our wealth is produced; neither do we understand the manner in which it is distributed nor the way in which it is consumed. Not until we give this matter deliberate thought in all of its phases can we appreciate the fact that the economic life of a race is equally as important as any of the other elements entering into the development of racial strength and character.

There are numerous sources through which wealth, as this term is commonly used, is being produced by our racial group; however, we feel safe in saying that thus far our Life Insurance organizations are the dominating forces in the production, distribution, consumption and conservation of the wealth of our racial group. They are bringing together the small sums which would otherwise be wasted or misapplied. They are reaching out through organized agencies into sections once remote, gathering together the savings of individuals, thereby creating reserves of capital which in no other way could be harnessed for the development of our own resources. Through the painstaking efforts of our Life Insurance companies these small groups have grown into millions of assets as is attested by the financial statements of the companies each year. These millions are systematically and scientifically re-invested in the race and will ultimately command the respect and admiration of the other races of the world.

In this age of financial progress when men are measured by their wealth as well as their character, it stands to reason that races will be measured likewise. In that connection, Life Insurance companies, aside from distributing millions of dollars annually in death claims, matured endowments and annuities, are also distributing millions more through policy loans, first mortgages on real estate, and will eventually assume the responsibility for large issues of bonds for the further development of higher standards of living for our people everywhere.

The millions of dollars which constitute the capital of our various insurance organizations are virtually a reservoir of power. These strong, financial institutions are at the present time the backbone of the structure upon which we, as a race, must rise.

The distributions of Life Insurance Companies are the stepping stones to future fortunes which could be amassed in no other way. Through them new com-

munities will rise, beautiful residences will replace the squalid huts, modern fire-proof apartments will take the place of the fire-trap, and unsanitary tenement. Flowers will bloom where weeds once grew and the unsightly side street and alley will be transformed into attractive sub-divisions with paved streets, lakes and parks. Play grounds and swimming pools will provide health-giving recreation for America's black children. Hospitals with every modern equipment for the prolongation of human life and race universities will be built.

We can especially appreciate what Life Insurance distributions mean to the many thousands of beneficiaries who receive the millions of dollars annually. Estates are liquidated and saved; incomes are assured to the widows; an education is provided the children and many sons and daughters are snatched from lives of shame and want because the breadwinner possessed the forethought to lay aside a small amount of money each year in the form of Life Insurance premiums and thus provide thousands where otherwise only a few dollars would have been saved.

Life Insurance companies are not only potent factors in the building of a race, but the commonwealth as well is included among its beneficiaries. The investment of these funds is beneficial to every corporation in America.

Each state is directly benefited by Life Insurance funds through the operation of the inheritance tax law, and is relieved of providing for thousands upon thousands of persons who, if not provided for by Life Insurance benefits, would become wards of the public and occupants of the state's charitable institutions and poor houses.

Life Insurance Companies, through their agents, are the connecting link between our people and prosperity. Through their gospel of thrift they have pointed the way to thousands. Mention could be made of many families who have stayed the hand of adversity by resorting to the loan values on their policies through the guidance of the agent. These same agents are continuing on in their efforts, despite the many handicaps that are encountered. They have consecrated their lives to the great mission. They have heard the Macedonian cry and the hills and plains of our southland are dotted with homes and farms which would have long since been lost under the mortgage hammer of the auctioneer, but for their efforts.

Another force which exerts a tremendous influence in the economic life of our people, which, when measured in dollars and cents, amounts to a tremendous sum, is the development and expansion of the Health Conservation Departments among the larger insurance companies. Through this medium an incalculable service is being rendered, not only to our particular group, but to the entire human family; for through its good offices thousands of persons are being either partially or fully restored to health and activity, the mortality of our own group is being decreased and the productive and earning capacity of the working forces materially increased.

(Continued on page 902)

THE REALIZATION OF A DREAM

AN EPIC OF NEGRO BUSINESS

The Story of Abbott and the Chicago Defender

THE realizer is Robert S. Abbott; the dream is the *Chicago Defender*.

Born November 24, 1870, in Savannah, Georgia, Robert S. Abbott has achieved phenomenal success in the hardest line of business—the newspaper. He is a pure blood man of color. His education was gotten in Savannah public schools, Claflin University, Hampton and Beach Institutes. His trade, printing, was begun at home and finished at Hampton. His interest in language and literature was probably partly stimulated by his step-father who was a brilliant linguist, having studied in the diplomatic schools of Germany, where he became acquainted with the chief European languages.



The Chicago Defender Lobby

Early Beginnings

Mr. Abbott began the *Chicago Defender* in 1905 with offices at 3159 State Street, Chicago. He was alone—running a truly “one man” newspaper. He gathered his news at night and worked at his trade during the day in a down-town printing shop. He wrote up his news at nights, while riding in the street cars in the day, largely using his bedroom as his work-shop. His rounds were made the early part of the night to collect his news; then when he returned to his room he wrote it up till two or three o’clock in the morning.

Printing

Like all young publishers Abbott found his chief difficulty was printing. It is true that printing was low in those days—but Abbott says: “It was low actually, but relatively high to me. It was hard for

me to get out my issue of 1000 copies which then cost only \$15. It was three or four years before the *Defender* reached 5,000 copies. I got hold of all kinds of news. Our slogan was—A *Defender* reporter on the Spot! whenever anything happened. This soon got us the biggest circulation of all the colored papers.”

Partnership Difficulties

Where capital is limited we frequently select partners to help raise more money. Abbott was no exception to the rule. Partnership, however, has its advantages and its drawbacks. Partners will often get to squabbling as Abbott’s partners did. Not only did they fight but actually through their shares of stock voted him out as editor of the paper he had founded and named. Whereupon the partnership broke up, and publication of the paper was suspended.

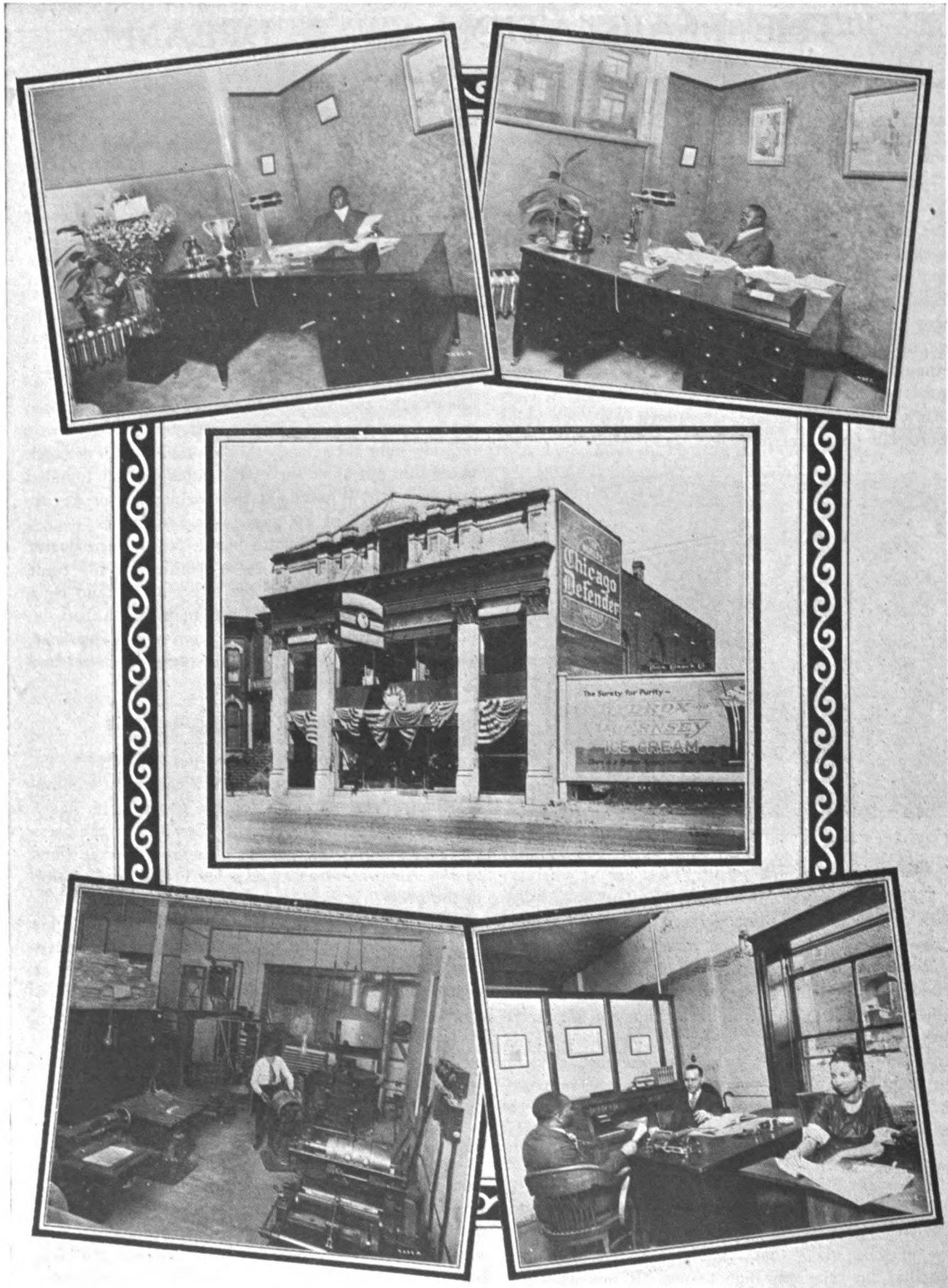
About 1907 Mr. Abbott’s health failed. The doctor said he would have to cease working at his trade (printing) on account of the effect of ink and close quarters upon his lungs. It was here that Abbott decided once more to begin publication of the *Defender*. The project lagged at first, gradually grew better and finally got well under way.

An Embryonic Business Manager

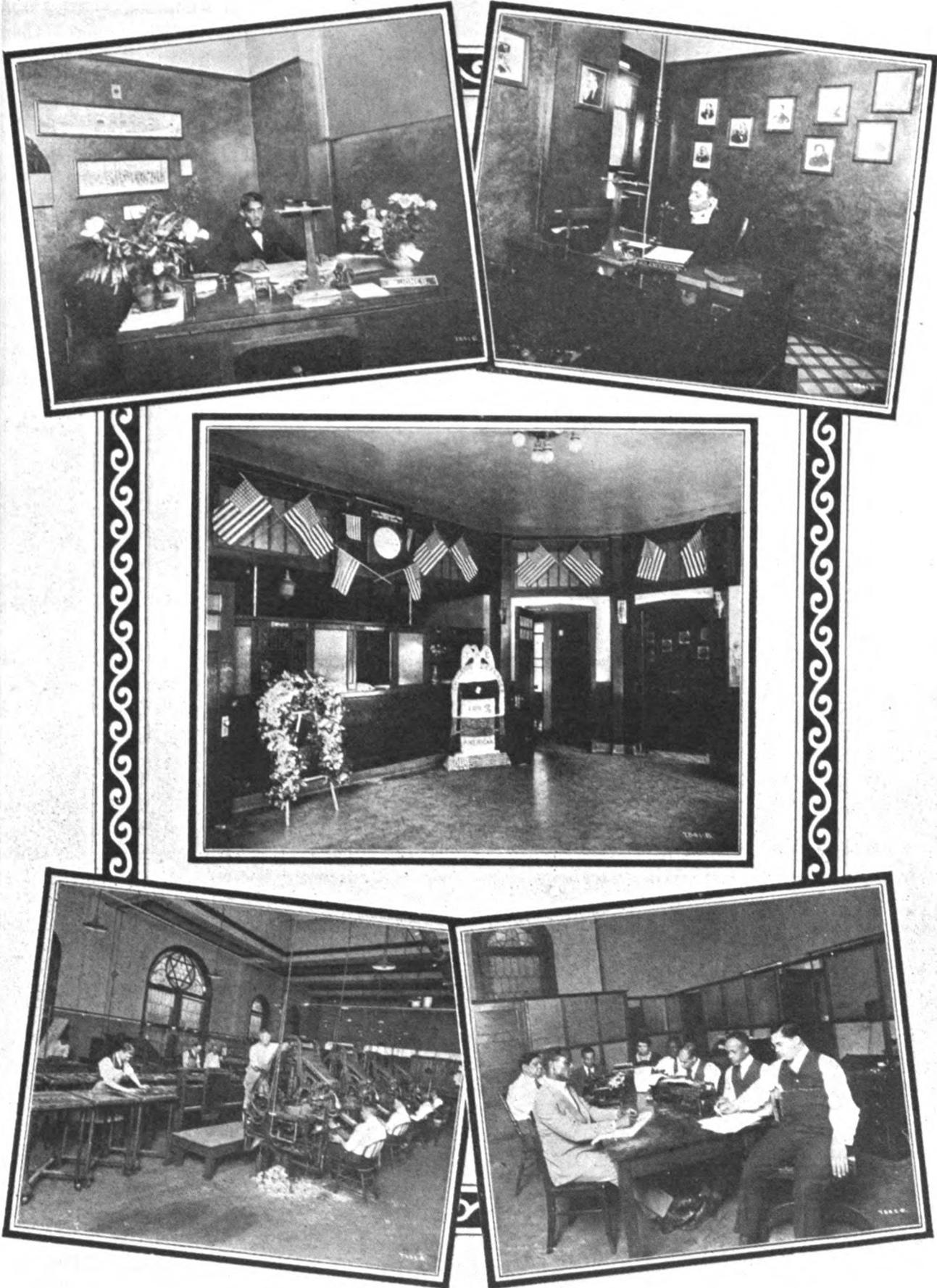
A stripling about 14 years old used to come to the *Defender* office in company with a cartoonist who occasionally drew cartoons for the paper. He was a good errand boy whom Abbott often sent to the press to carry copy. Very shortly this lad’s mother came to Mr. Abbott and asked that her boy be given a job in the press. It made no difference if the wage was small; she wanted him to learn the business. This chap liked to drive the wagon distributing the papers every Friday afternoon. He was paid 75 cents a week, and on Saturdays when he got his money, frequently Abbott would borrow 25 cents or 30 cents back from him! This boy stuck, however, and the lad that was once a 75 cents a week man is today Phil A. Jones, Business Manager of the *Chicago Defender*.

Growth

The *Chicago Defender* has been in its own press since 1919. It raised its price in 1920 from 5 cents to 10 cents in order to curb the demand and because of the shortage of paper and the government zoning system. About ten employees came into the new building. Today there are about 100. A quarter of a



From left to right: *top*, Robert S. Abbott in President's office; *center*, Outside (front) *Defender* office; *bottom*, Stereotype room.



From left to right: *Left top*, Phil A. Jones, Business Manager of *Chicago Defender*; *right top*, Alfred Anderson, Editor; *center*, Lobby; *left bottom*, Composing Room; *right bottom*, News Room.

million papers are printed weekly. The circulation is international. The weekly postage bill is \$1,500. The weekly payroll is \$3,500. The printing plant and building are worth \$300,000. The weekly consumption of paper is a car and a half—125 rolls. It requires 800 mail sacks to ship the paper to its 2,500 agents, while a salaried man has been placed in charge of the Eastern district of the United States to cover from Boston to Norfolk. The editorial staff and contributors comprise 75 persons. Forty per cent of the paper is devoted to advertising. The whole plant is devoted strictly to publishing the paper which is variably produced in 20 or 24 pages.

Looking Backward

Fifteen years ago the *Defender* printing bill, mailing, postage, employees and all did not average \$40 per week. Mr. Abbott says: "\$50 was blood money! Some sort of special Xmas number!" March 1, 1917, was the first time the postage was ever \$100 per week. The post office then predicted that before the end of the year the postage bill would be over \$100 per week.

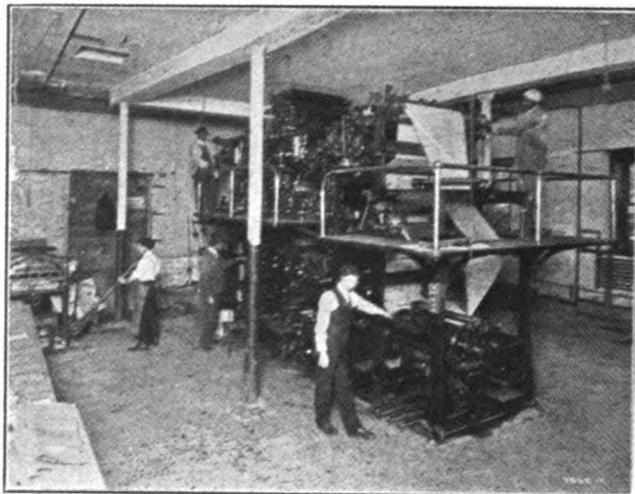
Looking Forward

At the beginning of the war people appreciated the *Defender's* news relative to the location of our soldiers. The reading habit was stimulated. The Negro began to read as never before. He distrusted the white press. He knew that press would present his vices—but not his virtues or achievements. The Negro press began to come into its own. The *Defender* grew by leaps and bounds. It adopted the large headlines. The cry of yellow journalism went up! But today all papers worth considering have adopted these catchy methods of presentation.

Slave Psychology and Hearst Ownership

In the days of slavery Negroes were taught that only white people could do things as they should be. Nothing up to the mark could be produced by the

dusky sons of toil. Anything approaching perfection must be the work of the white man. This slave psychology still lingers with the Negro race. There are those who believe themselves inferior to white people—those who believe efficiency has color marks. As a consequence, when the *Defender* was published with a Hearst-like efficiency, a whispered fabrication that this paper was owned by Hearst mounted the wings of gossip. Shortly these defamers were silenced when Hearst sued the *Defender* for the use of letters similar to those of his papers. The *Defender* felt



The ultra-modern press of the Chicago *Defender*

unable to spend the money fighting such a powerful force as Hearst, so changed its headlines. In the place of the eagle it put the sphinx in its headline, showing the highest point of Egyptian civilization.

The Dream a Reality

Thus has Abbott's dream been realized. The *Chicago Defender* covers the nation instilling manhood and courage, inspiring hope and confidence, engendering hope and scattering sunshine to the children of an oppressed race. The reality is here and Abbott's dream is now but a fragile souvenir of by-gone days.



MARKETING OF THE NEGRO FARMER

By BENJAMIN F. HUBERT

Agricultural Director, Tuskegee Normal and Industrial Institute

IN this country about one-third of the people live on the soil. This farming group must produce, to a large extent, the raw products that are consumed by the other two-thirds of our people who live in the urban centers. The percentage of the rural population in this country has been growing steadily smaller since 1790, when there was a rural population of 97 per cent, and an urban population of 3 per cent. This has seemingly given the steadily decreasing number of farm people a larger and ever-widening market for their farm products.

The census of 1920 shows that there are among this large number of farmers 925,708 Negro farmers who with their families operate and control 41,432,192 acres of land. The value of the land and buildings owned and in the care of these Negro farmers is \$2,257,645,325; 218,612, or nearly 25 per cent of these farmers own their farms.



PROFESSOR HUBERT

The Negro farmer, like farmers in other groups, although he has a large and growing number of people to feed and clothe, has had to contend with many discouraging problems. He has made remarkable progress as a producer, but the remuneration received from the crops produced has not been sufficient for him to maintain a standard of living that is satisfying for himself and family. He has taken the expert advice of specialists of colleges and experiment stations, and has followed closely the best methods of progressive farming demonstrated in his locality. Production has steadily improved, but there has been an ever-widening gulf between the farmer and the consumer.

When he has worked hardest to produce bumper crops, he has found, to his dismay, at the end of the year, that he has oftentimes had less money to supply

himself and family with the comforts of life than when a small crop has been marketed. It is a remarkable tribute to his faith in himself and in his occupation that despite the many bad years caused by unfavorable seasons and depressed markets, he has remained on the job and continued to do business.

Bad Roads Make Marketing Costly and Difficult

One of the first difficulties that the farmer must meet and one that causes as much dissatisfaction as any other, is that of bad roads. Most of the Negro farmers are settled on cross-roads away from the highways. These roads are seldom worked by the county authorities, and when anything is done for them, they are the last to be worked. I have known Negro communities that are often left to shift for themselves so far as their roads are concerned. They must haul their produce over these roads, at most times almost impassable, to market their produce. It is apparent that this haul is made at great expense. Many times, crops are not marketed when the market is at its best, because it is impossible to get them to the market. Nothing could be done that would tend more to enhance the economic prosperity of the Negro farmer than the building of good roads.

Good roads would also serve to bring Negro farmers closer together and assist in making for them a satisfying social life, as they would afford greater opportunity for social intercourse for farmers living far from their neighbors.

Co-operative Marketing of Farm Products

The Negro farmers' marketing problems cannot very well be disassociated from the problems of other farmers. The greatest need of farmers today, white and black, is for some method by which they can supply the demands of the non-producing groups in a co-operative way. There is need of an organization of the farmers that will permit of collective bargaining in purchasing supplies for the farm, as well as in selling products produced on the farm. This will enable the farmer to determine, to a large degree, how much of the raw products he produces will be needed for the use of himself and for the consumption of the urban part of our population. He will, at the same time, be able to market products, gradually, at a time when the demand for them is greatest.

Something has already been done by organizations controlled largely by white farmers, bankers, and capitalists, interested in the success of the farmer, to build up co-operative marketing associations. The American Farm Bureau Cotton Association, The Export Cotton Corporation, The Peanut Growers' Association, The Tobacco Growers' Association, and many other organizations have pointed the way to successful co-operative marketing of farm products. During the year 1922, under the leadership of Mr. E. A. Williams, State Agent for Negro Demonstration Service, of Savannah, Georgia, the Negro farmers marketed

(Continued on page 903)

SEVEN YEARS FOR RACHEL

A Dramatic Story of Negro Life

BY THEOPHILUS LEWIS

THE row Sam Jones started with his wife, to provide himself with a pretext for storming out of the house in a huff, turned out to be a howling success, as the vernacular has it. The howling was contributed by Sam himself when, at the moment of his exit, a teacup splintered itself against his skull with disastrous consequences to his feelings and dignity. He made a mental note to avenge himself in an appropriate manner sometime in the future, but for the present—well, he was out of the house and that was all he wanted.



Mr. LEWIS

He passed through the little front yard and slammed the picket gate to behind him, then walked rapidly toward Randall Avenue, feigning great haste in order to avoid returning the salutations of neighbors sitting out on their porches enjoying the cool of the evening.

When he turned the corner he reduced his pace and composed himself. He was a superb buck of a man with a skin of shining black, a massive frame and powerful elastic gait. The serious expression of his countenance marked him as the possessor of considerable force of character. In a company of black troopers he would have been made a sergeant; from amongst the members of a section gang he would have been selected for a straw boss; in his community he held a position of respect and in his church he had risen to the rank of deacon. The scene of household strife he had just escaped from was a new experience to him. He realized that the blame was his own, however, and as he sauntered along Randall Avenue he abandoned the plans for revenge he had formed a few minutes earlier.

Randall Avenue was that part of the county pike which passed through the heart of Upper Calvert, a hustling little village of Southern Maryland. It boasted of two blocks of cement sidewalk, a dozen stores, a motion picture theatre and two short rows of gas lamps. The lamps were burning now and shafts of light streamed through the store windows, streaking the grey, obscurity of dusk with a weak, yellowish radiance. To Sam, who had never traveled more than twenty miles from the cabin he was born in, the street with its array of tawdry shops and vague lights presented the glamorous aspect of a metropolitan boulevard.

A few minutes walk brought him to the corner of Troy Street, which, like Jay Street where Sam lived, was merely a nondescript village lane inhabited by negroes. All the other half dozen streets in Upper Calvert were of the same type, except that white people lived in them. At the corner of Troy Street he hesitated, as if unable to decide whether to turn back or go on. He remembered that earlier in the evening he had spent an hour strolling up and down the street, and not a glimpse of Rachel Pettus had rewarded him. Had he seen her, he would have exchanged the time of day with her and made some random comments on the weather; perhaps, he would

have inquired about her parents' health. Then he would have continued on his way, the music of her voice still singing in his soul, his bosom flooded with a great happiness the existence of which she would not suspect.

At present, however, Sam was trying to frame a plausible pretext for going direct to the house. He was not a rapid thinker, and several minutes passed before he hit upon the simple expedient of pretending to want to borrow a small sum of money from Rachel's father. The plan was an excellent one, as the return of the money would give him another opportunity to visit the house. He was on the verge of putting the plan into effect when he saw Rachel and one of the village swains coming toward the corner.

Sam felt a sudden pang of jealousy; nevertheless, he returned their greeting affably enough. "Where you all goin'?" he asked, affecting the air of benign maturity patronizing youth without regard to sex.

"We's jes' takin' er little stroll," Rachel replied, in a dulcet alto drawl.

"Hit's pretty hot ter-night," Sam observed. "Wouldn't you all like er ice-cream soda?"

Rachel glanced at her escort, then accepted the invitation for both. A few minutes later they entered the ice-cream emporium in Randall Avenue and took seats in the section reserved for colored customers in the rear end of the store.

In the brilliant interior of the refectory it could be seen that Rachel was a comely young woman in the early twenties, with a slender sylph-like figure as fragile as a flower, a complexion of unblemished black and skin as smooth and glossy as celestial silk. She possessed a languorous grace of form and movement, enhanced by the ineffable charm of youth, and her countenance bore the stamp of a lively intelligence. It was plain that Sam's passion for her was not inspired by her physical charm, however, for she was not nearly so attractive as his wife. Had Amelia Jones been a widow or a frivolous wife, she could have counted twenty discerning admirers to Rachel's one. But love, while it can be readily analyzed in the abstract, is in the concrete, more often than not, unexplainable: and Sam's affection for Rachel must remain as incomprehensible to us as it was to him.

It was while they were sipping their sodas that he discovered that she was not indifferent to him. He noticed that her sweetest smiles and softest glances were not for her youthful companion, but furtively bent in his direction. Hitherto, he had believed himself the possessor of an affection which was unrequited and unsuspected and which must always remain so; and he had resigned himself to his fate. The most he had ever hoped for was to see her and hear the melody of her voice and bask in the radiance of her presence as often as he could. Even now her reciprocal glances did not embolden him beyond the point of broaching a vague hint or two.

He was still preserving his pose of genial middle-age, with no ulterior motive in view, entertaining youth for

the sheer fun of it. "I's glad I met you young folks," he declared, paternally. "I likes ter see young folks enjoy demselves." He paused; perhaps, to emphasize a phrase he did not wish to stress with his voice. "I walks down dis way ever' night—ter sorter shake my supper down. But I never got dis much pleasure f'om de stroll befo'."

About the same hour the following evening Sam again sauntered down Randall Avenue. In his bosom was the fervent hope that Rachel had picked up his hint and would come out to meet him. If she did not, he intended to employ his money borrowing ruse and visit her home. But the ruse was not required. When he reached the corner of Troy Street he found Rachel standing in a shadowed spot waiting for him.

He was too delighted to speak; and surprised too, for he had hoped rather than expected to find her there.

"You didn't spec ter fin' me here, did you?" she asked, in a caressing murmur. Her dulcet voice seemed to be refined to a soft soprano, and its tenderness intensified his ecstasy. It further astonished him too, for it informed him that he was her accepted lover.

In his delight, he could not think coherently at once; the simple reply to her question did not occur to him. Not quite relevantly, he suggested, "Let's go in de movin' pictures." "No," she objected, discreetly. "Let's jes' walk—out dis way." And she gestured away from the center of the village, where the radiance of the gas lamps and the lighted shop windows cast the glare of publicity on an attenuated throng of rustic boulevardiers. "All right," Sam consented, deriving a subtly sensuous joy from resigning himself to her wish. They turned their backs to the village and faced the open country where Randall Avenue became the Nottingham Pike and wound in crazy convolutions through an idyllic undulating landscape now reposing in the tranquil solitude of night. The moon had risen just high enough to touch the rounded hill-tops with a silvery lustre, leaving the low places of the earth swathed in mysterious shadows. A few scraps of cloud moved slowly and lazily across the sky from south to north, like floating islands in a sable sea. The stars looked down austere. Multitudes of crickets, like lost souls ignorant of their damnation, rejoiced in the nether darkness of the undergrowth, while from shadowy copses came the ululations of owls and the weird melody of whip-poor-wills. A profusion of spicy and fragrant odors embalmed the air and the soft south wind was as caressing as a virgin's kiss.

For a while the lovers were spellbound by the enchanting loveliness of the night and the indescribable sweetness of their contact. Sam's fingers sought Rachel's hand and she surrendered it to him. Thus they walked along in silence, speaking no syllable, but holding rapturous discourse in passion's inarticulate language which endows the pressure of hand upon hand with an eloquence transcending the power of words. They had gone a mile, perhaps, when Rachel softly sighed. It was the first sound she had uttered since leaving the village. Sam sighed too, he could not help it. Then, instinctively, they both halted.

"I aint comin' out ter meet you no more," she said, with mingled tenderness and sadness.

Sam sighed again. "Hit's wrong, I specs," he mumbled.

"I wouldn't er come dis time, only I knowed you loved me an' I wanted you ter know I loves you. I jes' had ter tell you, jes' once." She paused and sighed and added, "But hit's sinful."

"Yes, hit's sinful," he echoed.

Here, in the minds of both, conviction sharply clashed with feeling. Sam was a deacon in Zion Hill Baptist church in Upper Calvert. Rachel was a Methodist, and every Sunday, when the weather was not violent, she made the three-mile journey to Nottingham to teach a Sunday school class in Little Bethel. Steeped in the traditional beliefs of the pious peasant community, they could not nor would not attempt to justify their passion. They believed they were sinning. But under that virtuous belief was the half-conscious but poignant feeling that the celestial and mundane powers which outlawed their love were neither moral nor just but oppressive. Had the feeling reached the plane of conscious thought they would have rebelled against the conventions. But it did not and they submitted to having their affections throttled.

Their sensual African natures would not permit the complete immolation of the hour, however, and as they returned toward the village they chatted brightly, mostly of themselves. "How long has you loved me, Sam?" Rachel asked, at one point of the homeward journey.

"I don't know," he replied. "Hit's been er long time though." He paused a second, then went on, reminiscently, "I was er man when you was bo'n; an' married when you was er little tot"; he reflected bitterly. "I watched you grow up, an' hit 'peared like you was dif'rent f'om other chillun. 'Member how I used ter pick you out f'om de res' an' buy you er ginger cake?"

For affirmative answer, she drew closer to him, so that her warm breath, like a sweet, infinitesimal si-rocco, fanned his cheek for an instant.

"Specs I must er loved you den," he declared, "but I didn't know hit."

Then they became silent again and remained so until they reached a bend of the road which brought them in sight of the village. There they halted, both stopping at the same instant as if inspired by the same thought.

"I aint comin' out ter see you no more," Rachel declared again. "An' I don't want you ter try ter see me."

"Hit won't be no harm fo' us ter jes' see each other," Sam protested.

"De flesh is weak," she reminded him sagely. "'Pears like hit aint de Lawd's will fo' hit ter be so we could marry. Hit aint his will fo' us ter lover each other neither, but we can't help dat. But I'll be jes' de same as ef I was married ter you, Sam—I means I won't never love no other man."

"An' I'll be jes' de same as ef I was single, Rachel. I swears hit ter de Lawd."

"Den, kiss me, Sam," she murmured tenderly.

And he kissed her.

During the fortnight following the renunciation Sam suffered intensely. The desire to see Rachel would not be suppressed; and as he did not yield to it, feeling that to do so would be a breach of faith, it tormented him incessantly. His days became periods of wretched-

ness, and his nights were filled with terrifying dreams in which he saw Rachel spurning his love or married to another man or dead. Unceasing torture inevitably altered his disposition. A chronic grouch replaced his whilom constant cheerfulness. In his home he became an irascible despot whose petty tyrannies provoked incessant household insurrections. At last his wretchedness became unbearable and he determined to consult one of the local conjurers.

Most of the spell weavers and root doctors who infested the countryside were Christians as well as voodooists, and professed to exercise their craft for benevolent purposes only—that is, they claimed to be willing to put evil spells on none but sinners. One Zeb Hicks, however, was an exception. Zeb was a malformed homunculus with a wizened body and a club foot. His head was of enormous size, and his black face, with its innumerable wrinkles, crevices, cracks, creases and folds resembled a huge dried prune. In this sooty mask were set eyes of a very light hazel color, which at times glowed with a greenish cast, investing him with the monstrous aspect of a Caucasian spirit imprisoned in the mummified carcass of a Nubian. It was well known that if he put a bad mouth on one, one would straightway start running through the woods barking like a dog, or swell up with some incurable dropsy, or die vomiting frogs or provoke God and be brained with a thunderbolt. It was to Zeb that Sam appealed for advice.

After listening to Sam's disclosure, the witch man shook his head solemnly and declared the case too difficult for his resources. "I kin make er gal love you," Zeb declared. "But you don't want dat, 'cause she loves you already. Or I kin move another pusson outer de way, but you don't want dat neither, so I don't see what I kin do fo' you." He paused, thoughtfully, while Sam sat drooped in the silence of despair. Presently, the witch man suggested, "You mout try sellin' yo' soul ter de Devil. You has ter do dat fo' yo' self though. I can't do hit fo' you."

"How does you do hit?" Sam inquired. At that time he had formed no conscious resolve to go to that extreme. He was instinctively grasping at the straw of hope thrown out to him.

"You jes' walks ter de fo'k of de road seven mawnin's runnin', an' spresses yo' 'tention ter sell yo' soul an' wishes fo' what you wants," Zeb informed him. "On de seventh mawnin' de Devil mout 'pear ter you, mebbe he won't. But he'll give you what you wants anyhow, an' yo' soul b'longs ter him fo' seven years. An' ef you dies in dat time you goes ter hell."

(To be Continued)

In the December MESSENGER: "ILLINOIS: Mecca of The Migrant Mob"—No. VIII in the noted series on "These 'Colored' United States," by Charles S. Johnson, Editor of *Opportunity*, former Secretary to the Chicago Race Commission.

The Editors invite comment upon this issue from any reader. Tell us what you like and what you dislike. If you desire your letter not to be published, just mark it personal.

The Future of Negro Business

By ROBERT RUSSA MOTON

(President of the National Negro Business League and Principal of Tuskegee Institute)

"The outlook for business development among Negroes has never been more promising than at the present time. In the next ten or fifteen years we may look forward to the most rapid expansion in individual enterprise as well as corporate activity. Negroes to-day have more money to invest than ever before and they are investing it with surprising readiness. Negroes have more confidence in the business capacity of members of their own race and more and more these investments are being put into enterprises established and managed by their own people.



Dr. Moton

With the increase of business among Negroes, we may confidently expect to see an increase in their power as citizens. The race will thereby receive increased recognition in every line of human aspiration. The race is helped as much by the success of its business men as it is by the labors of any other group among us. The encouragement of Negro enterprise is a direct step in the advancement of the race. The National Negro Business League was organized by Booker Washington for just this purpose and twenty years have proven beyond question the wisdom of his efforts in this line. The last annual meeting of the League was held at Hot Springs, Arkansas, where Negro business flourishes most encouragingly. It was of the most successful meetings in the history of the League and the local league, which has been active for some time, and one of the earliest locals to be founded, put forth every effort to give to visiting delegates the full worth of their time and expenses, not only in the education and inspiration of the annual meeting itself, but also in the far-famed hospitality of this famous health resort."

Southern Aid Society of Virginia

The history of this unusual and successful insurance organization refutes the charge of unstableness of Negroes and Negro enterprises; the accepted business axiom that no business ever continues without a failure, in the same line over a period of 20 to 25 years; and, likewise, the claim that no sick benefit or industrial health insurance company can ever hope to attain any distinction or success if it caters entirely to colored patronage and limits its business entirely to the sick benefit feature of insurance.

So unusual and astounding were the achievements set forth in the organization's statement that an inquiry was undertaken to determine how such a record was made. It disclosed the fact that the founders of this organization years ago, saw the crying need of some agency of an honorable standing and policy to afford dignified protection, through self help, to members of our group during such emergencies as sickness, accident and death and, likewise, dignified employment to hundreds of young women and men, who were denied anything but menial labor by other races although those races profited immensely by the patronage and labor of our group. Hence they secured, in February,

(Concluded on page 905)

FIRE INSURANCE

By C. C. SPAULDING

Vice-President of the Bankers' Fire Insurance Company, Durham, N. C.

FIRE INSURANCE—that system employed in the distribution of the cost of fires—is perhaps the most far-reaching of all underwriting activities. Its economic importance is shown in the exceedingly large amounts paid every year for losses which, without such a system, would fall upon individual property owners. The seemingly ever-present fire and the resultant need of protection tend to make fire insurance enter into almost every activity wherein tangible property is concerned. There were during 1922 over five hundred companies and associations engaged in the business of fire underwriting in the United States. Of this number there were two companies owned and operated by Negroes, The Great Southern Fire Insurance Company of Atlanta, Ga., and the Bankers' Fire Insurance Company of Durham, North Carolina. It may be here stated that during September of that year the former company merged with the latter and now in the field of fire insurance the Negro is represented by the Bankers' Fire only.

The organization of a fire insurance company within our group to protect the rapidly increasing property interests of the group was perhaps the most necessary and logical step in our economic progress. Negroes in the United States own approximately six hundred and fifty thousand homes; conduct approximately sixty thousand business enterprises; control church property alone valued at about \$90,000,000.00; and have accumulated wealth amounting to approximately \$2,000,000,000.00. Our banks, our life insurance companies, and other institutions were daily risking their finance on these properties and they then had to look to the white fire insurance companies for protection against a possible fire loss. Each year our group was paying the other fellow thousands of dollars for protection which we, ourselves, could afford were we represented in the field. A few of the far-sighted business men of North Carolina viewed these facts and determined upon the organization of a fire insurance company—a company thoroughly equipped and efficiently manned and a company intended to uphold the standards of the profession they were about to enter. Thus, in the fall of 1920 the Bankers' Fire Insurance Company was chartered in the State of North Carolina and licensed to write fire, hail, wind-storm, and lightning insurance.

Under the management of W. Gomez, a man of proven ability and acumen in the field of underwriting and finance, Bankers' Fire began operation early in 1921. Under him, a field and office force was trained in the fundamentals of underwriting practices and during the first months of that year an agency force was established throughout North Carolina.

Affiliation with the various underwriters' associations was secured and through the entire state Bankers' Fire offered its wares to the insuring public on the basis of equal rates, identical contracts, legal reserve, and better service.

Within the first year the company had qualified before the Insurance Departments of Maryland and the District of Columbia and extended its operations to

these fields. Here for the first time in history Negroes were named as policy-writing agents of a fire insurance company and accepted as such in the associations of fire underwriters.

Early in 1922 the company qualified to do business in Tennessee and established agencies in Nashville, Memphis, Chattanooga, and Knoxville.

In September, 1922, negotiations were consummated for the merger of the Great Southern Fire Insurance Company of Atlanta and the Bankers' Fire. In comment on this transaction, *The Atlanta Constitution* of September 20th says in part:

"Legal details were completed Tuesday for combining the assets of two well-known and high class Negro fire insurance companies. . . . The combined capital and surplus of the Bankers' Fire Insurance Company will be approximately \$275,000.00. The total assets will exceed \$300,000.00 and the company will have on its books approximately \$6,000,000 worth of business. The enlarged capital will enable the Bankers' Fire Insurance Company to do business in any state in the union and it is believed that its business operation will shortly cover the greater part of the United States"

It was in December, 1922, that the Bankers' Fire was first given opportunity to prove its strength, honest intent, and ability to compete with other companies. The occasion was the conflagration of December 1st at New Bern, North Carolina—a fire that practically destroyed the greater part of the Negro section of the city. Two days after the fire, representatives of Bankers' Fire were on the field in an endeavor to adjust those losses that had been suffered and settle with the unfortunates as speedily as possible. Within a week over twenty thousand dollars had been paid in settlement of claims and far within the allowed time the Bankers' Fire had settled reported losses amounting to over thirty-two thousand dollars. The record made by the Negro company at New Bern is a record of which we may be justly proud, and a record which has secured the confidence of our own group and the recognition of our fellow-group.

Today—after slightly more than two years in the field of fire underwriting—the Negro is in position to report marvelous achievement.

We may boast a company with sufficient paid-in capital and surplus to qualify for business in any state in the Union; a company already operating in five states and the District of Columbia and planning to enter in the near future several other States.

We may with pride point to over one hundred Negro men working out of sixty-three agencies efficiently filling the insurance needs of our group.

We may cite Negro adjusters, licensed by the various State Insurance Departments, satisfactorily protecting the interests of company and client; adjusters who have not only adjusted for Negro companies but whose adjustments have been accepted by some of the largest companies in the United States.

Out of the Negro's venture and success in the field of fire insurance we may reasonably expect a closer co-operation and affiliation between racial groups than

(Continued on page 903)

JIM CROW "WITHIN THE LAW"

Railway Employees Instructed to "Use Their Noodles" on Colored Passengers.

By WILLIAM PICKENS

WHEN the railway official took the colored porter to task for selling Pullman seats to two colored ladies who were traveling from a Northern city to Louisville, Ky., the porter protested:

"What else was there to do? They came back to Pullman and asked for seats."

"Well, why didn't you use your noodle on them?"

"How? What do you mean?" asked the porter.

"You could have told them to go to the ticket office and get tickets," said the official.



MR. PICKENS

That is the little scheme for Jim Crowing the Negro in the north, where the laws do not sanction it: the ticket window man will tell him to "get it on the train," and the train employee will tell him: "You have to see the ticket office."

And the colored passenger is supposed to become so worried and disgusted that he will just—give it up and go on into day coach.

If the colored traveler be hard-headed and not easy to defeat, they can at least keep "see-sawing" him until all the seats are sold to white people, or at least all the best seats. After being told to "get a ticket" by the gruff Pullman conductor who blocks the steps to the car, many colored passengers give up altogether, not knowing that they have the lawful right to go right on into that car and take any seat or berth that is unsold. And to many it is very embarrassing to have to stand around and wait until all the whites get aboard so as to see what space is unsold.

By this cowardly method the railroads in the north are trying to get rid of the bulk of the colored people who would otherwise take first-class accommodations.

Responsible railroad officials direct and support this unlawful deal to the colored public, but they are shrewd enough never to WRITE such orders. These little schemes are handed down by word of mouth from official to subordinate, just as the railway official, referred to above, tried to "get it across" even to the black porter.

This lying and outlawry is a real *system* that has spread all over the North, especially in the middle states of Ohio, Indiana, Illinois and Missouri—and more especially in their southern parts. It is an effort to Jim-Crow colored travelers and deny them equal accommodations without making the railroads liable under the law. The laws of northern states are not so barbarious as to sanction these discriminations—*not yet*, but if these little barbarities be allowed to continue long *in practice*, there will grow a demand for their legal sanction. Repeated practice becomes the rule, long-continued custom becomes the law.

Of course, in the civilized states, any passenger, white or colored, can get on the train and go and take any seat that is not already claimed or occupied. The conductor is compelled to accept his proffered fare for such seat. But "getting it on the train" at least leaves one always likely to get the less comfortable seats and berths, and the extreme risk, when traffic is heavy, of getting none at all. And one does not

like to begin a 24-hour journey by *taking a chance* on finding an empty berth. It is a material damage to the rights and privileges of colored passengers to juggle their efforts to get accommodations and force them to risk getting space "on the train." Added to this is the embarrassment of waiting while the reluctant conductor slowly, *very slowly*, seeks to find out whether there is vacant space, which space is vacant, and so on—while every minute the colored passenger is lessening his chances to get a good seat in the day coach.

The idea is to give the colored passenger so much hell in his efforts to get Pullman accommodations, that next time, and maybe this time, too, he will just go on into day coach and sit up, without making a fight for first-class accommodations. And if the colored passenger be a man, even when he goes toward the day coach, they will endeavor to show him into the smoker, without bothering to ascertain whether he smokes or enjoys smoke, or not.

It is easy to see where this tendency leads. And any colored traveler could give volumes of instances of this sneaky, cowardly kind of Jim Crowism.

In the little towns that have just so much space allotted to them, there is usually the effort to save all lower berths at least for white people, and even if the colored passenger applies a week ahead, he will be told: "Only uppers left," or else, "We do not make reservations this far ahead—come back Wednesday." By Wednesday all lowers at least may be sold. A colored man was sold an upper in a Kansas town for St. Louis, because there were "no lowers, and five applications ahead of you." When he got on the car, he asked the Pullman conductor if he had any unoccupied lower. "No," the lie came easily. Later a colored woman got into the car, for an upper, having been told that there were no lowers—and immediately this conductor found a whole section vacant, and gave one the lower and the other the upper, so as to get them seated by themselves.

What benefit is this civilization going to reap from all this lying by its railway officials and employees? We wonder if any of these railway officials and ticket agents are "church members" and Sunday School "scholars"—not that we think church members incapable of lying. But we would have a curiosity to visit their churches and Sabbath Schools to hear the text dissected and the verse explained.

Sometimes when the colored person calls up over the phone to make a reservation, after being asked his name, he may also be asked impertinently: "Where are you stopping?" That is an indirect effort to learn whether he is colored by ascertaining whether he is living in a colored section of the town, inasmuch as it is not lawful—*yet*—in the more civilized states to ask point-blankly: "Are you colored?"

As a sample let us see how this lie-system operates in the glorious little city of Youngstown, Ohio—and how the colored party may beat them at their own

(Continued on page 904)

THE NEGRO UNDERTAKER

By WALTER W. H. CASSELLE

In this interesting narrative one of the foremost morticians of the race tells us of this important branch of Negro Business



THE UP-TO-DATE CASSELLE FUNERAL PARLORS

NOT long ago, the Negro undertaker, in common with all undertakers, was looked upon by the general public simply as "body snatchers" and ordinary laymen. A great change has taken place in the last few years. Today the Negro undertakers are highly cultured, professional men of the finest calibre. They are conducting establishments worth many thousands of dollars and are high in the esteem of their clients and fellow citizens.

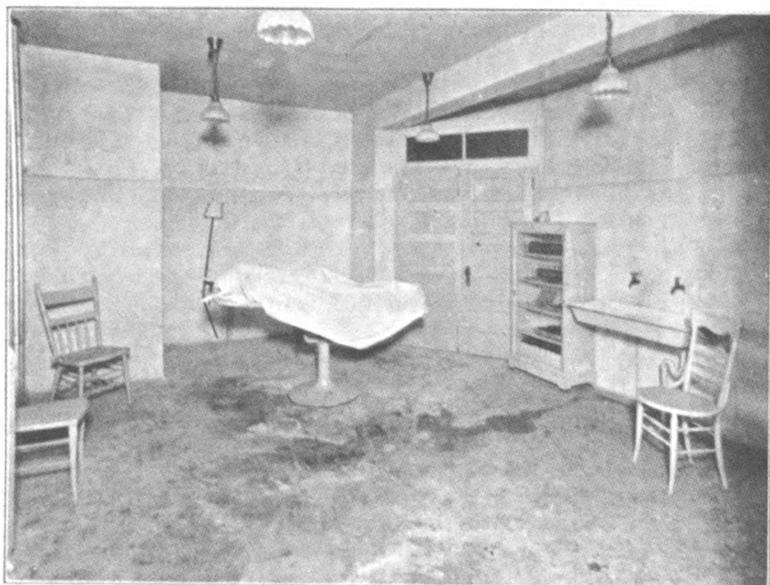
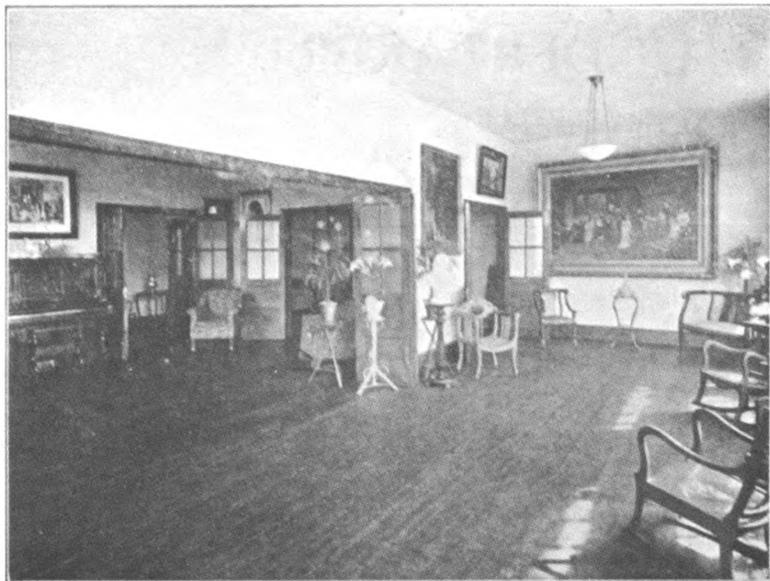
The up-to-date undertaker, when first called upon, is expected to advise his client concerning the best location for the remains, care for all the soiled and waste matter in the death chamber, and have a competent assistant to properly disinfect and remove all danger of infection to the surviving family. He must then arrange in detail every important item of the funeral arrangement, always advising and preventing exorbitant funerals in case where families are unable to have them, thus avoiding a large unpaid bill and a humiliated client. He is also expected to give certain legal advice to the relatives of the deceased in respect to wills and letters of administration to be granted to the next of kin.

The Funeral Director must also be familiar with the methods of proving to the satisfaction of all concerned, in the absence of a physician, that the person is actually dead. He must also be a practical student of sanitary science and know the various diseases

and medical phrases. He must also be equipped to conduct funeral services, also the committal services, in the absence of a regularly ordained minister. He most naturally must be a Christian gentleman, for this is very necessary for those engaged in such a worthy and exalted profession.

The South has contributed to the cause many men equally as competent as those of the North and West. The Negro undertaker in the North has a greater opportunity of improvement, since he has the privilege of becoming identified with The State and National Funeral Directors Associations, Board of Trade and Chamber of Commerce. This affords him an excellent educational advantage through coming in contact with other members of the profession, learning new methods through lectures and conversations, at dinners, luncheons and conventions in the best hotels, halls and clubs in the country (that is, of the Northern part of the country). This is a matter of personal knowledge and not of hearsay, as the writer visits these places and attends these affairs monthly in company with lawyers, bankers, and business men generally. While the actual number is not known, it can be stated that there are several colored men in the Undertaking business with nearly a million dollars. However, the writer has not been so fortunate.

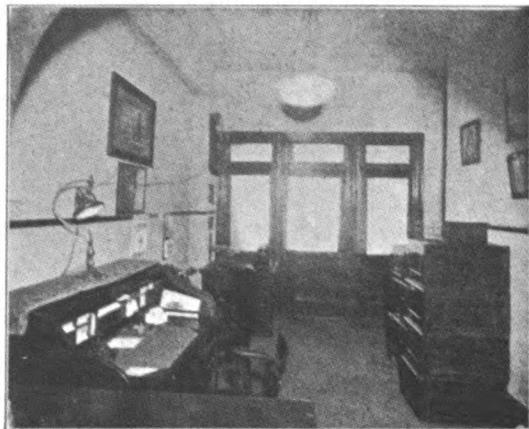
The Negro Funeral Director is now held in high esteem in his community and expected to be a leader



in all affairs, both civic and national, wherever and whenever he is called.

The writer at this time is aspiring for a membership on the State Board of Examiners of the State of Pennsylvania, before whom all applicants must appear twice yearly to qualify for the Undertaking profession. Throughout the article, you will note, special mention is made of the term Funeral Director. We are professionally Embalmers and our business is directing funerals. The old name "Undertaking" has passed, since it means nothing. The profession has advanced with the times. I know of no profession that has advanced so rapidly and put on a new garment of thought and enlightenment as that of the Mortician—another name by which we are pleased to be called, and quite correct.

Space and time will not permit me to write as much as I could about this profession I love so well, without tiring. In order to succeed I have found one thing necessary: "Love the vocation you select and then stick to it and make it succeed. Don't see failure,



put push forward and make each day your best day." I might state here that I began my trade with Oliver H. Blair at the age of sixteen years. Mr. Blair was the foremost Funeral Director in the country, to the best of my knowledge and belief. I had the good fortune to be under his personal supervision daily, finally advancing myself from an elevator boy to the position of taking charge of all colored cases in his establishment. Studying all the time, but unable to save money, I decided to go into business for myself in 1904 with the sum of fifteen dollars (\$15.00) in my possession. Up to this date I have buried nine thousand nine hundred sixty-two cases. My establishment cost sixty-five thousand dollars with an area of five thousand, five hundred square feet of floor space, and is used exclusively for the Funeral Directing business. Eight males and three females are employed regularly. There are two branch offices.

Above and to left: Views of the interior of Mr. Casselle's elaborately appointed Philadelphia establishment, 913-15-17 South 17th Street

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The Chicago Whip

AN INDEPENDENT WEEKLY

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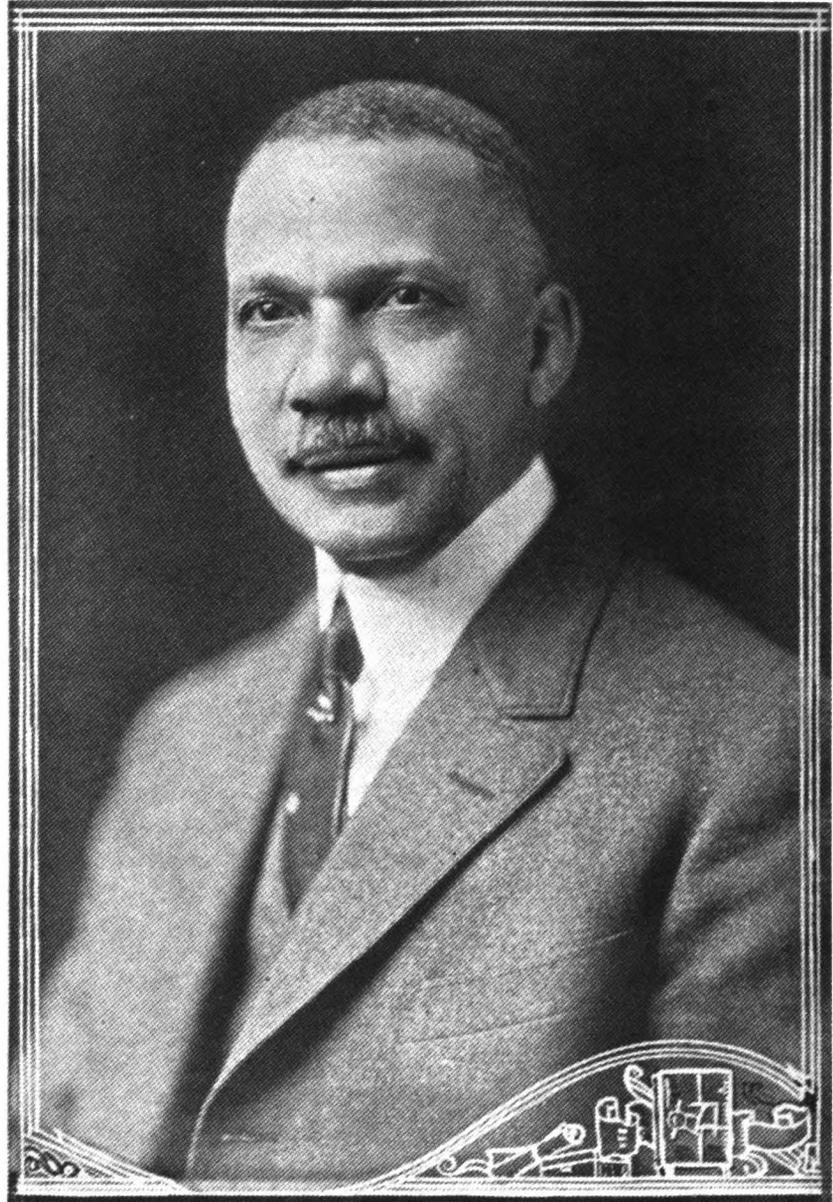
CHICAGO, ILL.

WHO'S WHO

A Leading Negro Banker

Mr. Jesse Binga, one of our foremost business men, has had a most interesting career. Born in Detroit, Michigan, he early displayed evidences of that ability which has characterized all his activities. He aided his mother in the management of her large real estate holdings, acted as cashier in his father's business establishment, and later studied law under Thomas Crisup.

Later Mr. Binga went west and successively established barber shops in Tacoma, Seattle and Salt Lake City. Having met with only indifferent success, he came to Chicago and entered the grocery business, which he forsook for real estate when he saw the big opportunities in that field. From a capital of \$10 he has succeeded in building up a huge and successful business. A modern office building erected by him at 36th Place and State Street, houses his bank and real estate business. This bank was started with a capital of \$16,000 and was at first a private bank. In 1920, with the assistance of many successful Chicago Negroes, it became the Binga State Bank, now recognized as one of the strongest and most reputable State banks in Illinois with resources of over \$1,000,000 and membership in the Chicago Clearing House Association.



HOMER ROBERTS

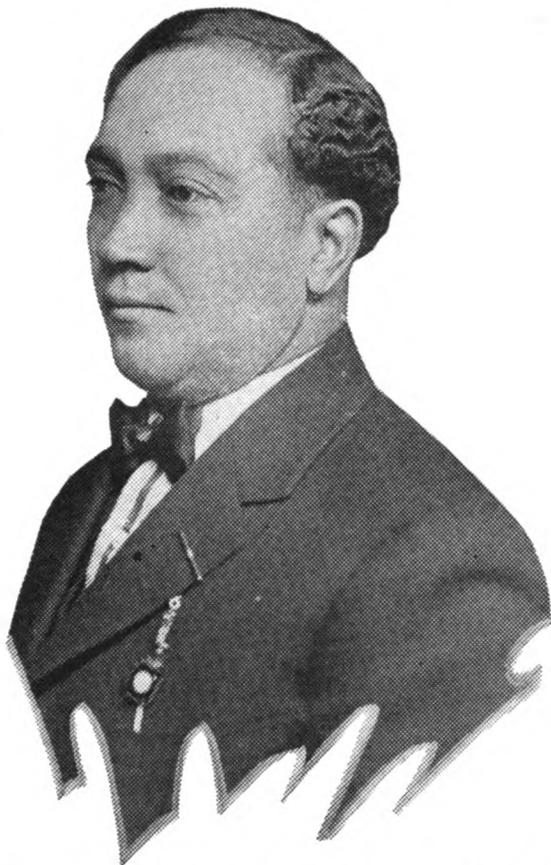
Homer Roberts is a master of auto work. He took his mechanical and literary training in the Kansas State Agricultural College. He has been engaged for the last four years in the sale of autos chiefly to Negroes, having sold in this time approximately six hundred cars.

For his sales of one month he received a diamond medal from the Hupmobile Company, the awarding of which medal signified that he had sold more "Hups" that month than any other salesman in Kansas City—white or black. He was at the Indianapolis Speedway (1922) as a special guest of the Kansas City Automobile Dealers.

The salesman of new cars generally gets from 3 to 5 per cent, *as an agent*, and from 5 to 7 per cent

on old cars. Mr. Roberts has worked up to the place of a "dealer" so that a local bank of Kansas City has agreed to finance all sales made by the Roberts Company. He has dealers' contracts for ten different makes of cars and deals entirely in new cars. He has sold ninety per cent of all the cars bought by the Negroes of Kansas City.

The new building of Roberts Automobile Company is the largest in the country owned and controlled by Negroes and devoted chiefly to automobile sales, accessories, repairs, painting, upholstering, battery, and electrical work, and tire shop. The size of the building is 70½ by 132, and 75 per cent of the work of construction was by colored mechanics. The plant is worth approximately fifty thousand dollars.



Herman L. Kinsler is the hustling President of the SECURITY LOAN & INVESTMENT ASSOCIATION.

Herman L. Kinsler was born in Lafayette County, Missouri, August 23, 1886, and was educated in the public schools of Odessa. His early life was a hard and humble one; his parents died when he was twelve years of age and left him an orphan.

Herman L. Kinsler has a firm disposition and is gifted with a business ability. He always was a man of vision. His greatest aim in life was to reach the pinnacle where he could be of service to his race. That is why he conceived the idea to organize a company for service such as the SECURITY LOAN & INVESTMENT ASSOCIATION.

This company answers the purpose of a bank: it has been a friend to the home buyers and the laboring people.

Mr. Kinsler's fondest future hope is to see the SECURITY LOAN & INVESTMENT ASSOCIATION merge into a NEGRO BANK for Kansas City.

KERON BURDETTE WATKINS

Born near Carthage, Indiana, 1877. Educated Carthage and Indiana Universities. Majored in political economy at Indiana University. He was in the class with the son of a white undertaker where he was born and got interested in the business by visiting the white boy's father's establishment. He has been in business at Kansas City, Mo., for fourteen years, senior partner of Watkins Bros. Undertaking Company. Has an average of 400 funerals a year. He has been Past District Grand Master of the Odd Fellows District No. 8, Past Exalted Ruler of Elks, Past Chancellor of the Knights of Pythias, Past Master of Masons and a 33rd Degree Mason, Past Master of the United Brothers of Friendship; and he is a member of the American Woodmen, Shriners, Royal Arts and Consistory.

He was run for alderman in 1921 from the 8th Ward of Kansas City, Mo., as an independent. It is generally held that he really won but was counted out by 188 votes—after two precincts' ballot boxes were held out for two days. Mr. Watkins was a very popular candidate and it is recorded that the old colored women who went to the polls to support his candidacy were heard to remark: "I want to vote for Brother Watkins; I don't care about the others."

Mr. Watkins is a splendid orator, a good scholar and a cultured, genial personality.

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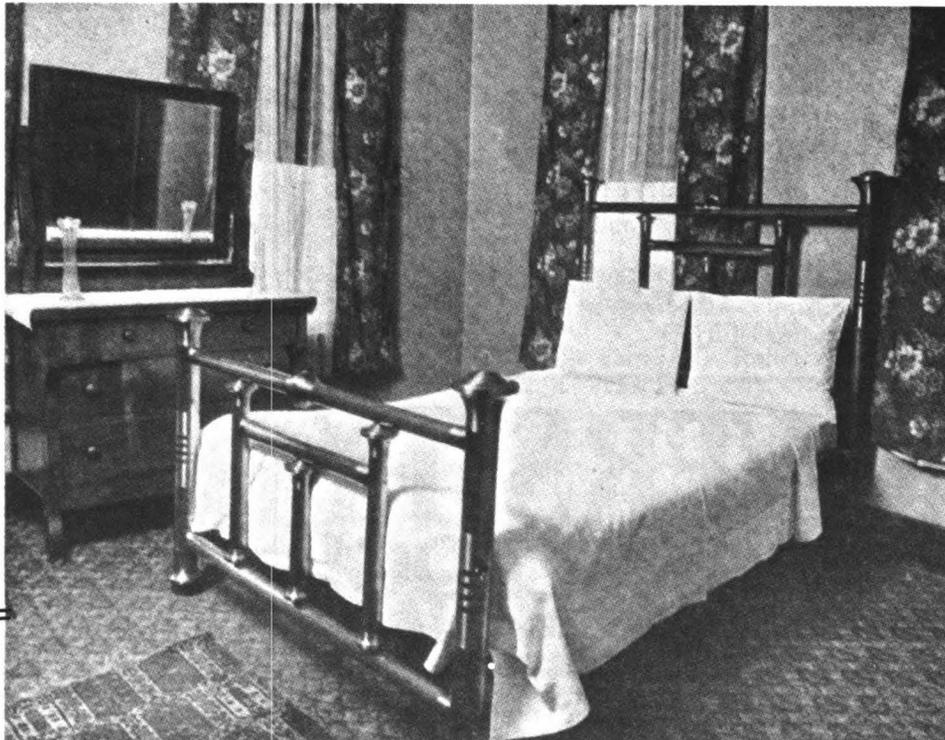
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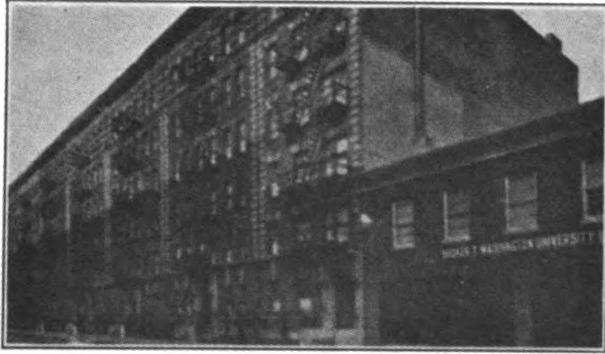
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HILMON REALTY COMPANY'S PROPERTIES

Payton Apartments

THESE six large, modern, de luxe elevator apartment houses are Nos. 117, 127, 137 West 141st Street, and Nos. 130, 140, 148 West 142nd Street. A proper idea of the magnitude of this operation can only be had by taking into consideration the fact that these six houses cover a tract of over two acres or thirty-three full city lots in New York City.

These houses mark the last word in high-class, fire-proof apartment house construction. Beautiful entrances, luxurious foyers and spacious courts give these houses an air of refinement that is appealing. Every room in these houses is private, and fitted with hardwood, trimmed floors, and French doors with Florentine glass, which add greatly to the attractiveness of these apartments. The plumbing is of the very best, being open nickel plated, and the fixtures in both kitchens and bath are white porcelain. The bathrooms and the main halls have tile floors, showers and pedestaled lavatories. Each apartment has telephone, roomy closets, special gas ranges, dumb waiters, refrigerators connected with drain, and metal sanitary garbage pail receptacle built in the wall. Large steam boilers and ample radiation assure satisfactory heat, even in the coldest weather.

These houses were constructed at a cost of One and a Half Million Dollars. They contain three hundred and six apartments, divided into suites of three, four, five and six rooms. To operate these properties, it requires three collectors, three clerks, four telephone operators, twelve elevator operators, six superintendents and twelve helpers. These properties are now housing more than two thousand people. They have the largest private telephone exchange in the Harlem district, white or colored, and the rental collected is more than Two Hundred Thousand Dollars a year.

The Solon Holding Company

Another one of our Companies has just recently taken title to seven five-story buildings 602, 604, 614, 616, 618, 620, 622 St. Nicholas Avenue, New York City, facing the Park. It is our object to either rent these properties to first-class colored families, or sell them to our people as an investment. There are five apartments to each house, containing nine, eight and seven rooms; each room private, with all improvements, and in the best residential section the colored people have in New York City. Included in these properties are two corner properties. We consider this one of the best deals we have made in New York real estate.

These properties are easily valued at \$200,000.00.

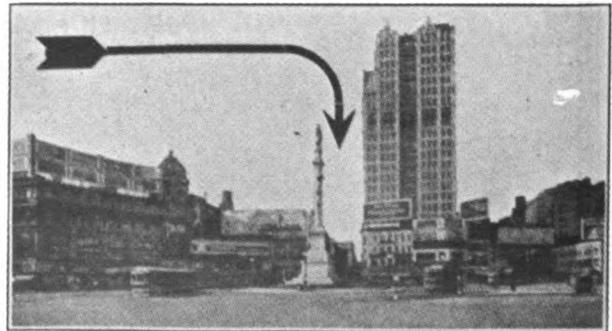
THE BANKERS FINANCE & DISCOUNT CORPORATION

The Bankers Finance & Discount Corporation is the largest Holding Company in the world operated by colored people, with an authorized capital of Two Million Dollars, divided as follows: 100,000 shares of 8% Cumulative Preferred Stock, par value \$10.00; 100,000 shares of Common Stock, par value \$10.00. Dividends payable quarterly: January, April, July and October.

ASSETS BANKERS FINANCE & DISCOUNT CORPORATION

The Bankers Finance & Discount Corporation owns controlling interest in Payton Apartments Corporation of New York City, owning "Attucks Court," "Toussaint Court" and "Wheatley Court" on West 141st Street, New York City, and the "Dunbar Court," "Douglass Court" and "Washington Court" on West 142nd Street, New York City. These properties are conservatively valued at One Million Five Hundred Thousand Dollars.

The Bankers Finance & Discount Corporation owns the controlling interest in the 59th St. Holding Company, owning properties Nos. 335, 337, 339 and 341 West 59th Street, New York City. These properties are in the heart of New York City, near 59th Street and Broadway, and are valued at Three Hundred and Fifty Thousand Dollars.



COLUMBUS CIRCLE, LOOKING WEST

The Bankers Finance & Discount Corporation owns one-half interest in the Hilmon Realty Corporation of New York City, which corporation owns properties Nos. 15, 17 and 19 West 136th Street, New York City, and a beautiful suburban place at Teaneck, N. J., near New York City. These properties are valued at Two Hundred Thousand Dollars. This Corporation also owns 463 West 173rd Street, New York City.

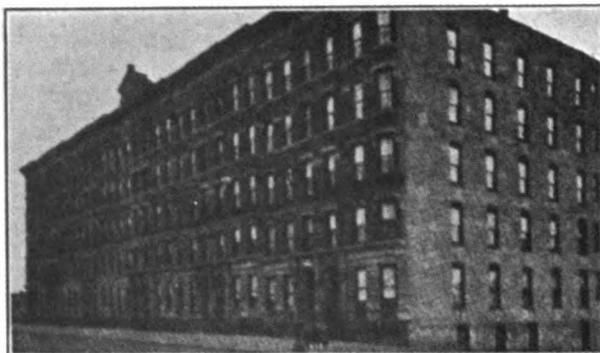
The Bankers Finance & Discount Corporation owns controlling interest in the Douglass Amusement Corporation of Maryland, which corporation owns the Douglass Theatre, Baltimore, Md. This property is valued at Four Hundred Thousand Dollars.

The Bankers Finance & Discount Corporation owns controlling interest in the Solon Holding Corporation, which owns properties Nos. 602, 604, 614, 616, 618, 620 and 622 St. Nicholas Avenue, New York City, valued at Two Hundred Thousand Dollars.

The 59th St. Holding Company

These properties owned by this Corporation are Nos. 335, 337, 339 and 341 West 59th Street, and are just off 59th and Broadway, about 100 feet from the new 24-story Gotham Bank. This is the only colored corporation in the world having title to property in this section. William Randolph Hearst, owner and publisher of the *New York American* and *New York Journal*, the *Cosmopolitan*, and other publications, owns the entire row of properties facing our holdings, through to 58th Street. He plans the erection of an immense building, covering the entire block, to house all his publications.

It is reported the Gotham National Bank paid \$3,500.00 a front foot for their holdings. We have 100 feet front just about a hundred feet from



SOLON HOLDING CORPORATION'S PROPERTIES

theirs, on the same side of the street, and on this basis, we are safe in valuing our property at Three Hundred and Fifty Thousand Dollars. The improvements on the property consist of four five-story tenement buildings, renting for Twenty-five Thousand Dollars a year.

The Hilmon Realty Corporation

Another Corporation in which the *Bankers Finance & Discount Corporation* owns the controlling interest, is a buying and selling corporation. At present this corporation holds title to properties Nos. 15, 17, 19, West 136th Street, 463 West 173rd Street, and a suburban property at Teaneck, N. J., close to New York City. The dwelling contains sixteen rooms, hardwood floors, on a plot of ground of four acres. These properties are easily worth \$200,000.00.

The Douglass Amusement Corporation of Maryland

Holds title to the Douglass Theatre on Pennsylvania Avenue, between Lanvale Avenue and Lafayette Street, Baltimore, Md. It is one of the most modern and best constructed theatres in the City of Baltimore, nothing being left undone to make it complete in every detail. It was completed at a cost approximately, of Four Hundred Thousand Dollars, and will seat about seventeen hundred people. It has been pronounced by both white and colored people as being one of the finest houses in the country owned by colored people. It plays to first-class productions, and is the pride of the people of the Monumental City.



PAYTON APARTMENTS, WEST 142nd STREET

A Successful Restaurateur

All Negroes hope some day to visit New York. Here is the largest Negro community on the face of the globe. Negroes from all corners of the earth live, work and play in Harlem. What London is to the Englishman, Paris to the Frenchman, and Vienna to the Austrian, Harlem is to the Negro. Nearly two hundred thousand black folk live in the section bounded by 125th Street on the south, 145th Street on the north, St. Nicholas avenue on the west, and Park Avenue on the east. Down the center of this great metropolis of the darker peoples runs that wide expanse of tree-lined asphalt known far and wide as Lenox Avenue. In the cabarets of Chicago, the tea rooms of Boston, the saloons of Panama City, the *saki* bars of Nagasaki, or the Montmartre of Paris, you will hear Negroes talking of Lenox Avenue.

The most outstanding establishment on this famous boulevard is the well-known grill of Thomas C. Tabb, at the southeast corner of 140th Street. It is the rendezvous of the smart set of Harlem. Here one may meet the stars of Negro baseball, the successful pugilists, the celebrated actors and actresses, the prominent business men of the community, and all the rest of the galaxy of Negroes who have "arrived." Why do these smart folk congregate at Tabb's instead of the other restaurants (mostly white) in the neighborhood? That's an easy question to answer. The epicures are unanimous in their reply:

Tabb's is so popular because he has the best quality of food, has it better prepared, and serves it more courteously than any other establishment on the famous street, or in Harlem for that matter. What more could be said?

More, the patron is greatly impressed by the luxurious appointments of the establishment. Not only is it a fine *Negro* restaurant, but it is a fine *restaurant*. It is second to few of its kind in New York. It occupies a space of 25 by 75 feet, with a basement, used as a storeroom. It is equipped with an ultra-modern kitchen, separate place for meats, an ice-box superlatively sanitary, a wonderful bakeshop on the premises, and is altogether up-to-date. All foods used are bought at wholesale, the meats purchased direct from Swift & Co. While this grill of Mr. Tabb is surrounded by many competitors, this seems only to accelerate the volume of his business, for it ranges between \$750 and \$1,000 every 24 hours.

This is one of the two restaurants owned by Mr. Tabb. The other one is located at 566 Lenox Avenue and is the older of the two. The newer one at 140th Street was remodeled from a corner store at the cost of \$16,000, and opened October 21, 1921. The place at No. 566 was opened October 21, 1914. These two restaurants are never closed, and Mr. Tabb employs between thirty-five and forty people as cooks, waiters and cashiers. The payroll amounts to several thousand dollars monthly.

THE FRIENDS OF NEGRO FREEDOM AT WORK

You want to form a Council of the Friends of Negro Freedom (F. N. F.). How shall you begin?

First, write to the Secretary of the Friends of Negro Freedom, 2305 Seventh Avenue, New York, and ask for some literature.

Second, after reading the literature, call together a group of interested persons, and plan to go into temporary organization.

Then set a date for permanent organization, so soon as you have ten persons ready to pay their annual fee of \$2.50.

Write the Secretary enclosing \$2.00 for each member and he will grant permission to form a Council. So soon as twenty-five persons make application for membership, a charter will be granted upon application of the local Council.

When the permanent organization meeting is held, elect an executive committee of seven, an executive secretary, a recording and financial secretary, a treasurer and a sergeant-at-arms.

Then let the Executive Committee plan a date for its own meeting, at which time it will organize itself by electing a chairman, vice-chairman, and a secretary to the Executive Committee who will be one of the Committee members.

The organization will elect the following Committees: Forum, Labor, Co-operative, Boycott, Tenants' League, Migrants, Ways and Means, Entertainment and Amusement and Athletic and Membership.

WHAT THE COMMITTEES SHALL DO AND HOW

The Forum Committee

The Forum Committee's business is to make plans for a forum which usually runs from about October 1st to May 30th.

It must provide place for meetings, secure speakers, advertise the forum in papers, by cards and other ways, and look after the conduct of the forum generally.

Speakers of all shades of opinion may be invited. They should be allotted from forty-five minutes to one hour for the main address. Questions should follow for from ten to twenty minutes. Then discussion for probably a half hour of three or five minute talks. After this the speaker may sum up and reply in such time as he desires, but which normally does not exceed fifteen minutes.

Between the main speech and questions a collection should be taken.

Singing or playing may come before the main speech or at the end of the forum.

The Forum Committee should select a chairman for each meeting, trying to vary the chairman to give many a chance to get experience.

The forum should generally exclude other than its own announcements, refuse to endorse any propositions, political parties or candidates.

Weekly meetings are desirable, and Sunday after-

noon is usually the preferable time. Each local Council, however, will have to adopt what best suits it as the time. The Forum Committee should also organize debates on current and burning questions.

The Labor Committee

The Labor Committee is interested in getting Negroes into all types of industry and getting them into the labor unions. Its business is to get more work for Negroes and more wages for their work.

It should approach the street car companies with a view to getting Negroes on as motormen and conductors; interview the telegraph and telephone companies to get Negroes in as operators, messenger boys, etc., and get the department stores and other industries to open their doors to Negroes.

Once in the jobs, every effort should be put forth to organize the Negro workers to improve their conditions, to raise their wages, to increase their efficiency and to perpetuate their tenure of employment.

The labor leaders should be interviewed, the unions visited and addressed, and efforts put forth to create harmony and fraternity between the white and colored workers in industry.

Equality of treatment must be the demand from both employers and white workers.

The Co-operative Committee

This committee must study the principles, methods and history of the co-operative movement both in America and Europe. It should write for literature to the Co-operative League of America, 167 W. 12th

St., New York. At the proper time when conditions are ripe, it must be the judge, in connection with the national office's counsel, of what co-operative business is best fitted for that community.

The Boycott Committee

This Committee's business is to study what concerns are entitled to patronage of the colored people.

Sometimes merchants in the Negro districts are discourteous, other times they overcharge, etc. Where this occurs, fair and unfair lists should be published. This will keep the committee within the law. For instance, should it be discovered that a merchant who receives a large Negro patronage was a member of the Ku Klux Klan, this fact should be heralded so that Negroes could trade with persons who are not their opponents.

Sometimes a theatre which defames Negroes might have to be dealt with. It must also guard Negroes against stock schemes and fakers.

Tenants' League Committee

This committee is interested in housing. Its object is:

- (a) To reduce rents.
- (b) To secure service from landlords, such as hot water, heat, clean halls, lighted halls, etc.
- (c) To secure clean streets from the city.
- (d) To help crystallize sentiment for the enactment of laws favorable to the tenants.
- (e) To educate the tenants in the care of property.

(To be continued)

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- 6 How does a penniless colored child get an education, beginning in the land of SEGREGATED SCHOOLS?
- 7 When Texas whites want to commit simple economic robbery against a Negro man, how do they inject the "white woman" question?
- 8 What is the chief weakness, or handicap, of the "Missionary Schools" established for the Negro by Northerners in the South?
- 9 What does a combination of self-respect and courage entail for the Black American?
- 10 What is the plain experience, north, east, south and west, of BEING AN AMERICAN NEGRO?

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OPEN FORUM

An Editorial from THE FREEMAN of September 26, 1923.

In a recent issue of THE MESSENGER, an organization known as the Friends of Negro Freedom, declares itself in an advertisement which we can not commend too heartily for its common sense. Once a year, says the writer of the notice, Mr. George S. Schuyler, the people "go to the polls and vote either for or against somebody or thing—usually against." In other words, the political ballot is used infrequently and most often for destructive purposes. There is, however, another kind of ballot that can be employed everyday for purposes of construction: "With intelligent use of the economic ballot, the wide masses of people can eliminate the middleman by collectively buying their food and clothing from wholesalers; eliminate low wages by collectively bargaining with the employers; can even eliminate most of the capitalists by organizing their economic ballots." This last statement embodies the law and the gospel, and although we might take exception to certain items in the preceding sentence, we feel more like wishing the Friends of Negro Freedom all success in their attempt to turn the discussion of the race question into economic channels where it can accomplish something.

STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC., REQUIRED BY THE ACT OF CONGRESS OF AUGUST 24, 1912,

of THE MESSENGER, published monthly at New York, N. Y., for April 1, 1923.

STATE OF NEW YORK, } ss.:
COUNTY OF NEW YORK, }

Before me, a Notary Public, in and for the State and county aforesaid, personally appeared A. Philip Randolph, who, having been duly sworn according to law, deposes and says that he is the Editor of THE MESSENGER, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and addresses of the publisher, editor, managing editors, and business managers are:

Publisher—THE MESSENGER PUBLISHING COMPANY, 2305 Seventh Avenue, New York City.

Editor—A. Philip Randolph, 148 West 142d Street, New York City.

Managing Editor—Chandler Owen, 215 West 139th Street, New York City.

Business Managers—None.

2. That the owners are: THE MESSENGER PUBLISHING COMPANY, 2305 Seventh Avenue, New York City; A. Philip Randolph, 148 West 142d Street, New York City; Chandler Owen, 215 West 139th Street, New York City; Robert Godet, 32 West 136th Street, New York City; Victor R. Daly, 261 West 134th Street, New York City.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities, are: A. Philip Randolph, 148 West 142d Street, New York City; Chandler Owen, 215 West 139th Street, New York City; Robert Godet, 32 West 136th Street, New York City; Victor R. Daly, 261 West 134th Street, New York City.

4. That the two paragraphs next above, giving the names of the owners, stockholders and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company, but also in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and that affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect, in the said stock, bonds, or other securities than as so stated by him.

A. PHILIP RANDOLPH, *Editor*.

Sworn to and subscribed before me this 29th day of September, 1923.

(SEAL)

JOSEPH L. PRITCHARD,
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Florida

(Continued from page 866)

tory movement of Negroes from the Lower South expresses itself in a drift from West Florida to South Florida, where industrial opportunities are well nigh as attractive as in the North and West.

Of course, everywhere in the state the Negro is a political non-entity, and an educational negligible, sustaining in all matters of citizenship a sort of *ward* relationship to his white fellow-citizens, who are his self-appointed guardians. The astuteness of the Southern white man (aided and abetted by white men elsewhere) in no instance has expressed itself more emphatically than it has in his maneuvering himself into the position of guardianship of the emancipated Negro—a control well-nigh as complete as that of the old master over his slave. And he has accomplished this *coup d'etat* so shrewdly and blandly that the *unthinking* Negro has not yet discerned that he is the white man's ward, but little removed from that of slave.

From Jacksonville south, here and there, serious gestures are made towards educating him in a public school way. In West Florida with a few *poor* exceptions practically nothing is being done, especially in the rural district, towards his public education. In this regard, the white Floridian's policy toward his black fellow-citizen is as tragic as it is short-sighted. Florida is excelled in this niggardly educational policy only by Georgia, the most sinning of all the Southern States in its educational neglect of its Negroes.

Florida unwittingly was led, however, into making a real effort at the *higher* education of the Negro. But, when this fact was ferreted out by federal vocational agents, there was a sharp reaction against such an educational program. Frantic efforts were made to put the A. & M. College for Negroes into reverse gear, to "soft-pedal" *cultural* education as being undesirable for Negroes. They are busy even now trying to make that school function in a way that shall be pleasing to those who have a low-browed conception of the mission of education to the Negro.

This suggests the remark that there seems to be a

well-defined movement, quickened by federal vocational agents, throughout the South to *sub-standardize* the few State-supported Colleges for *Negroes* by devoting them solely or mainly to vocational training with the evident purpose of making the Negro a permanent economic asset to the white South, with but small regard to his own group welfare—to educate him narrowly as a Negro, not *broadly* as a man and a citizen.

It appears also that the Federal Board of Vocational Education is in full cooperation with this propaganda. The real friends of Negro education ought to look into this phase of the federal educational activities and see to it that the federal vocational agents do not work *overtime* in industrializing the State Institutions for Negroes.

And finally, Florida is making strenuous efforts to win the pennant in the lynching league for 1923. It came to the end of the first half with a *terrible* lead that Georgia and Texas may not be able to overcome. This is an additional exhibit of its full Americanization.

In a word, Florida has lost the racial catholicity of Spain, and has found the racial prejudice of these United States. Nothing is now foreign to it that is common to Anglo-America, and hostile to Afro-America. The Florida Negro is in fact part and parcel of these Colored United States, maltreated and cheated, cajoled and paroled with occasional justice even as his fellows of the other States.

Fraternal Insurance

(Continued from page 867)

of the dominant race at its very roots. If we can organize Fraternal societies for the mutual purchase of insurance, it is not unreasonable to believe that we can so organize to supply our other physical wants and needs, and when we do, our race shall benefit by the profits that have been enriching the coffers and perpetuating the power of another race.

Still another feature characterizes the Fraternal In-

(Continued on page 899)



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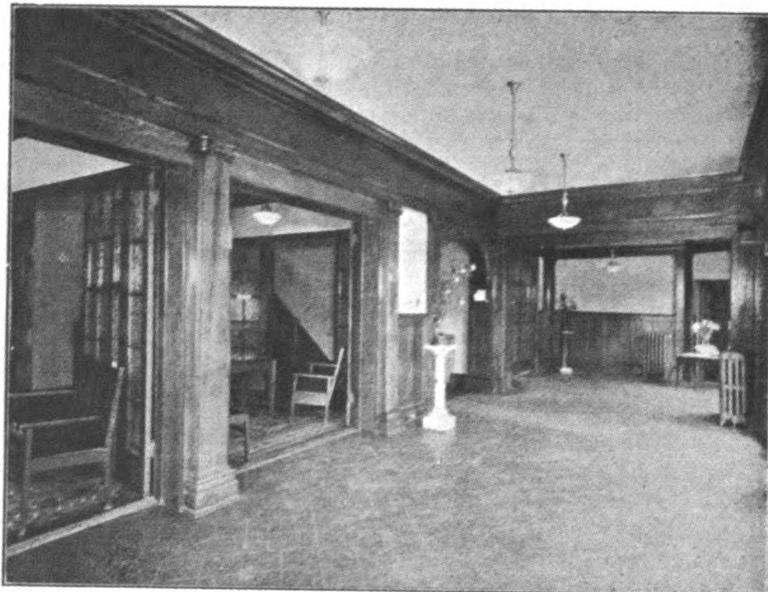
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Fraternal Insurance

(Continued from page 896)

insurance Society. It must "have a lodge system and a ritualistic form of work and a representative form of government according to law." No need to dwell upon the "lodge system" which brings men together in brotherly concourse, or upon the "ritualistic form of work" which visualizes and fixes in the mind of the member a few of the simpler virtues. Let us consider the idea of "a representative form of government." Self government has been deemed a quality lacking in the Negro race. Yet in fraternal circles does "the black man govern." Leaders are selected and govern wisely and soundly. Others show themselves perfectly willing to be governed by those whom they select—contrary to the usual opinion. It is not too much to say that our fraternal societies are a fertile field for the cultivation of the essential qualities of good citizenship. We can well anticipate the day when the opportunities of full participation in the affairs of a self-governed country will be extended us, full participation in the matter of governing as well as being governed.

The foregoing discussion of the principal features of the Fraternal Insurance Society and the relation of these to the welfare of the race are possibly sufficient to establish the fact that such societies have accomplished and will continue to accomplish much good. How extensive their influence will be depends largely upon their growth, development, and the efficiency with which they are managed. That this influence is much greater than commonly supposed may

be gained from the statement that The American Woodmen, which is one of the largest fraternal in the United States, now numbers approximately 100,000 members. In one state, Texas, one in every thirty of the entire Negro population is a member of the order. In one community, Austin, Texas, one in every seven of the entire Negro population belongs to the order, which is equivalent to almost one member in every Negro family in the community. When it is reflected that this host of Negro men and women are carrying insurance in amounts of from \$250 to \$3,000 each; that a fund in excess of \$1,000,000 has been created by their contributions; that they are acquiring a knowledge of the elements of co-operation; that they are diverting profits from the control of other races; that they are developing leaders and the power of self-government; one must admit that the social and economic benefits to be derived from Fraternal Insurance Societies among Negroes cannot be overestimated.

A Great University

(Continued from page 865)

ties engaged in by Howard University are secured through this purchasing department.

As may be generally known, Howard University has for a number of years received appropriations from the Congress of the United States. These appropriations are disbursed through the U. S. Department of the Interior. Each year the claims of the University

(Continued on page 902)

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A Great University

(Continued from page 899)

for aid at the hands of the National Government must be presented to the Congress through the Secretary of the Interior. This in itself is a task not usually expected of the President and the business manager of an educational institution.

In the expenditure of funds under the Department of the Interior the procedure under which that department operates must be followed which makes necessary the employment on the part of the University of two systems of expending funds for University needs: one covering funds of the University, and one covering funds expended for the University by the Government.

Such, in brief, is the story and picture of the business side of a great university. In the business management of an institution like Howard University, there are various interests to be safeguarded, intricate problems to be solved, and divers tasks to be undertaken. It is only by the helpful co-operation of one's co-workers that successful results are secured. No official could wish for a better trained, a more efficient, or a more devoted group of helpers than the one that co-operates with the Secretary-Treasurer of Howard University.

Life Insurance

(Continued from page 870)

In addition to the instances recited heretofore as evidence of the economic importance of the Life Insurance industry in our racial development, we must

not fail to consider the employment provided by these companies to the men and women of our race. Thousands of them are radiating throughout the length and breadth of this vast country, moving in and out among their fellow-men, preaching the gospel of Life Insurance. Each year many of our young men and women stepping forth from the various schools and colleges are being employed in the field, in the Home and Branch Offices of these companies for the purpose of conserving the resources that are being built and thus passing them on to posterity. These companies are seeking the services of men and women who realize that these millions must be used to provide for families, to educate children, to build homes, and to develop business enterprises which will stand as monuments to our present generation and act as an inspiration to those who must follow after us.

When we as a race will learn the value of racial solidarity and our own leaders will preach racial consciousness and believe that we can develop ourselves along the same lines that other races have developed, the progress that we show in the next ten years will exceed by far our progress during the fifty-seven years since our emancipation. Those of us who are giving our lives to the building of these giant enterprises, their development and expansion, feel proud of our connection with an industry which is serving as a constructive force in the economic development of our fellow-men. We know that such effort is destined to bring to our people untold wealth, and we regard the institution of Life Insurance as the greatest single factor entering into our economic life, not only because of its function in the production, distribution and con-

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servation of the wealth of the race, but because in addition to this it is rendering an undeniable service to humanity in developing a race long neglected and in making our great commonwealth a better and happier place in which to live.

Fire Insurance

(Continued from page 879)

has ever before existed. In this field co-operation and recognition has been given and the future holds naught but success.

To study fire insurance for a lifetime would be to learn but a small part of its technicalities and possibilities, for each day brings new lessons, obstacles, and achievements, but already we may consider as achieved—a fire insurance company with a reputable past, a successful present, and a promising future.

Negro Farmer

(Continued from page 875)

co-operatively over ten thousand dollars (\$10,000) worth of melons and other perishable crops.

The United States Congress recently passed an act providing for the establishment of marketing associations, and made it possible for them to operate without violating the Sherman Anti-Trust Law. Congress also made it possible for farm organizations to borrow money from the government for the production

of crops and livestock, and for the legitimate marketing of farm products.

The Negro farmer should become a part of these farm organizations. His crops should be marketed along with the crops of his neighbors, it matters not of what race they may be. In many of the States, the Negro farmers are so sparsely settled that it would be almost impossible for them to organize themselves in a manner that will be of very much economic benefit without the assistance of the white farmer. If they organized separately, they would have very little influence on the market. Since more than 75 per cent of the Negro farmers are tenants, and share-croppers, it is apparent that there could hardly be any organization of this group of farmers without the hearty co-operation of the white landlords, as most of the crops are controlled by the men who own the land.

It is to the interest of the co-operative marketing organizations to enroll all Negro farmers—owners, tenants, and share-croppers,—that they might prevent unsystematic marketing and obtain for themselves the benefits to be derived from marketing, when prices justify placing their products on the market. Wherever the Negro has not been allowed, and encouraged to join these marketing associations, his crops have brought just what the landlords and local merchants have been willing to offer him, at a time when there are large visible supplies on hand. This has been, in many instances, far below the regular market price.

There seems to be a movement on foot throughout the South, to enlist the co-operation of the Negro in the marketing of the crops of the South, especially the

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cotton crop. If the Negro should organize separately from the white farmer, there would be two competing organizations and this would, in the end, militate against high prices for farm products, and prevent the white farm organizations from controlling the market. Thus it seems inevitable that the Negro must be made a part of these established organizations, in order that the organizations themselves may be able to accomplish the purpose for which they were established.

The Negro Farmer Needs Money

In order that the Negro farmer may market his crops to the best advantage, he must have money on which to operate his farm. He should be able to get this money, when needed, for a long period of time at a small rate of interest. As it is now, the Negro farmer operates his farm on money borrowed for a period of from three to six months, at a rate of interest ranging anywhere from 8 to 20 per cent. Many of the farmers are not permitted to borrow cash, but must take up what they require for the operation of their farms at some store and a lien is given on the crop. This account must be settled with the proceeds from the first of the crops gathered.

Oftentimes the crops themselves, as fast as they are gathered, must be turned over to the merchant or the man who furnishes Negro farmers. This system does not permit the Negro farmer any option as to the disposal of his crops. Naturally, his products being thrown on the market at one time, increase the supply over the demand, and force the prices down. The Negro farmer, forced to dump his products on the market, oftentimes sees that same crop resold a few weeks later for from 50 to 100 per cent more than he received for it. This becomes profit for the first of the middlemen who operate between the producer and consumer.

The United States government has made it possible for Farm Loan Banks, and marketing associations to loan money at a very low rate of interest, over a long period of time. If the way is opened up for the Negro farmer to be more generally accommodated from these sources, he will then be in a better position to market his crops at a time when they will bring for him the best prices.

Diversified farming calls for the raising of livestock of various kinds and for the planning of the activities of the farm so that it will be able to bring in returns over a long period of years. A cow cannot be grown in six months, nor can we expect a full grown orchard in one year. Money loaned on easy terms for a long period of years, will enable the farmer to find himself and grow the things that will have market value at all times of the year.

The Farmer Needs Education

The Negro farmer needs education. He must learn how to select his products for market and how to prepare them so that they will create for themselves a demand. He should know how to grade them and then place on the market produce that will advertise itself by its superior quality. He must be able to study his probable markets and plant his crops to meet the demands of his markets. The Negro farmer must prepare to meet with competition along all lines.

Illiteracy is greatest in our rural districts. It is

clearly the duty of the nation to make it possible for the people who live in the remote sparsely settled districts to obtain for themselves an education that will fit them to earn for themselves the largest possible share of the world's goods, so that they can build for themselves and their communities a satisfying life—a life that is in full accord with the best ideals of our American civilization.

Jim Crow "Within the Law"

(Continued from page 880)

game. The colored traveler called up over the phone to get a parlor car seat to Chicago, not because he at first suspected any treachery, but in order to secure his accommodations as quickly as possible and also to try other roads, if necessary, and not to make a trip to any railway station in vain:

"Have you a parlor car seat on the ten-eight for Chicago to-morrow?"

"Yes," came the unguarded reply—"your name, please."

The name was given, and the colored person added:

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"When will I have to come down and secure the ticket?"

"Oh, any time to-day, sir," came the unsuspecting answer.

This particular colored person was rather used to the trickery of this system, and reflected that he had over the telephone innocently "passed for white." So he decided to go down at once, *twenty-four hours before the train was due*, and get the ticket.

He walked to the ticket window: "Tickets for Chicago, please, on the ten-eight train to-morrow."

"How many?"

"For one person."

The agent wheeled around, stamped a plain day coach ticket and offered it to this passenger—pretending that a ticket agent does not know that when a passenger comes twenty-four hours in advance and asks for *tickets* (plural) for one person, on a certain train, giving its hour and minute, he is asking for a reservation in Pullman as well as train fare ticket.

"Pullman also," said the colored passenger, deliberately ignoring this impertinence.

"Oh, you get that on the train," replied the liar.

"I just phoned down a few minutes ago and made a reservation"—and he gave the name again.

"Yes," came the labored falsehood, "but you get the Pullman on the train; all tickets for day trains are got on the train."

Opposed by this unblushing, bare, bold, blank wall of lies, the colored passenger goes out, thinking—scheming to scale it. One of the well-known ways is to get a white-colored person—these United States would be much worse places for colored people to

live in, if there were no white Negroes—but our colored passenger this time decides on something original, just for the fun of variety. He went to a colored stenographer in a great office building, who was doing some work for a white law firm. This stenographer typed on one of the law firm's letterheads the following:

"Ticket Agent:

"Kindly deliver to messenger boy ticket one way to Chicago on the 10:08 A. M. train to-morrow, and reservation on parlor car or Pullman. Enclosed is price."

No name whatever was signed to this communication. No name needed to be signed to it. A Western Union messenger boy was summoned and sent. Within a few minutes he was back with the reservation.

The colored passenger had thus to pay thirty cents more to get to Chicago (the messenger fee), and to go to other trouble to get his tickets. This is not "equal accommodations." This is savagery.

The colored people who live in such communities, and therefore have time to spend in court, should fight this matter to the end of law. Many of these colored people, because they seldom travel or demand such accommodations, are even unaware that their status is being thus lowered. Many of them will readily assure the traveler that he will have "no trouble whatever" in getting whatever he asks for at their railway station. Some local colored man should make the case, and all the others of the community, and if necessary, *of the nation*, should back it up and pay all the court bills.

For this form of indirect, devilish, law-dodging Jim Crowism and injury will become more and more the rule in the north unless it is resisted courageously, organizedly and systematically.

Southern Aid Society of Virginia

(Continued from page 878)

1893, a charter and began the operation of the colored people's oldest and most successful strictly sick benefit or industrial health insurance company.

The management of the Southern Aid Society of Va., Inc., in having paid promptly, day after day through 30 years—every just claim for benefits, has demonstrated insurance ability of the highest standard; and such a record merits our full confidence and patronage. But in accumulating over \$600,000.00 in assets; and in reinsuring, solely to safeguard the protection of thousands of our people, about ten other companies—among them one conducted by white people—although such action entailed very heavy financial burdens upon the organization; and having stuck to the original plan to conduct an insurance business providing benefits for sickness, accidents and death all in one policy—although, other companies turned from such business, because it could not be conducted successfully, the management of this company has demonstrated, without a shadow of doubt, that Negroes can do big things honorably, successfully and continuously—and even in the face of the greatest discouragement and fiercest competition. It will therefore pay everyone to ponder well the achievement of this our pioneer Negro insurance organization.

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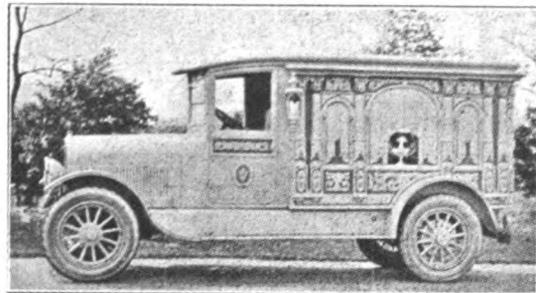


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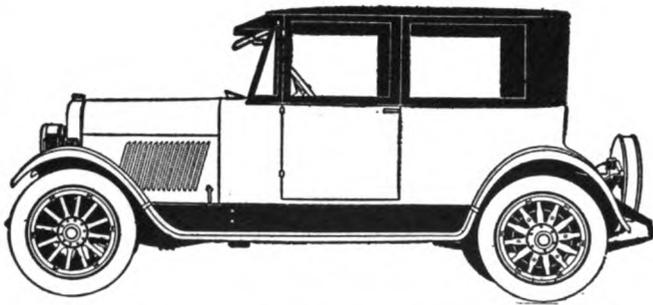
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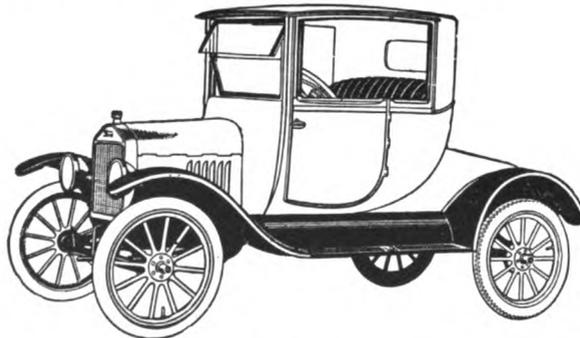
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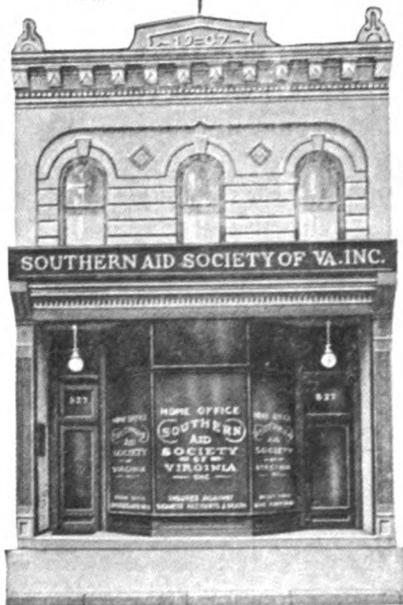
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You wanted a commercial loan for business exigencies, where would you go, expecting faith in your business ability?

You wanted sound advice in regard to investments that would be based upon the sympathy and insight of one of your bone and sinew, where would you go?

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is the oldest banking institution of the Race in the Middle West and has passed the million dollar mark and is doing more to build up the community than any other financial organization. It is protected by every safeguard, such as the state of Illinois and the Chicago Clearing House. Has never had a reflection nor a failure and is conversant with everything of value in the financial world. It is the citadel of refuge when in financial perplexity; flee to it before the storm clouds arise.

Start a Savings Account, purchase bonds from our Investment Bureau, obtain information from our Information Bureau and when in the market for a loan, consult our Loan Department.

The Binga State Bank Patron Has No Regrets
Make It Your Bank



This Home Office building at 3507 Grand Boulevard, Chicago, is now being purchased by the Liberty Life Insurance Company. At present, the City of Chicago is engaged in beautifying Grand Boulevard by widening the avenue and erecting a

bronze monument in honor of the boys of the Eighth Regiment, who fell in France. When these improvements are completed the site of Liberty Life's present and permanent Home Office will be one of the most attractive locations in Chicago.

Achievements of Liberty Life

ONE of the outstanding business enterprises of the North is that well-known financial institution, Liberty Life Insurance Company, which was organized shortly after the Chicago Race Riot in 1919. From the beginning, this company's methods of operation were very progressive. Liberty Life, from the start, surmounted each obstacle and gained more and more momentum; consequently, today it stands high in business and financial circles throughout the country, and is particularly known to be the leading enterprise of its kind in the North, who's entire personnel and directorate are colored people.

The story has often been told of how its founder and president, Frank L. Gillespie, conceived the idea of a gigantic financial concern and how he worked incessantly to bring his idea into actuality. An idea of the task which confronted Gillespie, can easily be gained if the reader has had any selling experience whatsoever



FRANK L. GILLESPIE
Founder and President

with the colored brother. If so, the reader will instantly recognize the truth in the statement that it is no simple matter to gain the average colored man's confidence to the extent of inducing him to put thirty to a hundred dollars in a proposition that exists only on paper. Mr. Gillespie had his idea on a sheet of paper which he carried in a brief case—yet he was able to tangibly interest a great mass of people in his proposition and the result was, of course, Liberty Life Insurance Company as we know it today. This feat is a classic example of superior sales ability.

Ten years ago, Frank L. Gillespie saw that the several insurance companies operating in the Negro field were making huge sums of money from colored people. This money was being used to employ other people and to build up their enterprises, while none of it was being used for the business and industrial advancement of colored people. He saw the great advan-

Mention THE MESSENGER

tages to be gained from an insurance company in the North owned and operated by colored people. Accordingly, after many rebuffs and discouragements, August 19, 1921, found Mr. Gillespie the founder and president of a successful new corporation, Liberty Life Insurance Company. Since its inception, Liberty Life has grown by leaps and bounds and is now by far the largest life insurance company in the North owned and directed solely by colored people. It operates in Michigan and Illinois; has more than \$4,000,000 of business in force; maintains an office and agency force of 500 men and women, and has nearly 3,000 stockholders residing in various foreign countries and in practically every state in the Union. Just a few months ago, the company completed arrangements for the purchase of the beautiful building in which its offices are now established.

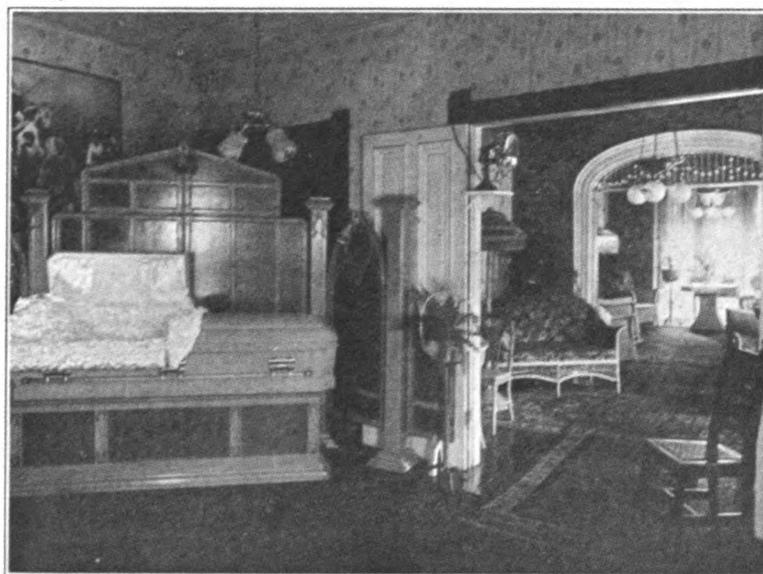
The above is a record which has been established during the past four years. The future, according to Liberty Life's enthusiastic executives, holds greater things. In fact the present plans call for a great program of expansion, which will take the company into various new states having a very considerable colored population.

One of the present social changes in Negro Life that is working quite advantageously for the benefit of both Liberty Life and the people in general is the migration from the South to the North. Among the hundreds of colored people coming North daily, there are many of the better families who wish to establish themselves in homes of their own. They need life protection in its varied forms. They need

first mortgages on their property. Liberty Life has been able to effectively serve many of these people in either capacity. Not only this but many of the giants in the insurance business—high powered producers—have caught the drift of things and are coming North to resume their life insurance activities. Liberty Life has been very fortunate in securing the valuable services of such men, the most prominent among whom are, Messrs. J. H. Dent and D. W. Kelly, of Atlanta.

In brief the unprecedented success of this institution can be summarized in two words, **brains**, and **money**. Mr. Gillespie surrounded himself with a corps of men and women trained and experienced in the particulars of the business of life insurance. With the capital contributed by nearly 3,000 stockholders the company was enabled to put the practical ideas of its high grade specialists into operation. A remarkable degree of efficiency has been attained. A great volume of work is being despatched daily. One of the prominent house policies of the company which has caused national comment is its promptness in paying all just death claims. Perhaps the quickest settlement Liberty Life or any other company ever made, was the \$3,000 claim paid shortly after the death of his brother, to Mr. Chandler Owen, editor of the Messenger.

And finally it has been just such progressive methods as these, which have caused many prominent insurance men of other groups and races to say, "An institution of such high caliber as the Liberty Life, can operate advantageously to the common weal of the entire group which it represents."



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