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BEING A STUDY OF CONDITIONS IN  
JACKSON, MISSISSIPPI

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D. W. WOODARD

TUSKEGEE INSTITUTE, ALABAMA

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NEGRO BANKS OF MISSISSIPPI

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CHARLES BANKS

MOUND BAYOU, MISSISSIPPI

COMMITTEE OF TWELVE  
FOR THE ADVANCEMENT OF THE INTERESTS OF THE NEGRO RACE  
CHEYNEY, PA.



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Mississippi, largely devoted to agricultural pursuits, is a state of small towns. Several of these towns stand out prominently by reason of their rapid growth during the last twelve years—a period remarkable for an unprecedented development of the natural resources of the state.

Perhaps no one of these towns has shared in this general growth and prosperity more fully than the capitol, Jackson. The last dozen years have seen many changes in the town of Jackson. The confines of the town have been extended to the west and north to include several outlying Negro communities; and recently the almost exclusively white suburb, Duttonville, has been received into the corporation by popular vote. Large lumber and cotton seed oil mills, giving employment to hundreds, have been established. New railroads, opening up to commercial purposes as never before the natural resources of the district in which the town is situated, have multiplied its importance as a trade center many times. The establishment of large department stores, the extension of business enterprises in all directions, the erection of larger and more modern buildings for such purposes, some public improvements on a more or less limited scale, are giving to the town an urban air.

The Negroes of Jackson, who have always outnumbered the whites, but who at present constitute about one-half of the population, have figured largely in this era of greater prosperity for the town. Twelve years ago, with two conspicuous exceptions, the Negroes were not reckoned in the business life of the town. Comparatively few of them owned property, and that for the most part consisted of the homes occupied by them. A few fraternal societies, the churches, and a periodical organization at the time of national elections, constituted all there was of associated life among the Negroes of the town.

Today, according to an official of the town, the 8000 or more Negroes own one-third of the area of the town. Statistics of the condition of property ownership among the Negroes of twelve years ago are not available, and only the citizen acquainted with the situation at that time can appreciate the great advance on the part of the Negroes implied in the above estimate. While it was practically impossible at the time of this inquiry to determine accurately the amount of real estate possessed by the Negroes, the real property assessment of 566 Negroes, as recorded in the tax books of the town, amounted to \$581,580.00 with an average of \$1,027.52 to the individual. It is significant that but 83 of these assessments were under

\$500.00, showing that almost all of this property is in an improved condition. More than one-third of the assessments were above \$1000.00; while six of them were for amounts greater than \$5,000.00. The largest single assessment was that of \$23,800.00. It is to be remembered that these figures refer to the real property only of the 566 Negroes mentioned.

At present one-half of the Negro families of the town own their homes. This fact was brought to light in an investigation made of 543 houses occupied by Negroes in various parts of the town. While one-half of the Negro families own the homes occupied by them, more than two-thirds of the houses in which Negroes live are in the possession of members of their own race. In the canvass mentioned above, 400 out of the 543 families were in houses owned by Negroes. This shows that the rent paid by Negroes to other Negroes throughout the town is no inconsiderable item. Thus, in the 543 houses, the 169 families that rented from Negro owners paid to them yearly more than \$13,000.00. It may be interesting in this connection to state, as indicative of the thrifty character of those that did own their homes, that more than one-half of these had other property than the homes occupied by them. And this property of the Negroes reflects a growing consciousness of a better way of living. One has only to observe the dwellings in a Negro district, for the Negroes have always been severely districted to themselves, to find in the many comfortable, and, in many instances, tastefully furnished homes, evidences of this fact.

The activity of Negro real estate dealers and of the two Negro banks, and the easy terms on which homes can be bought, especially in a tract outside of the town set aside exclusively for Negroes by an enterprising firm of white real estate dealers, have done much to encourage the ownership of property on the part of Negroes. I was surprised to find, again and again, even in the humblest of the rented homes, that the occupants were saving from their meager earnings the monthly payment on some lot on which they hoped to build the future home. It is a noteworthy fact, also, that these more recently built houses greatly excel the ones earlier constructed in size and conveniences. The study of many of these homes revealed that as the Negroes moved from rented houses to those built by themselves as homes, these new houses were on an average one room larger than the ones rented.

Next to the real property in the possession of the Negroes, their bank deposits attest the growth of a more healthy economic condition. In speaking of this matter, the president of one of the flourishing white banks said that the Negroes had just begun to save in the last ten or twelve years. He added that they were learning to handle their money to much greater advantage. He was in a position to know, for Negroes had on deposit in his bank more than \$25,000.00. Inquiries made at the various banks of the town make it safe to estimate the savings of Negroes on deposit in the banks of Jackson at about \$200,000.00, more than one-third of which is to be accredited to the two Negro banks. Other resources than the real property and the bank deposits, including \$75,000.00 worth of property owned by nine Negro churches, will bring the total value of the wealth of the Negroes of the town to about one and one-quarter million of dollars.

A considerable part of this wealth is in the hands of a few individuals. The aggregate wealth of seven of these more well-to-do Negroes is, by a

conservative estimate, at least \$200,000.00. This wealth is largely in the form of real estate. In fact, an increasing number of enterprising Negroes are looking to their real estate holdings for the greater part of their incomes. About five of these men, whose exceptional incomes place them in a class by themselves, own from 20 to 100 houses each.

Perhaps the most conspicuously successful of them all is Dr. S. D. Redmond, who enjoys the largest practice of any of the Negro physicians of the town. Dr. Redmond, who received his medical training at the Illinois Medical College and Harvard University came to Jackson about ten years ago without sufficient means to establish himself properly in his practice. Today, at 36 years of age, he is probably the wealthiest Negro in the town. He is president of the American Trust and Savings Bank, the older of the two Negro banks, and a stockholder in three banks controlled by whites as well as in one of the power and light companies. He owns much valuable property in various parts of the town, receiving rent from more than 100 houses. Two drug stores, one of which is situated on the chief business street of the town, belong to him and are doing a paying business.

While it is true that two Negro enterprises, the bakery of H. K. Risher and the store of Alexander Williams, have been successfully conducted for more than twenty years, yet it has only been comparatively recently that Negroes generally have had the temerity to engage in independent businesses. More than 80 per cent. of the enterprises now controlled by Negroes were established within the last ten years. An inquiry into the condition of 46 of the older and better established of these concerns showed that 41 had been in existence less than ten years, the average term of existence being a little more than five years.

Although there are a few white store-keepers who cater almost exclusively to Negro patronage, the business establishments in the Negro districts are conducted for the most part by Negroes. These business ventures now number about 100, representing a wide range of endeavor. Among them are the two banks already mentioned, four drug stores, two undertaking companies, two real estate agencies, one theatre, one first-class bakery, four shoemaking and repairing shops (one doing the largest business of its kind in the town), one millinery shop, besides numerous stores, barber shops, and other smaller concerns of various kinds. Many of these establishments in size, equipment, and volume of business, compare favorably with similar enterprises among the whites. Forty-four of these concerns, including five contracting firms, did about \$380,000.00 worth of business last year and gave employment to 203 persons.

The pioneer business man among the Negroes is H. K. Risher, the baker, who at one time practically controlled the bakery output of the town. His bakery is one of the oldest concerns in the place, having been established in 1881. This business, which amounts to about \$30,000.00 a year and gives employment to 12 persons, is conducted in one of the best equipped establishments of its kind in that section of the State.

The two Negro Banks represent the first successful attempts on the part of the Negroes to organize for commercial purposes. The older of the two, the American Trust and Savings Bank, capitalized at \$20,000, was established six years ago. The Southern Bank, capitalized at \$10,000, came

into being two years later, and is, in a sense, an outgrowth of the older institution. It is interesting to note that of the 186 stockholders of these two banks, 80 individuals are mechanics, showing how these enterprises are influencing a class of workmen who make fair wages, but who, perhaps, would not otherwise invest their earnings. The Southern Bank in particular has been unusually successful in interesting this class of Negroes, 70 out of its 100 stockholders being mechanics. These banks have had a tremendous influence in encouraging the masses of Negroes to save. In July, 1908, there were savings deposits in these two banks to the amount of \$73,000.00. Their place in the business interests of the community has been fully recognized by the white business men of the town. This appears from the fact that several of the prominent officials of the Negro banks have, upon invitation, become stockholders in banks and other enterprises controlled by white men.

L. K. Atwood, the president of the Southern Bank, belongs to the small group of professional Negroes who have found business more lucrative than the practice of their professions. Born in Willcox County, Ala., in 1851, he was sold on the block as a slave when 18 months' old. His mother bought him for \$300, and moved with him to Ohio. Later he attended Lincoln University, Pa., graduating in 1874. Two years later he was admitted to the bar in Mississippi. He has served two terms as a member of the Mississippi Legislature, and has held the positions of United States Commissioner and United States Deputy Revenue Collector for the Louisiana-Mississippi district. In addition to his connection with the bank, he is actively identified with the Negro enterprises in the town. He has amassed considerable property, and is generally regarded as one of the shrewdest of the Negro business men of Jackson.

There are about ten Negro contractors in the town, a few of whom are doing a rapidly growing business. These are men who started out as ordinary skilled mechanics, and, after accumulating a small capital, have launched out upon an independent basis. This kind of enterprise has been made possible to Negroes by the unprecedented amount of building that has been carried on in the town in the last few years. Five of these contracting companies did a combined business last year of \$180,000.00, and gave employment constantly to about 84 men. C. C. Sims, who does a business that compares favorably with that done by the largest white contractors, was born on a farm, near Jackson, 43 years ago, and spent his youth there with only such limited advantages as a Mississippi rural community of that time gave to the Negro boy. Twenty-five years ago he came to Jackson where he picked up the carpenter's trade, finally engaging in 1893 in an independent contracting business. During the last year his contracts amounted to more than \$75,000.00. Mr. Sims frequently employs whites among the 50 or more men that work for him. His pay roll for labor is between \$600 and \$700 a week. His work has gained for him such a reputation that his contracts are placed in many of the towns near Jackson.

The group of skilled workmen from which these contractors have sprung form, on the whole, a very desirable class of the Negro citizenship. They receive good wages, and, in increasing numbers, are investing their earnings in property or business. Of 83 mechanics, about whom information

was secured, more than two-thirds owned their homes. Negro mechanics, as has been mentioned, constitute a large part, more than two-fifths, of the stockholders of the two Negro banks.

A goodly number of the skilled Negro laborers are carpenters, there being about 150 engaged in this trade. Besides these, there are about 40 bricklayers, 25 plasterers, 35 painters, 12 blacksmiths, 6 cotton samplers, 2 engineers, 7 shoemakers, and a number of others distributed among several trades. In the plastering trade, the Negro workmen have no white competitors. One Negro firm of contracting plasterers, Populus and Boise, did more than \$50,000.00 worth of business last year.

In the case of the Negro women, the means of earning a living are much more limited. A number of seamstresses (about 35), 3 graduate nurses, who enjoy lucrative practices, 1 milliner, and 2 stenographers complete the list of skilled workers among the colored women of the town.

Mississippi is fertile soil for all kinds of secret and benevolent organizations for Negroes. The strong financial condition of these organizations in the State appears from the report of the State Insurance Commissioner for the year 1907, in which the combined value of the certificates in force in 42 of these societies is stated to be \$24,728,709.00; the amount collected by the 42 organizations, \$709,670.00, and the losses paid, \$522,757.96. No less than one-half, and probably more, of these societies operate in Jackson. The Jackson Beneficial Benevolent Association, a purely local organization, which has been in successful operation for almost 32 years, is a typical instance. This society has a membership of 750. Its members pay 25 cents a month, with an extra assessment of 50 cents on the death of a member. One dollar per week is paid to sick members, and \$30.00 contributed to the burial in case of death. During the year 1907, \$265.00 was received by sick members, and \$90.00 contributed to the funeral expenses of those lost by death. The society also makes contributions to various charitable purposes. The property of the organization consists of one hall, valued at about \$4,700.00, the income from the rent of which averages about \$80.00 per month; and 4 acres of land, worth \$2,500.00, to be used ultimately as a cemetery.

Jackson has always been regarded by Negroes throughout the State as a good town for members of their race. The chances of making a living are as good or better than in most other places in the State. The educational advantages, although inadequate, are far above the average. Furthermore, there has been comparatively little friction between the whites and blacks. There has never been a lynching in Jackson.

A conservative element of well-to-do white citizens have shown in no unmistakable manner their friendliness towards the Negro and their desire to help him into better ways. But lately, and particularly since the coming of Governor Vardaman, the thinking Negro has come to realize that conditions are changing somewhat, that the lines are being drawn closer. For instance, Negro and white mechanics have for many years worked together, often side by side, without friction; but frequent instances of opposition on the part of white workmen incline one to believe that competition on racial lines is increasing. In the summer of 1908, the white carpenters started a public campaign against the employment of Negro carpenters by white contractors. Very little was accomplished in this

direction, except to intensify a growing feeling against Negro mechanics in general. As it is, the Negro mechanics are needed in the fast growing town, and prejudice must wait for purely economic reasons before it can work them much harm.

An organization of interest just here is the Bricklayers Union, No. 3 (Miss.), the only association of its kind in the town. Its membership is composed of both white and Negro laborers. The Negroes constitute a majority of the members and hold all of the offices except that of secretary, this position being filled by one of the white members.

The better class of Negroes and the better class of whites are coming closer together on purely economic grounds. The Jackson Negro has done well in business, and is no longer a negligible factor in the business activities of the town. There are, to my knowledge, at least four Negroes who are stockholders in business concerns conducted by white men. At present Negro contractors do by far the greater part of their work for white patrons. More than one-half of the real estate business of a particularly wide-awake Negro is conducted in the interests of white customers.

The thinking Negro of Jackson has come to feel that the salvation of the Negro in Mississippi must be worked out, first of all, upon economic lines. And he is putting this belief into practice in a way that speaks for itself, not altogether ignorant of the conditions under which he is laboring.

# NEGRO BANKS OF MISSISSIPPI

BY

CHARLES BANKS

MOUND BAYOU, MISSISSIPPI

“Surely no better proof can be given of the Negro’s desire and ability to rise and become a respectable member of society than the production of a bank-book with a good balance, or, better still, the title to a farm or a home free of debt. The saving man is par excellence the model citizen—peaceable, sober, industrious and frugal.”—*Andrew Carnegie*.

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In summarizing the economic progress of the Negro in Mississippi during the past ten years, that made in banking comes in for no inconsiderable part. Beginning with the Lincoln Savings Bank, which was formerly the Knights of Honor Bank, about eight years ago, Negro banks have steadily grown in number until, to-day, we have eleven live, active, prosperous, progressive banking institutions dotted over the state. At Vicksburg we have the Lincoln Savings Bank, under the management of W. E. Mollison; with resources over \$60,000.00, and the Union Savings Bank, managed by T. G. Ewing, resources over \$60,000.00; at Indianola is the Delta Penny Savings Bank, directed by W. W. Cox, resources over \$100,000.00; at Jackson is the American Savings Bank and Trust Company, managed by Dr. S. D. Redmond, resources over \$60,000.00, and the Southern Bank under the direction of L. K. Atwood, resources over \$60,000.00; at Yazoo is the People’s Savings Bank, managed by H. H. King, resources over \$40,000.00; at Columbus is the Penny Savings Bank, managed by W. I. Mitchell, resources over \$25,000.00; at Mound Bayou is the Bank of Mound Bayou, under the management of the writer, resources over \$100,000.00; at Natchez is the Bluff City Savings Bank, under the direction of Dr. J. B. Banks, resources over \$50,000.00; at Greenville is the Delta Savings Bank, under the management of John W. Strauther, resources over \$25,000.00; at Hattiesburg is the Magic City Savings Bank, organized during the past year, under the management of Dr. J. H. Howard, resources over \$15,000.00, this being, in fact, the reorganized Peoples’ Bank of Hattiesburg, which went into voluntary liquidation after the assassination of its founder and cashier, the late E. D. Howell. It may be well here to state that the retiring bank paid all of its depositors in full, in fact there has never been a real bank failure on the part of Negro banks in Mississippi since their existence. During the panic of 1907, so far as I have been able to learn, and I am a stockholder in nearly all of them, only two banks suspended specie payment, and not one was seriously embarrassed, emerging from that trying period stronger and more trusted than before. While enjoying the confidence and patronage of their own people, it is a noteworthy fact that the Negro banks

of this state have the confidence, respect, and goodwill of the white bankers, especially their neighbors. In most cases the Negro bank clears through the white bank in the same town, using it largely as a correspondent. In this way it develops that the existence of the Negro banks in towns where there are also white banks, instead of being hurtful from any view point whatever, are mutually beneficial. Negroes who otherwise would not be reached and induced to save, but for the existence influence, and education of Negro banks, are made depositors in Negro banks, who in turn, by using the local white banks as depositories and correspondents, bring into the channels of commerce funds that, but for them, would not be available. Of course the Negro banker does not pursue this policy for mere conciliation. The policy is in line with that of all small banks, be they white or black, to use larger ones as correspondents and depositories, as well as to clear through them, because of the advantage and facilities always had by a larger institution, both as to safety and making par points; but in the operation of the whole it is clearly demonstrated that the prosperity of the Negro banker, as well as in other fields of endeavor, instead of being a menace to the Mississippi white man, is really and substantially beneficial to him also. I hardly think I would overdraw the facts if I should state that there is now deposited in white banks in Mississippi by Negro banks one quarter of a million dollars, and this can be safely counted on as the average daily balance maintained at least eight months in the year. Nor are the benefits following the rise and progress of Negro banks confined to this State alone, for nearly every one maintains a balance with correspondents in financial centers like New York, St. Louis, Memphis, and New Orleans, upon which they draw bills of exchange, and with whom they rediscount as occasions require; and right here let me state, in justice to the white banker, both of this State and in the financial centers named, that no discrimination is made against the Negro banker when it comes to granting him lines of credit, but they invariably grant him credit based mainly on the average daily balance maintained and business ability.

If you ask have we passed the experimental stage as bankers here, I answer, "yes, in a measure, we have." Of course, unlike our white bankers, we have to use raw material as bankers. We have had no presidents and cashiers, not even bookkeepers and tellers, who took hold of the active management of our banks after long years of practical training and experience in some well established banking institution, but have had to feel our way along, and "read while we ran." The recent panic and its subsequent effects were, in a measure, calculated to test the stability and management of banking institutions. Be it said to the credit of the Negro banker in Mississippi, when the mists had cleared away, not one was found swept away. Perhaps the following table will serve to indicate the progress being made: In 1904 they had resources of \$50,000.00; in 1905, \$95,000.00; in 1906, \$140,000.00; in 1907, \$360,000.00; and in 1908, \$750,000.00. From this table we can safely predict that 1909 will find us way above the million dollar mark. Another statement I desire to make, without any comment whatever, is that all these banks, save two, were chartered by Ex-Governor Vardaman.

The showing made by the banks does not take into account that of the fraternal organizations in the State, which, because of their singular fitness for supplying life insurance to many who are barred by the large Life In-

urance Companies, are quite popular as well as helpful in this State. These organizations, notably among which are the Masons, Odd Fellows, Knights of Pythias and Knights of Tabor, carry a reserve fund of about one quarter of a million dollars to beneficiaries of deceased members. In most cases, the persons managing the banks of our State are of high moral character, with some personal means and fair business ability. As stated above, it is not possible for us to draw from a stock of men who have had years of training in banking, perhaps working up from a runner to president, as is the case with our white friends, but all things being considered, the management and conduct generally of the institutions are creditable. Judging by what Negro banks have accomplished in this State in the past few years and their status at the present time, we can confidently look forward to greater things by them in the financial world in the next decade.

CHARLES BANKS,  
Mound Bayou, Miss.

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## PARAGRAPHS.

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Negro Banks in Mississippi.

Some Successful Negro Business Men.

Business Co-operation between White and Negro Men in Helena, Ark.

\*Out of print.



“I believe also that the Negro is to continue to ascend morally, educationally and financially. I am quite resigned to our own and the Negro races occupying the South together, confident that as time passes the two will view each other with increasing regard, and more and more realize that, destined as they are to dwell together, it is advantageous for both that they live in harmony as good neighbors and labor for the best interests of their common country.”

—ANDREW CARNEGIE.



