

NEGRO YEAR BOOK

AN

Annual Encyclopedia of the Negro

1921--1922

332
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Tuskegee Normal and Industrial Institute

EDITOR

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Virginia:

Coardtown (Acconack County).....	400
Hare Valley (Northampton County).....	500
Ocean Grove (near Norfolk).....	
Titustown (near Norfolk).....	
Truxton (near Norfolk).....	

West Virginia:

Institute. (Kanawha County).....	600
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SETTLEMENTS.

Alabama:

Baldwin Farms (Macon County).....	
Benson (Elmore County).....	200
Moffatts.....	
Small Farms, (Limestone County).....	
Southern Improvement Company Settlement (Macon Co.).....	

Arkansas:

Peace.....	
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Colorado:

Dearfield.....	
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Indiana:

Bassett Settlement (Howard County).....	
Cabin Creek Settlement (Randolph County).....	
Greenville Settlement (Randolph County).....	
Lost Creek Settlement (Vigo County).....	
Roberts Settlement (Hamilton County).....	
Weaver Settlement (Grant County).....	

Michigan:

Calvin Township (Cass County).....	800
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Mississippi:

Des Velente.....	800
Chambers.....	
New Africa.....	

Nebraska:

Brownlee (Cherry County).....	
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New Jersey:

Snow Hill (Camden County).....	1,250
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Ohio:

Long (Darke County).....	500
McIntyre (Jefferson County).....	
Randolph (Mercer County).....	
Wilberforce (Green County).....	300

NEGRO IN BUSINESS.

There are over 50,000 Negro business enterprises of various sorts. The annual volume of business is about One Billion Five Hundred Million Dollars.

FIFTY YEARS' PROGRESS NEGRO BUSINESS 1867-1917.

Kinds of Business 1867	Kinds of Business* 1917
	<i>Connected with Agriculture:</i>
	Apiarists
	Dairying
	Floriculture
	Fruit Growing
	Nursery
	Poultry Raising
	Plantation Operating (Some)
	Stock Raising
	Truck Gardening
	Turpentine Farming
	<i>Connected with Extraction of Minerals:</i>
	Coal Mine operating
	Gold and Silver Mine Operating
	Iron Mine Operating
	Salt Mines and Factories
	Other Sorts of Mines
	Oil Well Operators
	Stone Quarries
	<i>Connected with Mechanical Industries:</i>
<i>With Mechanical Industries:</i>	Architects
Blacksmithing and Wheelwrighting	Builders and Contractors
Dressmaking	House-moving and Wrecking
Millinery	Blacksmithing and Wheelwrighting
Painting	Dressmaking
Plumbing	Electrical
Shoemaking	Jewelry
	Millinery
	Painting and House Decorating
	Plumbing
	Shoemaking

With Domestic and Personal Service:

- Barbering
- Catering
- Hairdressing
- Hair Goods Manufacturing
- Hotel Keeping
- Restaurant and Eating House.

Connected with Domestic and Personal Service:

- Barbering
- Bath House Keeping
- Billiards and Pool Rooms
- Bowling Alley
- Catering
- Employment Bureau.
- Hairdressing, Manicuring & Massaging
- Hairgoods Manufacturing.
- Hotel Keeping.
- Pleasure Resorts
- Restaurant, Cafe and Lunch Room.
- Saloon.
- Shoe Shining Parlor.
- Shooting Gallery, etc.
- Theatre.
- Theatrical Troupe.

With Transportation:

- Livery Stable.
- Draying.
- Ship masters.

Connected With Transportation:

- By Water:*
- Owners of Water Craft.
- Construction Contractors.
- Canal Boat Operators.
- Construction and Maintenance, Streets, Roads, etc.:
- Contractors and Builders.
- Managers and Superintendents.
- Steam and Electric Railroads.
- Contractors and Builders.
- Managers and Superintendents.
- Officials.
- Transfer Business, etc.:
- Livery Stable.
- Cab, Hack, etc., Proprietors.
- Garage Proprietors.

Connected with Manufacturing Industries:

- Chemical and Allied Industries:*
- Fertilizer Factories.
- Paint Factories.
- Soap Factories.
- Other Chemical Factories.

Clay, Glass and Stone Industries:

- Brickmaking.
- Potteries.

Clay, Glass and Stone Industries:

- Brick, Tile and Terra Cotta Factories.
- Glass.
- Lime, Cement and Gypsum.
- Marble and Stone Yards.
- Potteries.

Clothing Industries:

- Tailor Shop.
- Hatters.
- Regalia Making.

Clothing Industries:

- Clothing Factories.
- Glove Factories.
- Tailor Shop.

Food and Kindred Industries:

- Bakery.

Food and Kindred Industries:

- Bakery.
- Butter and Cheese.
- Candy.
- Flour and Grain Mills.
- Canneries.
- Slaughter and Packing Houses.
- Other Factories.

Iron and Steel Industries:

- Foundries.

Iron and Steel Industries:

- Agricultural Implement Factories.
- Automobile Factories.
- Blast Furnaces and Steel Rolling Mills.
- Car and Railroad Shops.
- Iron Foundries.
- Ship and Boat Building.
- Wagon and Carriage.
- Other Iron and Steel Factories.

Leather Industries:

- Harness and Saddles.
- Belts, Cases and Pocketbooks.
- Shoe Factories.
- Tanneries.

Liquor and Beverage Industries:

- Distillery.
- Other Liquor and Beverage Factories

Lumber and Furniture Industries:

- Box Factories.
- Furniture Factories.
- Piano and Organ Factories.
- Saw and Planing Mills.
- Other Woodworking Factories

*Derived from United States Census returns of Occupations for 1910.

Textile Industries:
 Dyeing.
 Rope and Cordage Making.
 Sail, Awning and Tent.

Real Estate
 Dealers.

Retail Trade:
 Cabinet Making and Upholstering.
 Dry Goods.
 Candy and Confectionery.
 Cigars and Tobacco.
 Coal and Wood.
 Feed Store.
 Fruit.
 Groceries.
 Fish and Oyster.
 Huckstering.
 Lumber.
 Second-Hand Clothes.

Metal Industries, Except Iron and Steel:
 Clock and Watch Factories.
 Gold and Silver.
 Jewelry.
 Tin Ware and Enamel Ware.
 Other Metal Factories.

Paper and Pulp Industries:
 Blank Book, Envelope, Tag, Paper Bag, etc.
 Printing and Publishing Establishments.

Textile Industries:
 Carpet Mills.
 Cotton Mills.
 Lace and Embroidery Mills.
 Rope and Cordage Factories.
 Sail, Awning and Tent.
 Textile, Dyeing and Printing Mills.
 Not Specified Textile Mills.

Miscellaneous Industries:
 Broom and Brush Factories.
 Charcoal and Coke Works.
 Cigar and Tobacco Factories.
 Electrical Supply Factories.
 Gas Works.
 Turpentine Distilleries.
 Other Miscellaneous Industries.
 Other Not Specified Industries.
 Not Specified Metal Industries.

Connected with General Trade
Banking and Brokerage:
 Banking.
 Brokerage Business.
 Commission Business.
 Pawn Brokers.
 Promoters.

Insurance:
 Officials.
 Managers and Superintendents.

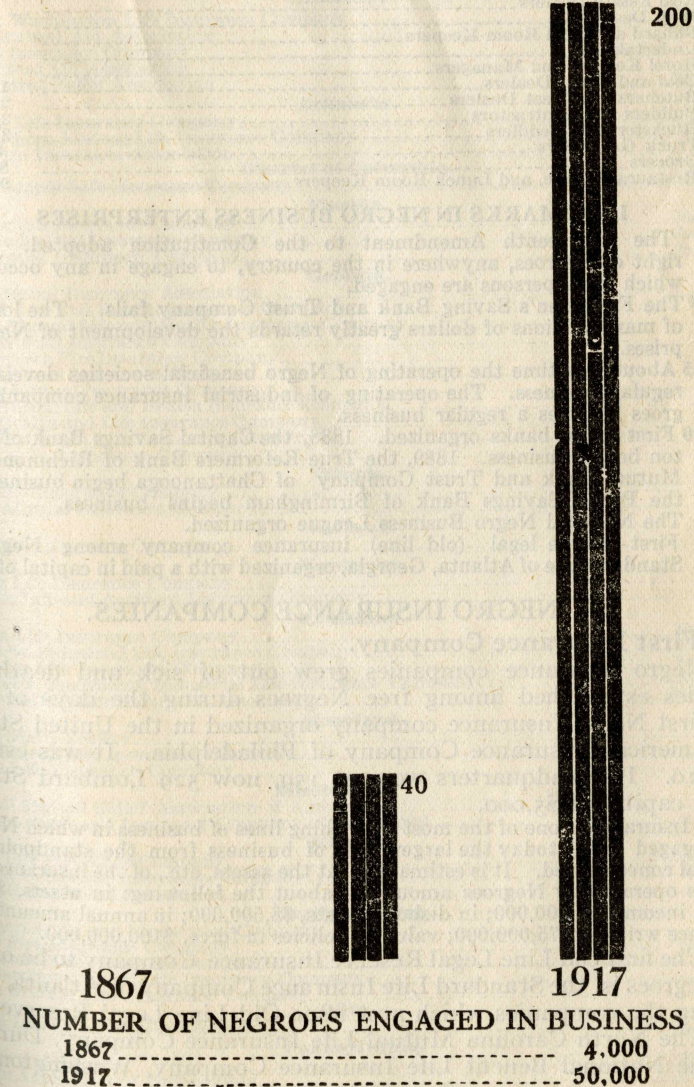
Real Estate:
 Dealers.

Wholesale Trade:
 Importers and Exporters.
 Jobbers.
 Other Wholesalers.

Retail Trade:
 Agricultural Implements and Wagons
 Art Stores and Artists' Materials.
 Automobiles.
 Bicycles.
 Books.
 Boots and Shoes.
 Butchers and Meat Dealers.
 Buyers and Shippers of Grain.
 Buyers and Shippers of Live Stock
 Buyers and Shippers of Other Farm Produce.
 Buyers and Shippers Not Specified.
 Candy and Confectionery.
 Cigars and Tobacco.
 Carpets and Rugs.
 Clothing and Men's Furnishing.
 Coal and Wood.
 Coffee and Tea.
 Cold Storage Plants.
 Crockery, Glassware and Queensware.
 Curios, Antiques and Novelties.
 Delicatessen Stores.
 Department Stores.
 Drugs and Medicines.
 Dry Goods, Fancy Goods and Notions.
 Five and Ten Cents Stores.
 Florist Dealers.
 Flour and Feed.
 Fruit.
 Furniture.
 Furs.
 Gas Fixtures and Electrical Supplies.
 General Stores.
 Grain Elevators.
 Groceries.
 Hardware, Stoves and Cutlery
 Harness and Saddlery.
 Hucksters and Peddlers.
 Jewelry.
 Junk.
 Leather and Hides.

Liquors and Wines.
 Lumber.
 Milk.
 Music Stores.
 News Dealers.
 Oil, Paint and Wall Paper.
 Opticians.
 Produce and Provisions-Rags.
 Rubber Goods
 Stationery.
 Timber.
 Undertakers.
 Others Specified and Not Specified Retailers.

Increase in Kinds of Negro Businesses



Business Enterprises in which 200 or more Negroes are engaged.

Stock Raising	202
Jewelry	206
Dairying and Farming	208
Ice dealers	208
Saw and Planing Mill Proprietors	219
Wholesale Merchants and Dealers	241
Dry goods, Fancy goods and Notions	280
Manufacturers and Proprietors of Clothing Factories	310
Fruit Growers	316
Livery Stable Keepers	323
Buyers and shippers of grain, live stock, etc	357
Candy and Confectionery	384
Proprietors of Transfer Companies	632
Saloon Keepers	652
Drugs and Medicines	695
General Stores	736
Produce and Provisions	756
Real Estate Dealers	762
Junk Dealers	794
Billiard and Pool Room Keepers	875
Undertakers	953
Hotel Keepers and Managers	973
Coal and Wood Dealers	1,155
Butchers and Meat Dealers	2,957
Builders and Contractors	3,107
Hucksters and Peddlers	3,434
Truck Gardeners	4,466
Grocers	5,550
Restaurant, Cafe, and Lunch Room Keepers	6,369

LANDMARKS IN NEGRO BUSINESS ENTERPRISES

- 1868 The Fourteenth Amendment to the Constitution adopted. Legalized right of Negroes, anywhere in the country, to engage in any occupation in which other persons are engaged.
- 1873 The Freedmen's Saving Bank and Trust Company fails. The loss thereby of many millions of dollars greatly retards the development of Negro enterprises.
- 1880-85 About this time the operating of Negro beneficial societies develops into a regular business. The operating of industrial insurance companies by Negroes becomes a regular business.
- 1888-90 First Negro banks organized. 1888, the Capital Savings Bank of Washington begins business. 1889, the True Reformers Bank of Richmond and the Mutual Bank and Trust Company of Chattanooga begin business. 1890, the Penny Savings Bank of Birmingham begins business.
- 1900 The National Negro Business League organized.
- 1912 First reserve legal (old line) insurance company among Negroes, the Standard Life of Atlanta, Georgia, organized with a paid in capital of \$100,000.

NEGRO INSURANCE COMPANIES.

The First Insurance Company.

Negro insurance companies grew out of sick and death benefit societies established among free Negroes during the days of slavery. The first Negro insurance company organized in the United States was the American Insurance Company of Philadelphia. It was established in 1810. Its headquarters were at 159, now 529 Lombard Street. It had a capital of \$5,000.

Insurance is one of the most flourishing lines of business in which Negroes are engaged and is today the largest field of business from the standpoint of capital concentrated. It is estimated that the assets, etc., of the insurance companies operated by Negroes amount to about the following: in assets, \$6,500,000 in income, \$9,000,000; in disbursements, \$8,500,000; in annual amount of insurance written, \$75,000,000; value of policies in force, \$100,000,000.

The first Old Line Legal Reserve Insurance Company to be organized by Negroes is, the Standard Life Insurance Company of Atlanta, Georgia. Among the companies which now issue Old Line Legal Reserve policies are: The North Carolina Mutual Life Insurance Company, Durham, N. C., the National Benefit Life Insurance Company, Washington, D. C.,

the Liberty Life Insurance Company, Chicago, Ill., the Mississippi Beneficial Life Insurance Company, Indianola, Miss., and the Supreme Life and Casualty Company, Columbus, Ohio. There are five Negro fire insurance companies: The Mutual Fire Insurance Association, Camden, Ark., the Western Mutual Fire Insurance Company, San Antonio, Tex., the Mexia Mutual Fire Insurance Company, Mexia Tex., the Bankers' Fire Insurance Company, Durham, N. C. and the Great Southern Fire Insurance Company, Atlanta, Ga.

LIST OF MORE IMPORTANT INSURANCE COMPANIES OPERATED BY NEGROES.

Alabama.	
Booker T. Washington Life Insurance Company	Birmingham
People's Mutual Aid Association	Birmingham
Provident Insurance Company	Mobile
Union Mutual Aid Association	Mobile
Union Central Relief Association	Birmingham
Arkansas.	
Enterprise Life Insurance Company	Pine Bluff
Great Southern Mutual Life Insurance Company	Little Rock
Mutual Fire Insurance Association	Camden
District of Columbia.	
National Benefit Life Insurance Company	Washington
Florida.	
Afro-American Insurance Company	Jacksonville
People's Industrial Insurance Company	Jacksonville
Union Mutual Insurance Company	Jacksonville
Georgia.	
Atlanta Mutual Insurance Association	Atlanta
Brunswick Life and Health Insurance Company	Brunswick
Chatham Mutual Life and Health Insurance Company	Savannah
Fireside Mutual Insurance Company	Atlanta
Great Southern Fire Insurance Company	Atlanta
Georgia Mutual Insurance Company	Augusta
Guaranty Mutual Insurance Company	Savannah
Liberty Mutual Life and Health Insurance Company	Savannah
People's Health and Life Insurance Company	Macon
Pilgrim Health and Life Insurance Company	Augusta
Standard Life Insurance Company	Atlanta
Illinois.	
Liberty Life Insurance Company	Chicago
Superior Mutual Insurance Company	Chicago
Indiana.	
Liberty Life Insurance Company	Evansville
Kentucky.	
Domestic Life Insurance Company	Louisville
Mammoth Life and Accident Insurance Company	Louisville
Louisiana.	
Louisiana Life Insurance Company	New Orleans
The Liberty Industrial Life Insurance Company	New Orleans
The Lincoln Life Insurance Company	New Orleans
The People's Benevolent, Industrial Life Insurance Company	New Orleans
Unity Industrial Life Insurance Association	New Orleans
Maryland.	
Home Friendly Society	Baltimore
Mutual Benefit Life Insurance Company	Baltimore
Southern Life Insurance Company	Baltimore
Mississippi.	
Industrial Mutual Relief Association of America	Jackson
Union Guarantee and Insurance Company of Mississippi	Jackson
Missouri.	
Douglas Life Insurance Company	St. Louis
Mid-West Industrial Insurance Company	Kansas City
Western Union Relief Association	St. Louis
North Carolina.	
Afro-American Mutual Insurance Company	Charlotte
Bankers Fire Insurance Company	Durham
International Life Insurance Company	Reidsville
North Carolina Mutual Life Insurance Company	Durham
Winston Mutual Life Insurance Company	Winston
Ohio.	
Supreme Life and Casualty Company	Columbus
Pennsylvania.	
Keystone Aid Society	Philadelphia
Northern Aid Society of Philadelphia	Philadelphia

South Carolina.	
Afro-American Mutual Insurance Company	Rock Hill
Mutual Relief and Benevolent Association	Columbia
United States Industrial Life Insurance Company	Charleston
Tennessee.	
Mississippi Life Insurance Company	Memphis
Texas.	
American Mutual Benefit Association	Houston
The Mexia Mutual Fire Insurance Company	Mexia
Western Mutual Fire Insurance Company	San Antonio
Virginia.	
American Beneficial Insurance Company	Richmond
Richmond Beneficial Life Insurance Company	Richmond
Southern Aid Society of Virginia	Richmond
Virginia Beneficial Insurance Company	Norfolk

SOME NEGRO BUSINESS MEN.

Boyd, Dr. R. H., (deceased)—Prominent minister in the Baptist denomination. He established in 1896, the National Baptist Publishing House at Nashville, Tennessee. The printing plant occupies a half block in the business portion of the city. It pays its employees over \$200,000 a year for labor. According to an inventory made by Bradstreet's Agency, the value of stock, equipment and property of the concern is about \$350,000. Here all the books and pamphlets needed in the Sunday School and church work of the Negro Baptists are published. Dr. Boyd was the president of the National Negro Doll Company, which manufactures high class Negro dolls.

Brown, William Washington.—Founder in 1881 of the Grand United Order of True Reformers. This is one of the largest and most interesting of the benevolent and secret orders. The headquarters of the Association were placed in Richmond, Virginia, and here in 1896, Mr. Brown established the True Reformers' Bank which was the second bank established privately for Negroes. Did much to promote banking by Negroes. Before taking up the work of the True Reformers, Mr. Brown was a minister of the Baptist Church. He was born in Alabama.

Groves, Junius G. "The Potato King."—Born a slave in Green County, Kentucky, 1859. In 1879 during the Kansas exodus, emigrated to that State. Hired out at Edwardsville as a farm laborer at forty cents per day. The next year he rented nine acres of land and planted three acres each in white potatoes, in sweet potatoes, and in watermelons. He cleared \$125. The next year he rented twenty acres, and the next year sixty-six acres. In 1884, after all debts had been paid, Mr. Groves had to his credit in the local bank, as the result of three years' labor, \$2,200. He now bought eighty acres of land. His prosperity continued until he owned 500 acres of the finest land in the State, worth from \$125 to \$250 an acre. Mr. Groves got the title of "Potato King," because he raises and ships potatoes on a large scale. In one year upon his own farm he produced over 100,000 bushels of white potatoes. In addition to this he bought from other growers and shipped away twenty-two cars of potatoes. He is worth about \$80,000.

Jackson, Deal Albany, Georgia.—Died 1913. The most noted Negro farmer in the State. For over ten years he had the distinction of marketing the first bale of cotton for the season, winning by this fact the title of the "first bale man." He owned and worked 2,000 acres of land. He had forty tenant families on his plantation.

Merrick, John.—One of the most successful Negro business men in the United States. He was born in Clinton, North Carolina, September 7, 1859; died August 6, 1919; was a bricklayer by trade, and later, became a barber. In 1898 he founded the North Carolina Mutual and Provident Association, which is one of the strongest Negro insurance companies in the world. He was one of the wealthiest Negroes in North Carolina. He owned a large amount of real estate. His monthly rent income was over \$500.

Montgomery, Isaiah T.—The founder in 1888 of Mound Bayou, Mississippi, in many ways the most noted Negro town in the United States. He was a slave, in Mississippi, of Joseph Davis, the brother of Jefferson Davis, President of the Confederate States of America.

Smith, Robert L.—Born in Charleston, South Carolina, 1861. Founder of the Farmers' Improvement Society of Texas. He graduated from Atlanta University, and for a time was editor of a paper in Charleston. He then went to Texas and became a teacher. In 1895 he was elected a member of the Texas Legislature. Wishing to help the people, he organized in 1890, the Farmers' Improvement Society. The members of the Association now own over 75,000 acres of land worth considerably over \$1,000,000. In 1906 the Society founded an agricultural college at Ladonia, Texas, and in 1911, they organized a bank at Waco, Texas. The Society also operates an overall factory at Waco. Under the auspices of the Society farmers' institutes and fairs are held.

BUSINESS LEAGUES.

The National Negro Business League was organized at Boston in 1900, for the purpose of stimulating and increasing Negro business enterprises. At its annual meetings, which are held in various parts of the country, successful Negro business men are brought before the public. In this way what Negroes are doing in business becomes known, and many Negroes, who otherwise would not have been, are influenced.

STATE NEGRO BUSINESS LEAGUES

State	Name of President	Address
Alabama	J. T. Harrison	Birmingham
Arkansas	J. L. Wood	Hot Springs
Florida	Charles Anderson	Jacksonville
Georgia	A. B. Singfield	Savannah
Indiana	Dr. S. A. Furniss	Indianapolis
Kansas	John M. Wright	623 Western Ave., Topeka
Louisiana	W. E. Roberson	2017 Dryades, New Orleans
Mississippi	Charles Banks	Mound Bayou
North Carolina		Durham
Oklahoma	T. J. Elliott	Muskogee
South Carolina	E. J. Sawyer	Bennettsville
Texas	R. L. Smith	114 Bridge St., Waco
Virginia	C. B. Gilpin	Richmond

CHARTERED LOCAL LEAGUES

Alabama		Name of President
Anniston		Thomas J. Jackson
Athens		J. A. Holiday
Bessemer		James Flowers
Birmingham		W. B. Driver
Decatur		
Mobile		H. Roger Williams, M. D.
Montgomery		J. H. Fagain
Opelika		C. D. Menafee
Selma		R. B. Hudson
Sheffield		E. H. Fields
Demopolis		
Ensley		C. E. Thompson, M. D.
Florence		L. J. Green
Huntsville		D. S. Brandon
Talladega		S. N. Dickerson
Tuscaloosa		B. H. Barnes
Tuscumbia		D. W. Davis, M. D.
Tuskegee		E. H. Gamlin
Uniontown		M. E. Peck
Union Springs		G. F. Oliver
Arkansas		
Pine Bluff		Dr. H. L. Jordan, Miller Building
Jonesboro		Thomas E. Page
Little Rock		
Fort Smith		S. W. Harrison, M. D.
Forest City		J. H. Pierce
Wesson		J. B. Holland
Russellville		Rev. C. A. Bean
California		
Los Angeles		M. W. Lewis
Oakland		H. L. Richardson
Riverside		Frank H. Johnson
Pasadena		L. G. Robinson
Sacramento		
Colorado		
Colorado Springs		Thomas Wallace
Denver		J. H. P. Westbrook
Hartford		C. W. Curtis
Waterbury		W. H. Costen

Delaware

Wilmington Samuel G. Elbert, M. D.

District of Columbia

Washington Daniel Freeman, 609 F. St., N. W.

Florida

Apopka D. M. Giddians
 Bradentown J. E. Williams
 Lake City B. J. Jones
 Live Oak C. S. Simkins
 Jacksonville (No. 2)
 Pensacola A. M. Johnson
 St. Augustine D. R. Brown, M. D.
 Orlando J. A. Colyer
 Tampa W. H. Gordon
 West Palm Beach D. C. McClelland

Georgia

Address	Name of President
Albany	Joseph H. Lee
Americus	
Bainbridge	T. H. Bynes
Dawson	B. W. Cooper
Fort Valley	Lee O'Neal
Athens	Rev. A. B. Murden
Atlanta	J. W. Madison
Augusta	E. G. Spaulding
Brunswick	
Columbus	E. J. Turner, M. D.
Cuthbert	S. D. Roseborough
Marlow	S. J. Little
Macon	L. J. May
Ocilla	J. A. Aaron
Rome	S. M. Davis, M. D.
Savannah	A. B. Singfield
Thomasville	
Valdosta	W. M. Jones
Waycross	Clinton W. Gaines
West Point	W. D. Datcher, M. D.
Lagrange	Theodore Pollard

Illinois

Cairo W. B. Beatty, M. D.
 Champaign C. E. Phillips
 Chicago Anthony Overton, 5200 Wabash Ave.
 Evanston W. F. Garnett, M. D.
 Springfield A. M. Williams
 Decatur
 Maywood James Swanson

Indiana

Evansville L. H. Stewart
 Marion Dillard Artis
 Indianapolis C. M. C. Willis
 Muncie Chas. A. Martin, M. D.

Kansas

Coffeyville Foster Williams
 Emporia O. E. Terry
 Hill City J. W. Glenn
 Hutchinson G. W. Allison, M. D.
 Kansas City T. A. Ross
 Newton S. Ridey
 Salina
 Topeka No. 1 Ira O. Guy
 Topeka No. 2 G. D. Olen
 Wichita J. A. Cousar

Kentucky

Bowling Green J. R. Vass
 Covington
 Danville John W. Bates
 Frankfort T. K. Robb
 Owensboro R. B. Bell, M. D.
 Paris J. W. Mebane, M. D.
 Lawrenceburg J. K. Stovall
 Georgetown Manlius Neal
 Hopkinsville E. G. Lamb
 Lexington W. H. Ballard, M. D.
 Louisville W. H. Stewart
 Winchester Rev. H. D. Coleaire
 Madisonville P. R. Cabell, Jr.
 Paducah Charles I. Boyd

Louisiana

Alexandria W. H. Sawner
 Baton Rouge Henry J. Allen
 Crowley R. U. Clark
 Lake Charles E. B. Foreman
 Lake Providence H. L. Jones
 Mansfield J. T. Henderson
 Natchitoches T. Taylor, M. D.
 New Orleans A. D. DeJoie
 Patterson F. P. Jackson
 Shreveport H. W. Duncan

Maryland

Annapolis George Adams
 Baltimore Wm. H. Dodd, 1519 Druid Hill Ave.
 Cambridge Cyrus St. Clair
 Cumberland H. W. B. Bates
 Salisbury John F. Stewart
 St. Denis Cornelius Fitzgerald

Massachusetts

Boston W. A. Johnson
 Cambridge (No. 1) Mrs. Thomas H. Cox
 Cambridge (No. 2) B. H. Pocher
 New Bedford J. R. Barreau
 Springfield W. L. Girardeau

Mississippi

Greenwood Silas Ransom
 Hattiesburg T. S. Thigpen
 Indianola J. E. Walker, M. D.
 Jackson S. D. Redmond
 Meridian
 Michigan City J. H. Harris
 Moss Point J. E. Thomas
 Mound Bayou
 Natchez Rev. M. E. Davis
 Okolona C. W. Gilliam
 Pass Christian J. W. Randolph
 Yazoo City J. L. Webb

Missouri

Bolton John Thompson
 Kansas City F. J. Weaver
 Leland J. H. Hawkins
 St. Louis W. C. Garden
 St. Joseph J. B. Jones
 Springfield Luke Dotson

Nebraska

Omaha C. Wade Obee

New Jersey

Asbury Park J. Turner Wall
 Atlantic City
 Camden S. N. Fernandess
 East Orange A. A. Hill
 Jersey City
 Montclair W. E. Jackson
 Newark Elisha Weaver
 Paterson Harold Harper
 Red Bank William E. Rock

New York

Brooklyn
 New Rochelle William J. Brown
 New York City John M. Royall

North Carolina

Asheville E. W. Pearson
 Charlotte J. T. Sanders
 Durham J. M. Avery
 Elizabeth City G. W. Cardwell, D. D.
 Fayetteville Douglass Williston, M. D.
 Greensboro George H. Mitchell
 Raleigh Capt. James E. Hamlin
 Reidsville Rev. J. P. Milton
 Rocky Mount T. W. Thurston
 Salisbury W. H. Goler, D. D.
 Statesville F. F. Chambers
 Tarboro Y. D. Garrett
 Wadesboro B. C. Reid
 Greenville No. 1 W. P. Norcotte

Greenville No. 2	James A. Battle, M. D.
Hamlet	W. H. Thomas
Hertford	W. B. Sharp
High Point	A. J. Griffin
Kinston	J. L. Borden
Lexington	H. H. Hayes
Newbern	Isaac H. Smith
Washington	W. G. Sanders
Wilmington	Thomas A. Smith
Wilson	S. H. Vick
Windsor	C. H. Lewter
Winton	C. S. Brown

Ohio

Cincinnati	William M. Porter
Greenfield	F. D. Patterson
Springfield	T. W. Burton, M. D.
Columbus	Robt. F. Jones (Sec.)

Oklahoma

Ardmore	S. M. Dillard
Boley	W. A. Kennedy
Coweta	J. W. Simmons
Eufaula	Rev. Wm. R. Beamer
Guthrie	Henry House
Hennessey	George Douglass (Sec.)
Lawton	W. M. Scott
McAlester	E. E. McDaniel
Muskogee	E. M. Guillory
Oklahoma City	J. T. Iter, M. D.
Okmulgee	J. H. Stephens
Wagoner	R. W. Smith, M. D.
Wewoka	E. D. Brown
Rentiesville	F. P. Bronson
Tulsa	J. H. Goodwin

Pennsylvania

East Pittsburgh	N. T. Velar
Ercildoun	William O. Jones
Harrisburg	W. H. Craighead
Philadelphia	C. H. Brooks, 1440 Lombard St.
Pittsburgh	C. W. Posey, 320 12th Ave., Homestead, Pa.

Rhode Island

Newport	D. B. Allen
Providence	F. R. Purnell, 1910 Westminster St.

South Carolina

Beaufort	James Riley
Dalzel	Saymour Howard
Darlington	Edward Sanders
Florence	J. R. Levy, M. D.
Horatio	G. W. Kernshaw
Maysville	
Rembert	Wheeler Dinkins
Rembert (No. 2)	Fuyerson Wilson
Spartanburg	G. W. Sexton, M. D.
Sumter	W. T. Andrews
Weston	J. H. Goodwin, M. D.

Tennessee

Bristol	Robert E. Clay
Brownsville	John Bond
Greenville	W. T. Clem
Jackson	A. C. Cain
Chattanooga	G. W. Franklin
Clarksville	Robert T. Burt, M. D.
Columbia	O. O. Hunter
Nashville	R. H. Boyd
Nashville (No. 2)	A. N. Johnson
Johnson City	J. H. Longly
Knoxville	Prof. C. W. Cansler
Martin	R. Greef
Memphis	Thomas H. Hayes
Shelbyville	W. H. Goslin
Springfield	I. S. Cunningham

Texas

Austin	J. H. Stewart
Clarksville	J. W. Jamison
Cleburne	R. B. Barnes, M. D.
Dallas	H. W. Scott
Denison	A. H. Terrell

Elderville	N. E. Williams
Fort Worth	R. C. Houston
Galveston	James Carr
Houston	J. M. Frierson
Long View	C. P. Davis, M. D.
Marlin	Prof. J. W. Washington
Navasota	F. L. Woodard
Palestine	A. H. Vincen
Paris	B. H. Graham
San Antonio	G. W. Bouldin
Sherman	J. W. Williams
Taylor	J. R. Moore, M. D.
Temple	Robert Wells
Texarkana	G. W. Jamerson, M. D.
Troup	W. H. Hackett
Waxahatchie	C. S. Diggs, M. D.
Oakwood	Rev. G. W. Carter
Victoria	I. H. Swaizey
Waco	J. W. Fridia, M. D.

Virginia

Alexandria	W. A. Carter (Secretary)
Blackstone	L. H. Jackson
Charlottesville	C. P. Inge
Clifton Forge	E. T. Conner, M. D.
Danville	J. R. Wilson
Exmore	J. G. Tolliver
Fredericksburg	W. F. Bass, M. D.
Gordonsville	Westly Frye
Hampton	W. E. Atkins, M. D.
Harrisburg	Eugene Dickson
Lynchburg	A. N. Lushington, M. D.
Newport News	R. T. Stewart
Norfolk	J. T. P. Cross
Petersburg	J. M. Wilkerson
Richmond	R. E. Jones, M. D.
Roanoke	A. F. Brooks
Suffolk	H. B. Fuller, M. D.
Townsend	Arthur Banks
Waynesboro	O. J. Simms

West Virginia

Bluefield	D. H. Kyle
Clarksburg	B. F. White, M. D.
Huntington	M. T. Whittico
Keystone	P. H. Shepherd
Montgomery	
Morgantown	Prof. J. W. Hughes
Wheeling	Alonzo J. Payne
Sabraton	

NEGRO BANKS

The Freedmen's Bank

During the Civil War, military savings banks were established at Beaufort, South Carolina, and Norfolk, Virginia, in order to give the colored troops centered at these points an opportunity to save their pay. These banks were so successful that the friends of the Negro decided to provide an opportunity for all the emancipated slaves to save their earnings. The matter was laid before Congress, and on March 3, 1865, by Congressional enactment, "The Freedmen's Savings Bank and Trust Company was established."

Section V of the Act of Incorporation of the Freedmen's Bank said "that the general business and object of the Corporation hereby created shall be to receive on deposit such sums of money as may from time to time be offered therefore by or on behalf of persons heretofore held in slavery in the United States or their descendants, and investing the same in stocks, bonds, treasury notes and other securities of the United States."

In 1870 an amendment to the charter was secured by which one-half of the funds subject to investment might at the discretion of the trustees be invested "in bonds and notes secured by mortgage on real estate and double the value of the loan." This amendment permitted injudicious speculation and caused the suspension of the bank in 1873. During the time that the bank was in existence about \$57,000,000 were deposited. Sixty-two per cent of the losses have been repaid to the depositors as follows: Nov. 1, 1875, 20 per cent