Becoming Owners: African American Property Ownership, Berean Building And Loan, And The City Of Philadelphia, 1890 To 1920

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Becoming Owners: African American Property Ownership, Berean Building And Loan, And The City Of Philadelphia, 1890 To 1920

Abstract
This dissertation traces the contours of African American property ownership in the city, in the late 19th and early 20th centuries. How did a moment of political deterioration during the 1890s foster African-American movements for civic accountability and political mobilization in the Quaker City? This study connects material achievement and the pursuit of property ownership among African Americans to the growth of church-based, minister-led, and property-focused associations. Historians have not often considered the connection between ostensibly moral-missioned institutions, the property they and their communities owned, and later political expressions. By raising and contextualizing a heretofore unexamined set of nearly 280 mortgage, census and directory records related to one-such building and loan association, Berean Building and Loan, this study argues that black property ownership functioned as a moral and economic lever in the view of the race's leaders. Once a significant number of these associations formed, a "determined" middle class of black Philadelphians, armed with economic and cultural success, argued for political rights and representation they had previously been denied. In 1888, faced with an inability to otherwise achieve suitable housing for its members, the black-led Berean Presbyterian Church formed a building and loan association. Matthew Anderson, the church and association's leader, claimed that participation in the association and ownership of property boosted the civic capacity and respectability of its members. Berean Building and Loan epitomized the material and moral movement that contemporary leader Booker T. Washington hoped to see growing among the race. Washington's "cast down your bucket" sensation of a speech in 1895 seemed to mark the way forward for African Americans in the south and nationally. The promise of individual and group transformation accompanying property and material success formed a central pillar of Washington's ethos and his National Negro Business League. Anderson's efforts in Philadelphia provide a unique contrast to Washington's and point to the intellectual continuity of ideas as regards property. As Berean and similar mutual aid associations and institutions formed and flourished in Philadelphia in the early 20th century, Washington's disavowal of politics could not hold captive the minds of blacks in the city.

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BECOMING OWNERS: AFRICAN-AMERICAN PROPERTY OWNERSHIP, BEREAN BUILDING AND LOAN, AND THE CITY OF PHILADELPHIA, 1890 TO 1920

Ricardo O. Howell

A DISSERTATION

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2017

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BECOMING OWNERS: AFRICAN AMERICAN PROPERTY OWNERSHIP, BEREAN BUILDING AND LOAN, AND THE CITY OF PHILADELPHIA, 1890 TO 1920

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Ricardo Orlando Howell
DEDICATION

One generation empowering the next,
this work is dedicated
to my parents, Pamela and Edwin Howell,
to my wife, Angela McMillan Howell, Ph.D.,
and to our children, Lily and Levi Howell.
ACKNOWLEDGMENT

No work stands on its own. The good parts of this history are owed to the feedback and commentary from its readers. The other parts, the mistakes and otherwise, are my own. Necessarily, this work was crafted with the inspiration of many and the perspiration of others that pushed it forward.

I am grateful to God for grace to have begun this work and now completed it. It is God that gives the capacity to accomplish these things. Through him all things were made; without him nothing was made that has been made.

My wife, Angela McMillan Howell, Ph.D., and our children, Lily and Levi, gave of their immeasurable ideas, energy and courage, when I had none. Before they could speak words, Lily and Levi provided motivation to work through nights and thorny problems.

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The late Bruce Donovan, Associate Dean of the College at Brown, would say he was “born at night, but not last night.” To a similar extent, *Becoming Owners* came together not overnight, but over many nights. It is now time to allow this project to sleep, at least for a little while.
ABSTRACT

BECOMING OWNERS: AFRICAN AMERICAN PROPERTY OWNERSHIP, BERANE BUILDING
AND LOAN, AND THE CITY OF PHILADELPHIA, 1890 TO 1920

Ricardo Orlando Howell
Kathy Peiss

This dissertation traces the contours of African American property ownership in in the city, in the late 19th and early 20th centuries. How did a moment of political deterioration during the 1890s foster African-American movements for civic accountability and political mobilization in the Quaker City? This study connects material achievement and the pursuit of property ownership among African Americans to the growth of church-based, minister-led, and property-focused associations. Historians have not often considered the connection between ostensibly moral-missioned institutions, the property they and their communities owned, and later political expressions. By raising and contextualizing a heretofore unexamined set of nearly 280 mortgage, census and directory records related to one such building and loan association, Berean Building and Loan, this study argues that black property ownership functioned as a moral and economic lever in the view of the race's leaders. Once a significant number of these associations formed, a “determined” middle class of black Philadelphians, armed with economic and cultural success, argued for political rights and representation they had previously been denied. In 1888, faced with an inability to otherwise achieve suitable housing for its members, the black-led Berean Presbyterian Church formed a building and loan association. Matthew Anderson, the church and association's leader, claimed that participation in the association and ownership of property boosted the civic capacity and respectability of its members. Berean Building
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Ricardo O. Howell

BECOMING OWNERS: AFRICAN AMERICAN PROPERTY OWNERSHIP AND BEREAN BUILDING AND LOAN, 1890 TO 1920

PART ONE

CHAPTER ONE

Introduction

At the turn of the 20th century, African Americans could see advancements made during the Emancipation and Reconstruction eras slipping away in small and large ways. Restrictive voting laws blockaded the ballot box in Mississippi, North Carolina, and South Carolina, in short succession. Land purchased as a result of plantation transition or through such opportunities as the Homestead Acts proved difficult to hold onto in view of a debilitating credit regime that slowly sucked black landowners back into dependency. And the slow unfurling of Jim Crow transportation laws in states like Tennessee and Louisiana further chipped at African Americans’ ability to duly express their remaining civic rights in the public sphere. Racial violence tied to vocal black outcries against these retractions diminished black material gains, such as in Wilmington, NC, in 1898, when rioters destroyed an influential black newspaper’s offices and drove blacks
from the city. It was, in the words of W.E.B. Du Bois, as if the axis of society and African Americans themselves moved “back toward slavery.”

In the face of these types of retractions, Tuskegee Institute founder and principal Booker T. Washington’s sensational 1895 Cotton States and International Exposition speech made virtue out of a necessity – reduced black outcry for civil rights and political participation – in exchange for a meager bargain: the opportunity to develop economically, separately but interdependently. The Exposition was meant to showcase the South. For African Americans it was an opportunity to display the progress of the race. Washington, not quite forty years old at the time, was provided a platform at the 1895 Atlanta exposition to present solutions to the economic and social question of the age: what was to be done with black labor? Washington’s solution was to suggest that blacks ground themselves in the economic reality of their surroundings, directing blacks to “cast their buckets” down where they were.

Political retreat and advancement through vocational education and the development of separate black institutions were the pathways Washington proposed. African Americans could gain better footing in the nation, Washington believed, if they allowed their labor to speak for them. To skeptical whites, Washington encouraged them to remember that black labor had “cleared your

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forests, builded (sic) your railroads and cities." Moreover, he encouraged blacks to review the exhibition on black life at the exposition. Blacks needed to consider that they had made progress from owning meager possessions to creating more dignified inventions and ownership. They could expect to continue to materially advance if they would commit themselves to laboring in the South. Moreover, Washington linked the bright future of the South to a mutual black and white concern for the region’s economic advancement. He concluded with an appeal to a “higher good” marked by justice -- not an open call for equality -- and shared material prosperity. Material advancement would do the work of convincing whites of the merits of justice.²

It was this cloaked strategy that was at the root of “persuasive materialism,” as I term it. Material prosperity would not only beget economic advancement but would also beget just treatment. Such that they could obtain it, possess it, multiply its value and pass it on to their descendants, or share it with various black communities, many African Americans considered material prosperity to be the most important way forward. Indeed, according to Washington, prosperity was a way by which African Americans could gain or earn, in perhaps the truest sense, the respect of white Americans, so that blacks could achieve equality, social and otherwise with whites. Material possessions,

by this logic, provided a buttress against the violence of the era, and fit within the practices of respectability of the age.

To the extent that blacks and whites shared understandings of similar possessions, they implicitly agreed to the value of these objects, and, perhaps, to the value of those who possessed them. At the root of this “persuasive materialism” was a philosophical commitment that African Americans should visibly pursue the kind of cultural consensus described by historian Sam Bass Warner, wherein private holdings provided a representation of shared values, values that could counteract racism’s virulent effects by persuading whites that blacks were raising their own status and worth.³

With his growing influence at the helm of a Tuskegee, an influential industrial and vocational training institute in Alabama, Washington hoped to assemble a series of local business associations across the nation, through which the gospel of material success could be preached or communicated. In recounting the 1900 first national gathering of the National Negro Business League in Boston, Washington wrote “The race cannot depend upon mere Material growth alone for its ultimate success, but they do greatly feel that

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³ Sam Bass Warner, *The Private City: Philadelphia in Three Periods of Its Growth*, Rev. ed. (Philadelphia: University of Pennsylvania Press, 1987). xii. Warner suggests that “privatism” is a set of values and a moral code, at least insofar as it relates to family behavior. As it relates to actual settlement it suggested cooperation on public tasks for “mutual material benefit.” (Ibid.) While Warner’s observations are specific to the city – and to Philadelphia, which is essential for my argument, I argue that for the African American community the larger theoretical idea of private property was a critical signifier of middle-class worthiness.
material prosperity will hasten their recognition in other directions.”4 Washington committed his resources as well as the efforts of all who would gather under the banner of the National Negro Business League, a group of likeminded entrepreneurs and would-be entrepreneurs that Washington established, to produce material success -- the backbone of a strategy to define and refine the race. Inasmuch as this strategy responded to 19th century ideas about race, it utilized the economic position of African Americans as both a spur of and a vehicle of transformation. In practical terms, Washington and his cohort hoped to thread a very fine needle. Could they engineer the financial success of the race and simultaneously use those financial successes as proof of the race’s worthiness for citizenship, or better, equal treatment? Too much emphasis on equality would have worked directly against efforts to encourage independent financial organization.5

While Washington was perhaps the most vocal and visible spokesman for persuasive materialism, he neither was its inventor, nor did he stand alone in promoting it. Indeed, the materialist method was visible throughout the 19th century and beyond the bounds of the South. This study, then, is an examination

5 Mullins cautions against reading black material consumption in one direction, for example in the service of uplift. I am taking heed here to what he has noted as the “ambiguous distinction between the empowerment and disempowerment offered by material consumption.” See Paul R. Mullins, “Review of *Creating Freedom: Material Culture and African American Identity at Oakley Plantation, Louisiana, 1840-1950* by Laurie A. Wilkie,” *American Studies* 43, no. 3 (2002): 123. In his review of Wilkie’s work he suggests that analysts of black consumer struggle should also be cautious in suggesting which goals of struggle are individual and which are collective (122).
of the flow and contours of African American materialism and its visible emergence in the 19th century, from Washington’s brand of materialism, to its worked-out expression among one of the most developed communities of African Americans, those who lived in Philadelphia.

This dissertation, *Becoming Owners: African American Property Ownership, Berean Building and Loan, and the City of Philadelphia, 1890 to 1920*, seeks to understand how African Americans have wrestled with the promise of material prosperity as Washington described it. In particular, it analyzes how a generation of African Americans in the U.S. after the Civil War understood the benefits of material prosperity, how its benefits were pursued and propagandized, and how the paradoxes of this materialism were felt and understood. As a history that focuses on African American property ownership as a representation of respectability, it relies on decoding the rituals that created meaning from property. The study is organized into two parts. Part One, Chapters One, Two and Three, examine the foundations of respectability among the African American middle class broadly, utilizing Booker T. Washington and his National Negro Business League as a departure point where notions of black middle-class struggle were discussed and promoted and then within Philadelphia, a key site of black middle-class organization and struggle. Part Two, Chapters Four, Five and Six, look closely at “that determined class,” an idea authored by scholar W.E.B. Du Bois, through the records and social context of Berean Building and Loan Association, a church-founded association which
was a leader in the surge of self-help and homebuilding among African Americans in Philadelphia. A concluding chapter examines the limits of respectability and property.

Within complex social and economic dynamics of the era, property ownership was a sign that the owner was acting out the roles of citizenship and worthy of being called citizen. Indeed, home ownership was becoming a homogenized symbol of American fitness, no matter the race that pursued it. In and beyond Philadelphia, property ownership signaled to whites that a Negro was respectable. Similarly, within black communities it became a sign of one’s self worth. Specifically, during the late 19th and early 20th centuries, property ownership signaled to other black people that the owner had exited “bondage.”

And while property ownership was largely a private practice, racial boosters, including educators, ministers and real estate men sought to protect it, and also attempted to raise it to the level of a public necessity for the race. In the 1897 words of Reverend Matthew Anderson, leader of the black Berean Presbyterian church and founder of its building and loan association, through the processes of property ownership, black men were “transformed into new men, and consequently they are making better parents, better Christians in the church, better members of the community, better citizens of the state and of the body politic.”

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even a community concern; it was a seedbed of what the entire race might become.

In 1901, prior to the National Negro Business League’s meetings in Chicago, the League requested photographs of the “places of our people,” as it planned a display of the race’s property as an indication of its stride toward permanency. Put simply, the places represented were the “production sites” of a permanent middle class for the race. As a practical matter, particularly for the black middle class, property ownership provided the bedrock social space for growing communities. Property grew particularly important as safe spaces that could be shared with others of one’s social rank in inhospitable neighborhoods, towns or cities. Promoting black property ownership that would not provoke whites was necessarily more than mere rhetoric: in early 1901, towns in Indiana along the Ohio River reported purges of “obnoxious classes of negroes,” which had resulted in many African Americans leaving altogether; in August 1901, just prior to the Business League’s meetings in Chicago, lynchings in Pierce City, Missouri, within several hours of Chicago, erupted into the expulsion of blacks who lived there. At the time, Washington thought the Pierce City events were too

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8 Historian Jelani Favors coins the term “non-collapsible” spaces to highlight the external pressures that bore on these sites where blacks might build community despite the pressures of the era. See Jelani Manu-Gwon Favors, “Shelter in a Time of Storm: Black Colleges and the Rise of Student Activism in Jackson, Mississippi,” Ohio State University, http://rave.ohiolink.edu/etdc/view?acc%5Fnum=osu1155750466.
difficult to discuss without further, likely provocative, misunderstanding. Thus property was inherently political for African Americans.

*Becoming Owners* attempts to tease out a sustained description of “persuasive materialism” in one American city during the 19th century to the early 20th century and its manifestation in property and real estate. It examines persuasive materialism’s continuities and discontinuities as practiced by African Americans in Philadelphia. As much as homeownership was an emerging ideal throughout the U.S. and among African Americans, there is much to suggest that at times important factors restrained its ascendance for black communities in Philadelphia. Anderson found that there was no public policy or public will to force realtors and landlords to treat African Americans equally. An uncertain job market, or at least an unreliable one, as well as an unequal lending market, further obscured pathways to black property success. An expanding city with scarce housing resources could prove a harsh testing ground for this theory of uplift. Additionally, racial antipathy, outright animosity, and restrictive racial covenants further constrained where African Americans could buy homes and buy them safely. Finally, competing ideas existed about what kinds of property beyond homes African Americans should invest in. This helped to further complicate whether African Americans would participate in home ownership.

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To be clear, home ownership was a preoccupation and a set of habits that not every black person possessed. But, the practices of property were figurative elements in the scaffolding surrounding and supporting a black middle class that was under construction. These elements included employment, education, marriage and kinship, church participation and, of course, electoral politics.

The city of Philadelphia presents an excellent prism for property ownership because of the city's reputation as a “City of Homes.” Historian Theodore Hershberg and his cohort of researchers detail that industrial development, transportation innovations, including railroads, trollies and subways, and a robust building sector helped spur growth in construction after the Civil War and into the early 20th century. Unlike other cities like New York, a distinct low-density housing residence predominated in Philadelphia. Row houses, rather than tenement buildings, exploded across the city. As a result, by 1915, nine of ten homes in the city were of the row house variety. The building and loan association, a European invention that had first been imported to the United States via Philadelphia in the middle of the 19th century, enabled borrowers to take second mortgages – rather than simply one loan. This variation opened up the potential ranks of mortgage borrowers and contributed to the city’s reputation. Workers who could afford to purchase homes found that Philadelphia featured cheap and plentiful options.10

Black property ownership was mediated through various actors, agencies and organizations, beyond homeowners themselves. With an eye toward improving conditions for African Americans, Bethel A.M.E. Church – the citadel of the African Methodist Episcopal connection – marshaled its real estate committee, from as early as the mid-1860s, to buy and rent out properties in the 7th Ward neighborhood and areas nearby.11 As early as the 1870s, whites of Philadelphia were circumspect about the neighborhood where blacks lived in large numbers; they pressed the Board of Health to clean up the area.12 During this same period, the Quaker-dominated Board of Managers, responsible for the venerable Institute for Colored Youth, located in the same section, pondered in the 1870s whether the effect of the city on blacks was becoming too negative for the school to remain where it had been located for some four decades. That uncertainty finally resulted in a move from the city in the early 1900s.13 In 1888, Berean Presbyterian Church, led by Reverend Matthew Anderson, initiated a building and loan association – among the first serving African Americans in the city – with the aim of encouraging its members to save their money to secure homes for themselves. In the late 1890s, the sociologist W.E.B. Du Bois, visiting the University of Pennsylvania, argued that African Americans had spent too

12 *Philadelphia Evening Telegraph*, July 29, 1873, pg unknown.
much money in churches and should direct their capital toward “little homes.”  

In 1907, Richard R. Wright, sociologist at the University of Pennsylvania and also a minister, writing in the pages of the Southern Workman, classified black homeownership in Philadelphia and other parts of the North alongside church ownership – claiming both forms of property ownership as important markers of the progress of the race.  

It was not just clerics or sociologists that influenced black property ownership and the discussion circulating around it. The city’s newspapers printed serial stories about the city’s slum neighborhoods and tracked the emergence and progress of building and loan associations founded for the purpose of improving the housing conditions of the city’s growing black population. Still, several times in the early years of the century, black homeowners found themselves under threat from white mobs attempting to bar them from moving into parts of West Philadelphia and South Philadelphia. The ironic result of efforts to improve black property ownership was that they often resulted in greater concentrations of African Americans in some of the city’s wards.  

Perhaps because of these greater concentrations and the economic success of black institutions, by 1910 African-Americans were viably making citizenship gains through city politics in the 7th ward. By 1915 some argued for local political control in the black areas of the 40th ward as some would argue in  

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the 1920s in the 30th ward, adjacent to the 7th ward. 1920 would mark the 
maturity of property as an idea for material advancement that could be sustained 
and protected through the same municipal politics which had turned aside 
African-Americans two decades prior.

Thus, examinations of the philosophy of persuasive materialism among 
African Americans are not merely academic, but also illuminate and reveal the 
roots of inequality and its reproduction. To examine property ownership is to 
consider longstanding ways that African Americans have worked to produce 
wealth for themselves.16 To acknowledge how racialized property ownership has 
been marked out on the landscape of one city is to understand the dynamics of 
community formation and the roles that individuals and institutions play in that 
process.

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16 For a discussion explaining the difference between wealth and income and how or whether 
African Americans can marshal it, see Thomas M. Shapiro, The Hidden Cost of Being African 
American: How Wealth Perpetuates Inequality (Oxford; New York: Oxford University Press, 
THEORETICAL APPROACH

Property ownership assumed a place among a spectrum of behaviors and beliefs where African American cultural practice supposedly augured moral improvement and, consequently, respect. It was this assumption that Booker T. Washington promoted, and it lies at the root of what I refer to as the practices of “persuasive materialism.” The inherent dynamic, a “politics of respectability,” suggests that adopting certain behaviors gradually would affect white and black society.

Evelyn Brooks Higginbotham has perhaps done the most to examine the concept of respectability and its role in the efforts of the women’s organizations within the Black Baptist church during this same turn-of-the-century era. Higginbotham cogently explains that the significance of respectability underlined “moral, educational and economic” circumstances.\(^\text{17}\) Thus, how blacks behaved while in churches, schools or at work was scrutinized for its assumed impact on the race itself. Per Higginbotham, respectability was a two-way process of reform: an individual’s behavior and attitude were changed by adopting respectable practices as a goal unto itself; at the same time, the group, African Americans in this case, asserted its rights to use respectable tactics toward the goals of just or equal treatment. Still, Higginbotham explains that respectability

was an unpredictable long-term process or strategy for societal transformation, despite its commonsensical appeal to shared values. By reproducing some of the very same behaviors and attitudes of a society which had marginalized them, black women often ended up in the same condition of oppression or marginalization.¹⁸

Scholars typically refer to this process of adopting values and behaviors of an oppressor, even against self-interest, as hegemony. Such hegemony is not necessarily determinative. Higginbotham and others who have examined hegemony in practice suggest that people are able to produce change, though not necessarily predictable changes. Indeed, Higginbotham notes that her subjects, black Baptist women, utilized their respectability at times not only assuming class-based hegemonic values and promoting assimilation, but also subverting racial and gender discrimination.¹⁹ It is this unpredictability that makes examining respectability and materialist discourse fascinating. Yet, scholars have yet to attempt such an examination of materialist practices and rhetoric in an arena such as property that I believe is at the crossroads of the moral and economic areas that Higginbotham identifies as respectability’s turf. It is useful to note that Higginbotham concludes that respectability was comprised or informed by several tributaries: “biblical teachings, the philosophy of racial self-help,

¹⁸ Ibid., 187.
Victorian ideology, and the democratic principles of the Constitution of the United States." Material advancement was centrally linked to each of these and, thus, was constitutive of African American modes of respectability. In the case of Philadelphia, we are able to uncover respectability in the writings and speech of black Philadelphia leaders. Oftentimes, these men either led churches in the city or in other prominent roles, where they worked to make an impact on the social and economic lives of their community.

Historian Kevin Gaines discusses respectability as part of a broader set of behaviors of social advancement that black leaders considered at the turn of the 20th century. Gaines contests the broad applicability of “uplift,” finding respectability to be suspect among these ways of achieving equality. Gaines argues that notions of uplift and respectability were grounded in the racial and cultural hierarchies of their time. In a much similar way to how Higginbotham deploys her points about respectability’s hegemonic qualities, he states that by utilizing the philosophy of uplift, black leaders were “replicating, even as they contested, the uniquely American racial fictions upon which liberal conceptions of social reality and ‘equality’ were founded.” According to Gaines, black leaders were locked into a mode of self-abnegation that caused them to play up the fictions of social Darwinism and to accept the purported depraved origins from which the race had to culturally evolve.

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20 Higginbotham, Righteous Discontent: 186.
Beyond this, Gaines argues that because uplift valorized white middle-class morality as a stand-in for equality, African Americans might always see themselves as psychically striving – and failing to reach – a moving target of material advancement. In particular, Gaines notes that this dissonance handicaps respectability and its contradictions are irretrievably irreconcilable for what he deems as the true project of black emancipatory efforts. The psychological aspect of this striving notwithstanding, Gaines argues that the middle-class identity available to white Americans – and to those who would become white – were not broadly available to black Americans. The so-called middle-class jobs available to African Americans were not the same as those available to whites. Historians have also conceded that work and opportunities for black immigrants to the urban North were quite restricted, including Philadelphia of the early 20th century.22

But materialism and respectability were not solely ideological dead ends, diversions or false consciousness, as Gaines implies.23 In the crucial turn-of-the-century moment of order, organization and obtainments, a racial consciousness was developing, emerging and then searching for even ground. Gaines suggests


23 On this point, Gaines argues that the problem with uplift ideology is of "unconscious internalized racism." See, Gaines, Uplifting the Race: 6.
that uplift forsook “more democratic visions of social advancement.”

Undoubtedly, by focusing on an uplift which promoted respectability and material advancement, black leaders did foreclose or bypass other possibilities. The work they undertook makes clear that the ground was not even. They used materialism to attempt social and economic integration and to gain traction – against the alienation of the city. With the acknowledgement that their work was incomplete, it was also critical and necessary. Their social imagination and its impact must be acknowledged.

Respectability enabled black leaders, particularly those associated with the clergy, to construct and argue a counter narrative to the alleged “improvidence” or criminality among the city’s black population. They posited that reform of the Negro accompanied material improvement. They argued that the progress the race had made was through its own efforts but also through strategic association with beneficent whites. In Becoming Owners, I suggest that black people, alert to the pathways toward the middle class, wrestled with the promises of material prosperity, used it to argue for equal treatment, utilized it to elevate themselves where possible, and found out the limitations of such a method. As one mode of materialism, property gave African Americans a target to aim for in the pursuit of equality – but it was not ultimately the endpoint.

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24 Ibid., 2.
These leaders were invariably men, both in the context of the National Negro Business League and in Philadelphia and other cities. What does it mean that these leaders consistently articulated and projected a concept of manliness and upright character whenever they spoke about property? What does it mean that Berean loaned to so many families where women purportedly had no occupation that the census could recognize? Yet when portions of black Philadelphia organized to promote, protect and defend homeowners in the second decade, women were at the center of the conversation, even if they were not prominent in the leadership.

Historian Kali Gross helps us recognize the context of late-19th and early-20th century women in Philadelphia. She notes that the strictures of racial uplift emphasized “respectability, sexual propriety, temperance, hard work, and thrift.” Gross would suggest that white elites pursued reforms that included settlement houses and orphanages as measures of social control for an increasingly fractious society. We have to take these ideas seriously. Evidence would suggest that Berean’s building and loan did empower women as entrepreneurs and that they were central to Berean’s project and to the premise of respectability that black leaders would defend. In the context of the chronology that this dissertation traces, anxieties over black manliness continued to surface.

27 Ibid., 67.
In her *Manliness and Civilization*, Gail Bederman argues that crusading journalist Ida B. Wells used her skill and subjectivity as an investigative reporter to critique white obliviousness and willful ignoring of the scourge of lynching. Wells’ found success in “[manipulating] the discourse of civilization to play on [white] fears about declining male power,” according to Bederman. In a handful of instances, the male black leaders whom this study encounters departed from their deference to white mores to suggest that the African Americans had assumed a morally superior position. Notably, this was in moments when they believed the race was unjustifiably under attack or facing undue scrutiny. In the main, as male leaders with either much to lose or gain in terms of their social standing, they were invested in propping up respectability to regularly subvert it and claim to change it. In this regard, the “moral economy of respectability,” that I observe in Chapter Three was a system that anchored their beliefs that respectability would win out. Only in those signal moments, when they had amassed enough influence or could capitalize on enough sympathy, did they use their respectability as a critique of whites and white supremacy.

One byproduct of an approach rooted in respectability and respectable behavior is that it recognizes discriminatory encounters as opportunities to educate unenlightened whites and to further display virtuous behavior.

Respectability tends neither to develop a sustained critique of the systems or

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structures of discrimination nor to have a sense of how these systems and structures change over time. In his *Manliness and Its Discontents*, historian Martin Summers argues that the conventions of black manhood shifted as new generations of black men, including Americans and those from elsewhere, encountered changing social environments. In his study, these changing environments allow a varied approach to the challenges of the dominant culture. The men whose lives this dissertation studies and the period that it covers did reflect some variation, generationally. However, as leaders in the public eye they engaged in remarkably similar and stable approaches to the conventions of their time.

To understand property is to be able to explain its value. One scholar has written that the value of homeownership, one manifestation of property, lies in its ability to provide the homeowner with the optimal municipal services available in its locus. These services include, for example, sewage lines, trash service and schools. The homeowner and her descendants hold the possibility of transferring accumulated value down to their heirs. That is, property is an embodiment, often the most evident manifestation, of a family’s wealth. Wealth may be more readily defined by the extent that a family’s accumulation frees them from certain labor. As such, property is perhaps not only the most evident version of wealth, but also the most common form of it. Property also serves as a mode of generating

income and as a form of investment where either rental income from boarders or renters or work done in the home – such as laundry or dressmaking – enhances a family’s wealth and prospects.

It is the potential of property that makes it a particularly salient point of focus for African Americans from the years after the Civil War until the federal intervention into homeownership. It is not that federal intervention into homeownership leveled the playing field for African American homeowners. It did not. Instead, it accelerated a process of attaching racial value to property, a process that policy makers, historians and homeowners are grappling with today. Moreover, because of this acceleration, a broad and enduring wealth gap between whites and African Americans has formed. Despite record increases in black homeownership in the late-20th century, this gap has persisted and remains difficult to close or even to address, in part because the language and logic of property has become denatured of racialized context and language. In part, this dissertation serves as a corrective to that absence.

Concerning how ideas about the value of property could be shared from person to person in various cultural contexts, I find the work of anthropologists, who study the relation of people to their space and to objects, to be particularly useful. Arjun Appadurai’s introductory essay to The Social Life of Things points scholars to the power relations between persons that are implied and often

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31 A quite useful introduction to how federal policy affected one city and its homeowners – and the aftermath of those effects – see LeeAnn Lands, The Culture of Property: Race, Class, and Housing Landscapes in Atlanta, 1880-1950 (Athens: University of Georgia Press, 2009). particularly Chapter Six and Seven.
unspoken in the exchange of commodities. Appadurai himself builds on the insights of other culture theorists such as Pierre Bourdieu and Marcel Mauss, who pointed to the meanings bound up in the exchange of gifts. In this way, I have thought about black property as something that may have meanings stored up in it – meanings that observers could or can attest to in the simple action of viewing it. As relates to the personal property of African Americans, the work of anthropologists Grey Gundaker, Paul Mullins, and Patricia Samford demonstrate how one can infer meaning from the arrangement and archaeology of African American spaces. Theirs are critical insights into the use of “everyday” objects in the lives of African Americans.

Philadelphia is a particularly important site to examine property ownership during the era following the civil war because of its African American community and its long history as a haven for home owners. Moreover, its status as the largest antebellum free black community and its surging growth during the late-19th and early-20th century define it as an important site where ideas about property were worked out. The city’s black population in Philadelphia grew steadily in the first decades after the Civil War, increasing by 43 percent from

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22,147 in 1870 to 31,699 in 1880, and then by another 24 percent to 39,371 in 1890. Then, in the decade before 1900, the black population experienced a massive migration movement from the South that foreshadowed the great migration of the WWI era. Between 1890 and 1900 the black population in Philadelphia increased by 59 percent to 62,613. From 1900 to 1930, the number of blacks in Philadelphia more than tripled, and their percentage of the total population rose from 4.8 to 11.3 percent. For all its residents, the large number of building and loan associations and working-class support for such savings and loan associations helped propel Philadelphia from the middle ranks in the late 19th century to the top rank of rates of homeownership in 1930. Historian Daniel Wadhwani notes that during their height, Philadelphia building and loans lent $150 million on mortgages to 50,000 borrowers per year.

To explain the value placed on property through several decades, as I begin to do in Chapter Two, “Respectability in Business and Property Ownership and the African American Middle-Class Vanguard,” I embrace the notion of “generations” that Ira Berlin writes about in Many Thousands Gone and

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34 Several historians, including Robert Engs, Robert Gregg, and Tera Hunter have noted that these migrations occurred locally within the South and from South to North. Thus, African Americans migrated from village to town to city. This could and did occur from rural to semirural to urban. Once they arrived in the North, it occurred from suburban to urban, and in reverse. See Robert Francis Engs, Freedom's First Generation: Black Hampton, Virginia, 1861-1890 (Philadelphia: University of Pennsylvania Press, 1979).; Robert Gregg, Sparks from the Anvil of Oppression: Philadelphia's African Methodists and Southern Migrants, 1890-1940 (Philadelphia: Temple University Press, 1993)., and Tera W. Hunter, To 'joy my freedom: Southern Black women's lives and labors after the Civil War (Cambridge, Mass.: Harvard University Press, 1997).

Generations of Captivity. Berlin’s clear conceptual delineation of enslaved African Americans into chronologically developing groups of individuals with roughly alike interests and experiences provides a way of keeping score, so-to-speak, of developments in the lives in African Americans.36 Although no pithy sobriquet yet identifies them in the ways that Berlin did so well, in this instance I believe that in the years beyond Berlin’s “Freedom” generations, after Reconstruction, African Americans were concerned with staking their claims to the new meanings of inheritance. Berlin tellingly concludes his explorations of the “Freedom” generations focused on materialist areas – land, churches, and school houses – where black people believed that they could determine the trajectory of their liberation and where respectability was adjudged.37

36 Generations of freedom or of captivity are also discussed in Engs, Freedom’s First Generation. See also Stephanie E. Smallwood, Saltwater Slavery: A Middle Passage from Africa to American Diaspora (Cambridge, Mass.: Harvard University Press, 2007).
METHODOLOGY

Becoming Owners decodes the rituals of property ownership as a window into understanding the race’s engagement with the materialist method. In part because of Booker T. Washington’s endorsement of this pathway and because of the national organization that he established to pursue economic success, it is apt to look closely at the records and proceedings of the National Negro Business League. The League’s local members as well as participants at its annual conferences took every opportunity to promote themselves and ways of leveraging what they had acquired for the race’s benefit. Presenters regaled the audience with tales of advancement, talked of how much property they held, and discussed the strategies and pitfalls of business. Whether the NNBL met in the North, South or Midwest, real estate or property-related themes appeared on most, if not all, of the annual programs with proponents from various cities, including Philadelphia. Up to Washington’s death in 1915, persuasive materialism was at the forefront of the group’s ideology. Examining materialism’s currents through the efforts of the League provides an opening into its relevance in Philadelphia.38

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Secondary sources and accounts from black property and landholders during the 19th century help to establish the premises of the League’s origins, as well as the pre-conditions for “persuasive materialism” in Philadelphia. Because I contend that property ownership was largely a pursuit of the middle class or a pathway to the same middle class, I read a variety of these sources as windows into the “middle-class” mind. These include the biographies of prominent, Philadelphia-based clergy such as Matthew Anderson and Richard R. Wright Jr., as well as the collections of notable observers of black Philadelphia, like William Henry Dorsey. These observers weave an image of Philadelphia’s black middle class as deeply concerned with their respectability and its reflection on their status.

The *Philadelphia Tribune*, black Philadelphia’s leading newspaper, founded in 1884, presents a notably conservative outlook on black community and life. Whether in its editorial content or in its advertising, readers could find a reliable reflection of the thoughts and plans of the city’s black leaders. Moreover, the city’s black building and loans, whose numbers peaked in the 1920s, were often discussed or had aspects of their financials presented or advertised in the *Tribune*. On a regular basis, the newspaper’s church news columns summarized the sermons of the city’s ministers, reported their property decisions, and

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39 Kim Gallon’s comparative study of black newspapers and their presentations of black sexuality during the early 20th century found that among a group including *Baltimore Afro-American*, *Chicago Defender*, *Philadelphia Tribune*, and *Pittsburgh Courier*, the *Tribune* offered the most “respectable” representations of black life and culture. See Kim T. Gallon, “Between Respectability and Modernity: Black Newspapers and Sexuality, 1925-1940” (University of Pennsylvania, 2009), Chapter 2.
covered major pulpit news. Although they are widely considered a central location of the production of black respectability, black churches have managed to go largely unremarked upon as spaces where the landholding practices of blacks were worked out. Because of the centrality of the black church to my discussion, I utilize the *Tribune* as a primary source to help determine the meanings of those black church property decisions. The *Tribune*'s archives, available digitally from 1912, are invaluable in this regard. The respectability so valued by its editors makes the paper a trustworthy and reliable sounding board and reporting space where the various editors observed the types of property decisions and outcomes they believed would benefit the race.

For the purpose of tracking black property-holding, I have created a database from the Mortgagee Corporation (or Mortgagee Corp) records kept by the Philadelphia City Archives. (See Appendix, “Note on Sources.”) The Mortgagee Corp records detail companies that issued mortgages to individuals in the city. At least from the 1890s, after Matthew Anderson and William Still established Berean Building and Loan and it had started to loan, the city’s Recorder of Deeds tracked mortgages offered through mortgagees operating in the city. Because black property holders were unlikely to be able to afford their properties outright and were also unlikely to obtain loans from other lenders, these black building and loans well represented the property decisions of the race in Philadelphia. The Recorder of Deed’s ledgers provide us with a view of how much black people paid and, of course, where they could purchase. The
listings include first and second mortgages, taken out by individuals and organizations. The ledgers also reflect how active these building and loan associations were, and, by extension, how successful they were in finding an audience for their vision for black property holders.

Berean’s Matthew Anderson promoted that vision from the 1890s into the 1920s, envisioning black residents, living in new homes, “all inviting, on good streets, in different parts of the city.” Indeed these records are reflective of neighborhood succession in the city’s various wards and neighborhoods that would become dominated by African Americans. In a city where residential clustering became more evident during the migrations of the 20th century, these property moves give us a map of those developments. Read in conjunction with the Tribune, these property decisions help explain what was happening to persuasive materialism.

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40 Anderson, Presbyterianism: 43.
LITERATURE REVIEW

After Emancipation, generations of African Americans grappled with a different aspect of the same issue that had confounded blacks during slavery – what would be their inheritance. The drama of black inheritance played out in the pension applications of those who had served as servants during the Civil War, in the efforts of African Americans to save money in the ill-fated Freedmen’s Bank, and in the dozens of communities where blacks worked to establish places for themselves and their families, out of range of the view of whites. Property fits within this larger frame of a generation of African Americans concerned about inheritance.

The literature on African American property acquisition and on attitudes toward property acquisition has displayed some evolution; initially, this work narrowly focused on the peculiarities of black property ownership, while more recent literature is more broadly inclusive. Additionally, several authors have incorporated property, housing, or African American property owners into their analyses of urban settings, a theme that I examine further below.

Using the aforementioned analytical lens, Loren Schweninger, who wrote about Southern black property owners in the early 1990s, largely describes property as an optimistic tool for economic advancement from the early-national period through the early 20th century. More recently, Dylan Penningroth’s analysis of the post-Civil War Southern Claims Commission’s property disputes
among African Americans argues that property had cultural meaning apart from simply capitalist accumulation. For Penningroth property is a murkier and more complicated area in which individual concerns and community concerns often intersect in unpredictable ways. In this vein, Sharon Holt’s history of black freeholders in North Carolina tobacco country provides an excellent portrait of how capital accumulation functioned in the lives of African Americans after slavery. To the extent that she draws out how individual landholders struggled to become owners – and to make use of that ownership as a tool of economic mobility – Holt provides a model that I have hoped to replicate in Philadelphia.  

My analysis of the central historical figures depicted in those works, together with other works that include the theme of African American capital accumulation, begins to draw out the “dilemmas of black property.”

That these dilemmas existed is unquestionable. Historian Kali Gross, who examines black women’s encounters with the criminal justice system in late-19th century Philadelphia, points us to the “choices” these women had available to them, including choosing opportunities that were ostensibly against the law. By categorizing their actions as choices, she imbues their histories with dynamism and agency.  

That choices and outcomes were available to African Americans

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42 Shapiro, *Hidden Cost*. 3. Shapiro refers to “homeownership” as playing a great role in a paradox. I prefer to see this as a dilemma – a moment when choices (however limited) were before African Americans and that they decided to pursue. For this kind of distinction, particularly
who pursued property is a subject that not many historians have chosen to focus on. Only recently have they situated property as a site of the struggle over citizenship. Perhaps because African Americans did not tend to visibly dominate property ownership or accumulation in one location, scholars have tended to dismiss their property practices or minimize them as not important enough to examine in themselves. However, in the individual cases of black farmers in the South, or in Southern or Northern conversations about suitable schools for African Americans, discussion of property continuously arose. Various actors extolled property ownership, questioned how it should be employed by the race and worried over the implications of accumulating it too visibly. In this regard, the dilemma of black property ownership can be explored through the observations of those who lived during the era, rather than through historiography alone. It may be found in the newspapers and journals of the time, in community studies, and organizational records, and in the biographies of ministers and other leaders.


43 To my eye, perhaps the earliest and most prominent example of this is W.E.B. Du Bois who while arguing for the importance of property ownership among African Americans in 1890s Philadelphia took into account only the handful of building and loan associations he was made aware of, dismissing outright property accumulation in black churches as unimportant toward the general condition of the race in Philadelphia. See 185 in Du Bois, Anderson, and Eaton, Philadelphia Negro. Most recently in 2009, Lisa Levenstein, while arguing for the importance of a “politics” of poor black women who shaped Philadelphia’s political economy and welfare state, remarks that African American efforts at property ownership had not amounted to much. See Lisa Levenstein, A Movement without Marches: African American Women and the Politics of Poverty in Postwar Philadelphia, The John Hope Franklin series in African American history and culture (Chapel Hill: University of North Carolina Press, 2009).
All who attempt to write about Philadelphia and its black communities do so in the shadow of W.E.B. Du Bois’s 1899 *The Philadelphia Negro: A Social Study*, its deserved legacy, and the works that have followed it. Du Bois’s sociological treatise is historical at its foundation. By Du Bois’s lights the problems of the Negro in Philadelphia were contingent on longstanding discriminations that were manifest in education, jobs, housing, and the way that the identifiable elites of the city – black and white – treated the growing black poor migrant population. On the one hand, Du Bois acknowledged the predicament of housing as it applied to the laboring classes of black Philadelphians. African Americans were paid less and yet were made to pay more for their housing. On the other, he suggested one solution that was in part predicated on property as a mode of uplift. Du Bois encouraged blacks to make modest homeownership a goal – a way of both accumulating wealth and of projecting self-worth. In Chapter Three, “Respectability and the City: African American Material Advancement in Philadelphia 1880 to 1900,” I treat *The Philadelphia Negro* and other earlier contemporary accounts of black

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44 Particularly notable in their description of the development of black Philadelphia are the following: Charles Ashley Hardy III, “Race and Opportunity: Black Philadelphia During the Era of the Great Migration, 1916-1930. (Volumes I and II)” (Temple University, 1989). See also, Roger Lane, *William Dorsey’s Philadelphia and Ours: On the Past and Future of the Black City in America* (New York: Oxford University Press, 1991). Both works are comprehensive in the chronicling of the important personages and institutions of the late-19th and early 20th century. Neither of these authors make consistently extensive arguments. Hardy’s important history does examine some of the economic developments of his time period through oral interviews he conducted in the 1980s. I will draw from these as does Charles Nier. Roger Lane does attempt to argue for continuity between his contemporary city and the fractured community he observes in earlier eras. He is less successful in showing why this continuity exists.  
46 See 185 in ibid.
Philadelphia as primary sources that tell us much about the growth of the city’s 19th century black population, persuasive materialism in Philadelphia, its status as the “city of homes,” and how it was viewed as a potential haven for the black strivers.

One recent study has taken up part of the challenge issued by Du Bois to study such areas as housing and property ownership in Philadelphia. Charles Niger’s 2011 dissertation, *Race Financial Institutions, Credit Discrimination and African American Home Ownership in Philadelphia, 1880-1960*, admirably chronicles the development of black Philadelphia’s key vehicles for home ownership. Nier does well to describe the rise of black building and loan organizations and banks in Philadelphia.\(^47\) In particular, Nier classes these black institutions as progressive manifestations of the property ownership ethos of migrants to the North. However, he does not place the increases in property ownership in the broader context of conversations about citizenship. Nor does he place these increases in any spatial context. In essence, I diverge from Nier by arguing that locating property ownership in its cultural context allows us to view homeownership as a measure of the citizenship of the individual and his community. Property, when seen as a striving of citizenship, is rich with meanings that merit explanation, particularly when it may be connected to a particular locale. When Matthew Anderson pointed to the “inviting parts” of

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Philadelphia, where did he mean? And what benefits accrued for African Americans who were “better members of the community, better citizens of the state and of the body politic?”

Robert Gregg’s pioneering work on the efforts of the city’s Black Methodists to ease the transition of migrants to the city implies that churches were primary actors in the spatial contours of early-20th century black Philadelphia. His invaluable *Sparks from the Anvil of Oppression: Philadelphia’s African Methodists and Southern Migrants, 1890-1940* paints a clear picture of the intra-racial tension surrounding class and religious belief. Gregg’s portrayal of this era directs historians to examine the role that churches played in defining the spatial boundaries of the growing and black community.

While not a study of property per se, sociologist Marcus Hunter’s 2013 episodic *Black Citymakers* invokes the concept of agency and examines Philadelphia’s working class in the wake of Du Bois and *The Philadelphia Negro* to suggest ways in which they altered the landscape of the city. This dissertation begins to address the lack of literature on black building and loan participants. It also suggests that African Americans used property to advance their class formation and to make an impact on the city.

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49 See Gregg, *Sparks from the Anvil of Oppression*.

To fully examine the importance of property in Philadelphia, I utilize key insights from work done on black community formation outside of Philadelphia. Several of these works are notable for how they have influenced my own work. The earliest of these have taken the rise of segregation as their raison d'être. More recently studies have focused on why migrations occurred and how racial identity was formed in their location. These later works provide core insights that all scholars of black communities must consider.

David Katzman’s *Before the Ghetto* and Kenneth Kusmer’s *A Ghetto Takes Shape*, published in 1973 and 1976, respectively, analyze black migration as a cause of the formation of segregated ghettos and explore African American class differentiation within two northern cities, but in markedly different ways. Similar to Philadelphia, both Katzman’s Detroit and Kusmer’s Cleveland represent cities with black antebellum communities that were not strictly segregated by race.

Katzman’s *Before the Ghetto*, covering Detroit from 1870 into the early 1900s, develops the analytical category “caste.” Prefiguring much of the work that now suggests that race is constructed as a social phenomenon, Katzman suggests that 19th century Detroit was divided and differentiated by acknowledged birth-based cultural hierarchies. In Detroit, he suggests the legitimacy of caste hung on divisions visible in legal code and then reproduced in social relationships. Black workers were locked into menial work and
occupations, unable to access the optimism that accompanied industrial labor at the turn of the century.

Katzman argues that a small cadre of black elites could have played a larger role in forestalling the formation of a segregated ghetto, if only they had gained traction against the legitimizing of caste separations in schools and work. Katzman's insight into the would-be role of black elites is particularly useful when applied to Philadelphia where similar differentiations have been observed.

In *A Ghetto Takes Shape*, Kusmer provides a keen analysis of the elements and patterns of the “traditional ghetto.” His work makes an important intervention in the historiography of black urban community formation, particularly in the North. Calling his work “comprehensive comparative history,” Kusmer presents patterns of occupation and residence in Cleveland, Boston, Chicago and New York. Thus, his work provides a base from which comparisons among black urban communities may be made.  

*A Ghetto Takes Shape* convincingly analyzes ghetto formation in Cleveland from 1870 to 1930 by synthesizing an array of data. Kusmer maps the dispersion of black and European immigrant populations onto Cleveland's various census tracts at three points in his timeline to demonstrate the axes of segregation, that is, where immigrants came to live after 1915. Kusmer produces significant detail in his segregation data. Indeed, his census tract by census tract

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examination of home ownership, occupation, illiteracy, and ownership of radios, combined with attention to the social and cultural institutions of black Cleveland, are powerfully suggestive. In this instance, black class differentiation rose and fell not only based on economic indicators, but also on cultural and social lines – namely the white bourgeois ideals of “character, culture and cash.” In Part Two of the dissertation, I utilize several years of mortgage data as well as census and church records to trace chronologically the city of Philadelphia’s black homeownership patterns over the course of several decades, in order to suggest where and how black property ownership marked the landscape of the city.

At the level of property, A Ghetto Takes Shape presents the intervention of black real estate agents among the middle class as profiteers and rent gougers who accelerated the development of the ghetto. In this regard, A Ghetto Takes Shape displays important nuances regarding the extent and importance of black agency. In Chapter Five, “That Determined Class: A Hopeful Sign of the Race’s Future, 1906 to 1910,” I focus on the important actions and statements of a group of black entrepreneurs in Philadelphia. As a forerunner of this type of analysis, Kusmer’s study is an immensely valuable model.

52 Ibid., 210.
53 Ibid., 106-12. Kusmer adopts the concept of a “culture of poverty” from anthropologist Oscar Lewis.
54 Ibid., 244.
More recently, James Grossman’s 1989 *Land of Hope: Chicago, Black Southerners, and the Great Migration* widens the analytical lens by including several points of origin. In Grossman’s framing of black migration, *Land of Hope* shows that migrants arrived in the North with social, cultural and political heritages. From their homes in their South, the migrants brought survival strategies and expectations.56

Grossman proves that the narrative of persistent poverty among African Americans and their relegation to ghettos because of large inescapable forces – discrimination and segregation, for example – is not the only available narrative. More saliently, Grossman demonstrates the extent to which the decisions made by migrants and would-be urban residents were based on personal calculations about what their lives could entail. Included among these decisions were discussions of property and real estate. Opening the historiography of property to include this calculation is one of the most significant values of *Land of Hope*. In this regard, I intend to make a similar type of contribution.

Historian Marcy Sacks’ 2006 book *Before Harlem* makes an important corrective to the portrayal of black community as ghetto, by delineating how race was formed at the same time that a racially-identified area was formed.57 *Before Harlem* makes a particularly striking comparison to the classic black community formation study, Gilbert Osofsky, *Harlem: The Making of a Ghetto, Negro New York, 1890-1930*, [1st]. ed. (New York:, Harper & Row, 1966). first published in 1966, encapsulates and anticipates many of the themes later historians of black communities have considered. Organized into three sections, *Harlem* describes the neighborhood’s development from antebellum rural retreat of city-dwellers, to tony Victorian

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Harlem does important work by reflecting how diverse communities within the African diaspora came to Harlem, with not only differing labor experiences, but differing overall expectations. Although such an insight builds on the work of Grossman, Sacks also usefully shows how immigrants from the Caribbean, Africa and the South came to see their interests as aligned – because of discrimination and white supremacy – and came to self-identify under the umbrella of “black.” In this regard, by marking out how cultural values become inscribed by place, Sacks’ work informs my own. While Sacks does not focus on real estate or property as a mode of Harlem’s transformation, Sacks raises the question of whether an overarching idea of “property” as a virtue of uplift could or would be a shared value among African Americans with varying origins. This dissertation seeks to answer these questions in the context of Philadelphia.

Kevin McGruder’s 2015 Race and Real Estate: Conflict and Cooperation in Harlem, 1890-1920 traces the same chronology as this dissertation, noting some of the same black entrepreneurs, including E.C. Brown and Philip Payton, who were National Negro Business League attendees. Additionally, McGruder includes church sales and transactions in his analysis of how Harlem “became”

subway suburb, to a late-century burg ruined by speculators, to the 1920s when it became the overcrowded vice- and disease-ridden ghetto Osofsky maintained it still was when he was writing. Osofsky’s Harlem seems to rely on demographic factors and discrimination to explain its formation. In capsule, this narrative of obstacles to black residential mobility simply becomes the phenomenon of ghettoization—as described by Osofsky. But ghettoization was not simply a phenomenon, but was also a process. In Harlem’s case, the process ensured the persistence of unchanging conditions – constant migration made Harlem an unstable “perpetual frontier.” Additionally, national unwillingness to commit to racial justice along with a concomitant national inability to plan properly for such growth “permitted Harlem to become the horrible slum it remains today.” [Osofsky, 153-55]
black. As a community study, he also cites Osofsky, Spear and Kusmer as departure points for his work. McGruder makes several interventions into the literature of community formation – revealing co-operative business between blacks and whites and the economic transactions of numerous churches.\textsuperscript{58}

Undoubtedly, McGruder’s assertion that churches were foundational in making Harlem black is correct. His examination is incredibly useful and a departure point for continuing study. In addition to identifying the biracial business and loan that facilitated black property ownership in Philadelphia, this dissertation seeks to connect these property moves to a community of ideas that motivated and defended their property.

The themes of this dissertation are also situated alongside a series of works that examine closely the narrative of integrationist momentum from the post-Civil War era to the early 20\textsuperscript{th} Century. I hope to contribute to narratives of the agency of African Americans, but also to focus, more specifically, on what has come to be considered the latent effects of white flight. If historians have argued that the blackening of cities occurred because of larger forces, such as federal policies that helped draw whites out to the suburbs, I argue that we need to not only have a language of migration in order to discuss how African Americans came to inhabit the older core of certain cities, but we also need to be able to show how value and meaning were crafted through the making of those

\textsuperscript{58} Kevin McGruder, Race and Real Estate: Conflict and Cooperation in Harlem, 1890-1920 ([S.I.]: COLUMBIA UNIV PRESS, 2015). 4, 210-13, especially Introduction and Conclusion.
property decisions. In the same manner that historians have linked the upholding of white rights to suburban property, particularly post-World War II, historians need to examine how the articulation of property in the early-twentieth century was a constitutive part of African American urban and racial identity.59

In recent years, urban historians writing about other cities have done increasingly detailed work that examines and describes how cultural ideas and policy structures informed residential and commercial land arrangements within cities. Several notable works have examined aspects of these phenomena prior to World War II and the federal intervention into homeownership. One particular focus of these works is neighborhood housing landscapes and conceptions of property.60 These works include Thomas Hanchett’s Sorting out the New South City: Race, Class, and Urban Development in Charlotte, 1875-1975; Margaret Garb’s City of American Dreams: A History of Home Ownership and Housing Reform in Chicago, 1871-1919; the aforementioned Before Harlem; and, most recently, LeeAnn Lands’ The Culture of Property: Race, Class, and Housing

Landscapes in Atlanta, 1880-1950. Each of these works, Lands' in particular, maps out the developing spatial and racial landscape of particular cities and describes where African Americans saw themselves in that geography.

Nathan D. B. Connolly's A World More Concrete: Real Estate and the Remaking of Jim Crow South Florida is perhaps the most complete and sustained examination of an African American leadership making accommodation for and assertion against Jim Crow politics with real estate at its centerpiece. Similar, though much more extensively than Katzman's examination of Detroit, Connolly argues that a middle-class vanguard of non-white leaders were at the forefront of setting and settling the claims of racial territory in Miami after World War I. Connolly stresses the necessity of this interstitial group of

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61 Hanchett, Sacks and Lands are signal works. However, they represent perhaps the latest and most extensive examinations of how segregation and racialization of property became ascendant in the urban environment. As works that thematically include African Americans and the racialization of property prior to World War II, I see them as situated within a continuum that includes Kenneth T. Jackson, Crabgrass Frontier: The Suburbanization of the United States (New York: Oxford University Press, 1985); Arnold R. Hirsch, Making the Second Ghetto: Race and Housing in Chicago, 1940-1960, Interdisciplinary perspectives on modern history. (Cambridge [Cambridgeshire] ; New York: Cambridge University Press, 1983); and Sugrue, Origins of the Urban Crisis. Two standout works within the work on racialization of property include the suburban-focused Andrew Wiese, Places of Their Own: African American Suburbanization in the Twentieth Century, Historical studies of urban America (Chicago: University of Chicago Press, 2004). and James W. Loewen, Sundown Towns: A Hidden Dimension of American Racism (New York: New Press : Distributed by W.W. Norton, 2005). Loewen’s thesis is particularly challenging, as it suggests that white Americans essentially retreated into white-only communities from 1890 onward. Loewen uses the entry point of “sundown towns,” towns or cities where blacks knew they had to exit by nightfall, to make a more sweeping argument – that whites worked hard to maintain the legal and structural boundaries of white-only communities, and that they largely erased any history of such purposeful exclusion from their public histories. Filmmaker Marco Williams exposes this cultural erasure of several instances of black ethnic cleansing in his 2007 documentary. See Marco Williams et al., Banished, ([San Francisco]: California Newsreel,, 2007), videorecording, 1 videodisc (84 min.) : sd., col. ; 4 3/4 in.

leaders in governing segregation. *Becoming Owners* hopes to provide a similar view of the potency of black middle-class leadership and to take seriously the impact of their ideas, efforts and institutions.

Six core chapters and a concluding chapter follow this introduction. Chapter Two, “Respectability in Business and Property Ownership and the African American Middle-Class Vanguard” establishes the premises of a freedom that was reflected through the accumulation or development of property. This chapter marks out the hopes that African Americans projected onto and out of property ownership. It establishes that the ownership or control of property by African Americans served to change not only how African Americans viewed themselves, but also how they were viewed by whites – hence, the development of the concept of “persuasive materialism.” This chapter contextualizes the development of African American ideas about property by placing them alongside the American property ideal. As a synthesis, it brings together secondary analyses and chronicles of African American property ownership during the 19th century. It also places emphasis on Booker T. Washington’s National Negro Business League and a rural and urban ethos of property accumulation. It portrays the dilemmas of black property, including the flourishing of a culture of accumulation, shared by individual owners in the South and beyond, as well as churches, banks and other nascent institutions. It builds the case that African American property ownership was teased out publicly in the law, but also worked out daily and deliberately. It emphasizes that with visible accumulation of property came increased social confidence that could and did incite a backlash.
against and devaluation or outright dispossession of the very property that African Americans held dear. It examines these episodes in Indiana, Missouri, North Carolina, Oklahoma and elsewhere for their lessons.

Chapter Three, “Respectability and the City: African American Material Advancement in Philadelphia 1880 to 1900,” contextualizes property ownership in Philadelphia, a city known for its culture of working class home owners. In particular it analyses the discussion of African American property ownership from the perspective of insiders and outsiders to the city from the late-19th century to the turn of the century. It takes as its subject those, including Reverend Matthew Anderson, and W.E.B. Du Bois, who participated in and helped shape not only the process of property ownership through burgeoning building and loan associations, but also discussions about African Americans’ place in Philadelphia.

Part Two of the dissertation utilizes an original data set of black mortgages to discuss the shape of the developing black community and consider how ownership and citizenship impacted one another. Three decades of mortgages, 281 in total, are encapsulated by closely examining five- or six-year cohort groupings within each decade. Examining these mortgage borrowers helps us see who the foot soldiers of respectability were. Berean’s borrowers represented a group that W.E.B. Du Bois would call “that determined class among all people that surmount eventually nearly all obstacles.”63 These data reveal age, gender,

63 Du Bois, Anderson, and Eaton, Philadelphia Negro., 140
number of boarders or lodgers, and birthplace within the group of borrowers.

Chapter Four, “That Determined Class: Homes on Good Streets, 1892-1897,” begins the examination of Berean’s homeowners in Philadelphia. This chapter is focused on the 1890s era in which Matthew Anderson first attested to Berean’s success. It looks at what structured those gains, who participated in them, and where in the landscape in the city. Importantly, because Anderson suggested that Berean was birthed out of a lack of housing availability and a dearth of policy remedies for housing discrimination, it considers these property moves as an expression of politics in the landscape of the city. With increased immigration into the city by African Americans, as well as by Europeans, a vibrant culture of homeownership propagated alongside a growing culture of segregation. Via the census and other supporting materials it describes the social and economic position of African American homeowners in Philadelphia, including the central importance of caterers, waiters and porters and those who were employed in some form of domestic service. A small network of borrowers, some related to one another, were among Berean’s earliest borrowers.

Importantly, Berean’s set of borrowers were more evidently born in the South, many of them prior to Emancipation. I suggest that Berean’s mortgage locations reflect expanded opportunity for African American home owners in the city during this era of growing economic development. By focusing on occupation, we can posit how Berean’s borrowers were powering this economic advancement as entrepreneurs or being lifted by its currents. Doubtless, Berean’s borrowers between 1906 and 1910 featured more entrepreneurs than it had in the previous decade.

Chapter Six, “That Determined Class: Reckoning with Respectability and Property, 1916-1920,” contextualizes Berean Building and Loan’s survival in an era of challenge. The material advancements of the previous decade were accompanied by and empowered a set of political opportunities for African American leaders. Of necessity, black leaders were called on to support, advance and defend respectable African American property owners in ways that Matthew Anderson believed were impossible in the 1880s and 1890s. Berean’s borrowers during this period reflect the greatest percentage of Southern-born borrowers, of the three-decade set. These borrowers reflect a narrower set of occupations – more firmly middle class than in the previous two cohorts.

In my Conclusion, the seventh and final chapter, I examine the aftermath of the property struggles of 1918 and their legacy in associational development in
the immediate years following. Additionally, I assess the study’s findings and suggests some avenues for further exploration.64

CHAPTER TWO

Respectability in Business and Property Ownership and the African American Middle-Class Vanguard

A New Vanguard

A year prior to his 1895 Cotton Exposition speech, Tuskegee principal Booker T. Washington appeared before the Georgia congressional delegation in the nation’s capital to request an appropriation for the event. By the next year in Atlanta, Washington had suddenly sworn off political pursuits and encouraged each member of the race “to acquire property, own his land, raise his own crop and keep out of debt,” suggesting that “when he acquired a home he became fit [to be] a conservative citizen.”65 The dramatic political retreat that Washington displayed bore some resemblance to the reality that those who had once regularly participated in electoral politics since Emancipation and Reconstruction were now forced to pursue racial uplift through alternate means. Washington’s shift in focus, then, paralleled a larger move towards self-sufficient material success for African Americans.

As one of the preeminent thought leaders on 20th century of African American life, Booker T. Washington addressed the darkening conditions of his time. The first of these conditions was a wave of disfranchisement overcoming

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Southern states, suffocating the impact of and access to the black ballot. The second of these crises stemmed from the educational sector. Southern states merely trickled funding to black schools. Meanwhile, educators debated the best approach to properly educate the masses of African Americans: for agricultural or industrial labor or for the pursuits of higher education. Third, codes enforcing segregation converted social habits into rigid law. Fourth, Republican and federal interest in the fate of those formerly enslaved flickered in the 1890s and then died out altogether. Finally, rising violence, including lynching, chipped away at the number of safe spaces available for African American participation in American life. Thus, while seen by some to be restrictive and paternalistic Washington’s depoliticized approach to racial uplift was not the least bit irrational. Indeed, this is the severe context in which economic development emerged as the next frontier for the continued progress of the race.

From the quasi-political and religious to the purely commercial, African American lives continued to take shape in the South, but now around structures which they themselves were developing and leading. African Americans developed enthusiasm for land throughout the South. Property ownership, including land, farms, stores and the like, was becoming more visible to the race’s leaders. Further, an explosion of new groups, from civic associations to educational institutions, churches and church-based organizations shaded the South. A grassroots assessment of life in the South might have suggested that
Washington was correct, that African Americans could separate themselves and still pursue upward mobility.

As an educator at the rural Tuskegee Institute in Alabama, Washington understood the potential of African Americans farmers and businessmen. Tuskegee hosted conferences before 1900 to assist black farmers and landholders with education, crop-management, and training in other ways of the land. The simple notion was that land could multiply black efforts for self-sufficiency and independence. Property was the fulcrum on which black efforts at elevation could rest. Tuskegee’s efforts to strengthen how African Americans used the land helped best position property for its practical applications. By 1900, Washington had also formed the National Negro Business League to serve as an umbrella group that would present and advance the views of African Americans involved in business and industry. The League endeavored to take Washington’s success and acclaim and develop his influence in the other spheres of the market in which black people participated. However, the League was not as practical as agricultural conferences that explained crop management.

Insofar as Washington’s platform was predicated on continuing opportunities for labor and development for African Americans in the South, it was also a statement about who would lead African Americans in a “separate as the fingers, yet one as the hand” society. With leadership such as Washington’s, African Americans might gain access to the social and cultural

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66 Ibid., 218.
capital necessary to achieve the equality that they sought. While Washington aspired to serve in that capacity, his ascension to the role of leader was hardly guaranteed. Georgia educator Richard R. Wright, Sr., a counterpart and sometimes rival of Washington’s, remarked that the Alabaman educator was “not so well known at the time” of his 1895 Atlanta breakthrough.\textsuperscript{67} The Atlanta speech represented a giant forward step for the mode of leadership that Washington envisioned and would champion. Those who fit this mode offered themselves as a new vanguard who could capitalize on their education and economic advancement to serve as the race’s leaders. They looked not to politics or even to protestation of unjust laws. Instead they looked to benefit from “the law which recognizes and rewards merit, and can no more be nullified than we can stop the life-giving influence of the daily sun.”\textsuperscript{68}

This chapter begins to contextualize how African Americans thought about property and its potential in the late-19\textsuperscript{th} century and at the turn of the 20\textsuperscript{th}. It considers several revealing moments where African Americans made claims to property and expressed the anxiety or hope that came along with it. Relations with whites and the value they placed on property were often at the heart of these hopes or anxieties. The relationship between the races helped stake out the complex context in which black economic activity operated. White actions and reactions to black property owners begged the question, what could

\textsuperscript{67} Elizabeth Ross Haynes, \textit{The Black Boy of Atlanta} (Boston,: House of Edinboro, 1952). 138, 39. Wright was listed as one of the commissioners of the Negro exhibit for the Atlanta Exposition. See Atlanta University, "The Bulletin of Atlanta University," no. 62 (1895).

\textsuperscript{68} League, \textit{Proceedings of the National Negro Business League, Boston, 1900}: 27.
respectability and persuasive materialism provide for African Americans? If, as Booker T. Washington suggested, the race would be recognized for its merits, then it was essential that it put its best face and representatives forward.

By examining the words and actions of some of these representatives, including those who gathered during the first year of Washington’s National Negro Business League, this chapter begins to consider what the race’s best representatives valued when they assembled to imagine the race’s future. This chapter offers a broad view of the values of these representatives and the social revolution they hoped would result from their economic efforts. Both blacks and whites believed, or at least suggested, that social change would occur if blacks put material advancement at the forefront. Together, they hypothesized that property and business ownership would make the race respectable. By becoming owners the race was made more acceptable in the eyes of whites. By these lights, equal treatment was a product of becoming owners.

In 1900, the National Negro Business provided a forum where these increasingly bright beacons of black economic life could gather, share their ideas and, perhaps, learn from one another. Delegates from across the country brought with them the common wisdom that had been circulating for generations in their home communities. NNBL annual conference attendees signaled the potential that success in business was only a few steps away for African Americans. While Booker T. Washington represented the epitome of African American material success in the South, and would come to benefit the most from the centralized
influence of the League, there was also a core of National Negro Business
League annual conference attendees who sincerely sought guidance in this
uncertain time.

There were those like grocer JW Pullen, corresponding secretary of the
Colored Men's Business League of Enfield in northeastern North Carolina.
Pullen, who presented himself as potentially the most financially successful black
figure in his hometown, posited that Enfield represented the “smallest capital of
anybody in the house” at the meeting in Boston. He offered that he did not
“represent these successful business men, those who have succeeded entirely,
as most of you have; I represent that class who are trying to succeed. I represent
those who have sent me up here to see what you will them to do in order that
they may succeed.” His humility notwithstanding, Pullen did claim that Negroes in
Enfield had at least acquired “some property,” paying taxes on $10,000 worth.
Recent political issues – very likely recent disfranchisement – had driven the
Negro community together in business to claim their respect in that arena.69 In
his view, it was their property and their business successes that would further
their reputation.

Pullen and his Enfield brethren represented the pervasive view that if one
could achieve financial success, it would ultimately pry greater respect from
whites. The national conferences were replete with testimonies of persons who

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69 JW Pullen, as quoted in National Negro Business League, "Proceedings of the National Negro
Business League: its first meeting held in Boston, Massachusetts , August 23 and 24" (Boston,
MA, 1900), 48-50.
extolled the virtues and benefits of the success that was within reach in their everyday lives. In their view, “action and duty” were nearly all that were needed. As a real estate dealer shared with other delegates, with action and duty the Negro might put his efforts toward the “wheel of fortune,” though it turned slowly. Responsibility and obligation, business, thrift and property could develop within the race a “Christian, self-reliant manhood.” These were the core beliefs of persuasive materialism.

Although the National Negro Business League raised the profile of small-scale efforts, particularly during the years of Washington’s leadership, the organization was more of an idea league than an action one. As such, the League’s meetings were a space where the rising black middle class talked about itself and its hopes for the democratic participation that might materialize if the race could prove its economic bona fides. The League’s agenda, which cut across the professions and businesses of its delegates, was to promote and enhance the position of this new vanguard. But this lack of a central economic program belied where, apart from in the realm of moral arguments, League participants could make their impact be felt.71

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71 In his examination of the League, John H. Burrows makes a similar argument – “[There] was no systematic effort to analyze the information to determine the problems, status, and opportunities of black commerce.” I agree, but argue that the group’s method was more broadly tilted toward its potential cultural impact, rather than its economic impact. Burrows views this as a missed opportunity. I view this as a complicated, necessary stage of development, even as the League created and understood its self image. See Burrows, The Necessity of Myth: 45.
The group spent the majority of its meetings speaking itself into existence. League participants argued for the necessity of their economic efforts as a step along the race’s progress and development. In the main, they did not explicitly advocate for a separate Negro economy, rather they argued that they could ultimately be successful within the agricultural, industrial, mercantile and household economic sectors with which they were most familiar. In their view, by attaining personal success in these arenas they were simultaneously bargaining for the better treatment of the race.

The words and efforts of the National Negro Business League tell us explicitly what the newly visible black middle class prized most. This burgeoning class presented themselves not only as owners in the physical material world but as owners of their own lives and destinies. In their words, they showed themselves as owners of respect, people whom whites would associate with – becoming owners, in both senses of the word. Their confidence was that with their business experience they could be entrusted to participate in the economy of an America where whites and blacks cooperated. Their hope was that they would be seen as steering the race’s integration into that economy, sure-handedly and without tumult.

“Charged Up to the ‘Race’”

Among the presenters at the National Negro Business League’s conferences, the prescription often was property. In 1902, Washington plainly
observed, “We want to teach our children to dig wealth out of the soil by which they are surrounded in every section of the South.” In an era when ninety percent of African Americans resided in the South, this was sound reasoning. Washington and the other presenters argued implicitly and explicitly that property was singularly accessible to all and important in prying respect for the race. If whites possessed property, then the colored people should too. If blacks could do as whites did, materially, the benefit would redound to them in other areas such as respect and rights. These were the themes then of those who discussed property and put its importance in context at the National Negro Business League conferences: *match or exceed whites, achieve individual and collective prominence and respect. Rights by law, or guarantee of rights by law would follow.* Property was one area in which black leaders, regardless of their economic specialty, shared or developed firsthand knowledge. And the argument for property was one which these leaders North and South espoused.

In his memoir *87 Years Behind the Black Curtain,* the activist scholar and minister Reverend Richard R. Wright Jr. recalled the impression that property made on him at an early age in Augusta, Georgia. “In 1884, when I was six years old, my father [Richard, Sr.] built a two-story house on a lot he had bought on Pine Street. It was the first two-story house on the street, and our neighbors were

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as proud of it as we were. In those days, the success or failure of one black man was charged up to the ‘race’ by both whites and black.” 73

In the early 1880s, Richard Wright, Sr. organized and led the first public high school in Georgia for black students.74 He would later become the president of the state’s college for colored students and a counterpart of the similarly ascendant Booker T. Washington and would serve as a quartermaster/postmaster during the Spanish American war, for which he received the rank of Major. He would be referred to as Major Wright from that point until he was deceased. Both Richard [Sr.] and his wife, Lydia, were Atlanta University graduates. They experienced firsthand the educational opportunities that were becoming more widely available in the South in missionary- and church-led schools. In their cases, education took them to Atlanta, where they received training as teachers for the South’s new age. Education was a distinct and bona fide pathway into the middle class.

The Wright family of Georgia typified the choices and the changes that affected the black family in the 19th century and early 20th century. Richard R. Wright, Sr. [Major Wright] was born into plantation slavery in Dalton, Georgia. Prior to the war, Lydia’s father, Alexander Howard, had purchased his own freedom and operated his own livery service in Columbus, Georgia.75 The War, its participants, and blacks themselves birthed freedom from slavery and sped

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74 Haynes, The Black Boy of Atlanta: 68.
75 Ibid., 49.
the further transformation of Southern life. The Wright family’s real estate
achievement, in the context of Georgia, which prior to Emancipation passed
stringent laws against people of color owning real estate, was truly noteworthy. \(^76\) Richard Jr. also recorded that his mother’s parents were owners of their home as well as other property. \(^77\)

For the motivated Major Wright, who also authored the *Weekly Journal of Progress* newspaper – its motto was “find a way or make one” – property was viewed as a *natural* step on the ladder of progress. \(^78\) In addition to education, Major Wright and others of his generation posited that homeownership was a gateway to further economic success. Richard Jr. and other analysts would conclude similarly that the economic success of the race was linked to its ownership of property. \(^79\) In the narratives that leaders shared and told themselves, possessing property was an important measure of the individual’s and the race’s success. Homebuying “awoke as never before [the] possibilities in business,” recalled Major Wright, when he discussed it years later. \(^80\) Like a veritable passport to business, owning a home, or land, or some real estate property, established or confirmed the owner as a viable entrepreneur and foretold his or her independence.

\(^76\) Schweninger, *Black Property Owners in the South*: 65.
\(^77\) Wright, *87 Years*: 21.
\(^78\) Haynes, *The Black Boy of Atlanta*: 97.
\(^79\) See Wright on churches and mortgages familiarizing blacks with property. And also Harris on builders of churches importantly linked in black financial intuitions.
\(^80\) Haynes, *The Black Boy of Atlanta*: 93.
Property could elevate its possessors in the eyes of friends and neighbors. Upon moving into their Pine Street, Augusta home, admiring friends gifted the Wrights with a new bookcase, carrying it in with unmistakable pride, similar to that which the Wright family would take in displaying it and his books – which would number 5,000 before he left Georgia for Philadelphia. As Wright, Jr. recounted, the bookcase was awarded to the elder Richard Wright when the colored people of Augusta named him “most popular colored man in town." The bookcase and the home it went to displayed the connections between class, respect, and authority. In 1884, the lens of property ownership could enlarge all three.

In an era when the vast majority of African Americans lived in the South, with most of them having some tie to land or manual labor, families like the Wrights formed the vanguard of educated leadership, and became popular, in part, because they did not mainly depend on manual labor for their livelihood; they provided a vision of a stable life beyond the plow. In the wake of Emancipation, African Americans were steadfast in believing that education, the franchise, and property were sacrosanct elements of civic participation. Wright Sr., a longtime Republican stalwart, had been active in Georgia county and state politics and served as a delegate to the National Republican convention in 1888 and 1892. In Georgia, which had implemented a poll tax in the 1870s, Wright’s continuous participation in state politics was more than remarkable. The overall

\[81\] Ibid., 92.. Wright, 87 Years: 25.
tenor of the times suggested to black people in the South that electoral politics were unreliable, produced limited results, or were downright dangerous.

However, even the 1890s withdrawal or expulsion of African Americans from electoral participation through disfranchisement could be viewed in property terms: prior to 1905, at least, Booker T. Washington asserted that the disfranchisement constitutions did no harm to the informed, upright, and propertied person.\textsuperscript{82} Indeed, Washington’s view overlapped with Major Wright’s. Though he was again selected as a Republican delegate, Wright would not attend the conventions in 1900, 1908 and 1916, noting that men in politics had lost the willingness to serve, rather merely “office seeking.”\textsuperscript{83} The equalizers that could turn the tide of injustice would be African-Americans’ own “character, wealth and education.”\textsuperscript{84}

At the center of African-American wealth-building efforts was the land. In simple and functional ways, property – real estate and the land it was built on – formed a core part of the identity of the South. Similarly, property was a way in which black southerners lived their experience of the South. For the ex-slave, the riddle of the plantation was only solvable by departing the plantation or mastering the very land on which the plantation was built. The course to stability and, more importantly, personal \textit{and} racial self-determination, was presumed to run through ownership of a plot of land upon which one could build a home or farm some sort

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\textsuperscript{83} Wright, \textit{87 Years}: 200.; and Haynes, \textit{The Black Boy of Atlanta}: 90, 120.
\textsuperscript{84} Meier, \textit{Negro Thought in America}: 110.
of subsistence crop. Indeed, the owner of a plot of land or of a house did not have to be a business owner, per se, to benefit from property. This seemed to be the central attraction and easy relatability of the idea; for the poor and not-as-poor, property ownership could help make one respectable, self-sufficient and, perhaps, prosperous.

Wright’s neighborhood in Augusta was what Booker T. Washington and his cohort hoped for and predicted. They based the National Negro Business League on the optimism that blacks would stay in the South and elevate themselves through moral uprightness, hard work, as well as material advancement. Ideally, the possessor of property might do as the Wrights did. The family recalled that they kept their Pine Street home as well as another property for decades after they left Augusta – utilizing these for rental income. Theirs was a best-case scenario for how things might go for a family that sought property. One family’s possession of property might benefit the race as a whole.

Claiming Property, Asserting Respectability

Property acquisitions, such as the two-story Wright house, in particular, revealed not only the well-being of the family, but also of the race. By most observers’ measures, the race’s success in real estate was essential proof that,

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85 See Engs, *Freedom’s First Generation*: 128-40, for his discussion of Elizabeth City County property purchases as well as about neighborhood and “property” development in Black Hampton before 1890.
in Major Wright’s words, black Americans were “rising.”87 What the race owned garnered respect. The race held up its properties as symbols of potency. For example, upon seeing a branch of the True Reformers bank, an African-American-owned bank, Frederick Douglass proclaimed “when I came to Washington and saw its magnificent brown stone front, its towering height, its perfect appointments and the fine display it made in the transaction of its business, I felt like the Queen of Sheba when she saw the riches of Solomon, that ‘the half had not been told to me.’”88 African Americans pointed to property as part of the very definition of their worthiness for equality.

It was for good reason, and not just “in those days,” as Richard Wright, Jr. later stated, that African Americans looked to leverage property ownership as a step toward asserting their rights to self-determination – in the South and beyond. Property, specifically land, provided assets for cultivation and income. The successful owner of property could point with pride to their accomplishments, or similarly, could assert that their rights as a property holder gave them greater inherent value. The tangibility of various forms of property gave African Americans objects upon which they could base their claims to citizenship – as if the presence of the objects spoke about the worth of their holders.

87 Wright, 87 Years: 25.
Even prior to when property became the central part of an organized strategy for the uplift of a downtrodden, as it did during the post-Reconstruction era, property had been a pillar of the way that Americans, African Americans included, staked their claims to entry into more privileged classes. As one example, the 17th century practice of the headright provided aspiring immigrants in southern colonies with several dozen acres of land for improvement, along with the incentive to import a labor force to improve that land. Land was the lynchpin of an emerging system of labor manipulation and racial stratification. Particularly, in Virginia, where trade in African slaves accompanied land accumulation by headright, the ability to deploy labor and to improve land helped to propel the logic of racial slavery. Most of all, for its owners, land was a lever by which an owner could construct a set of steps that could conceivably elevate him from one circumstance to another, better circumstance.

It is hardly surprising, then, that black Americans subscribed to and employed this standard logic of property. In 1651, former slave and black Virginian, Anthony Johnson earned a significant headright for importing labor to the colony. Several years later, when a neighboring set of white planters either took or gave sanctuary to one of Johnson’s black slaves, Johnson successfully sued and won to have his slave returned. Johnson asserted his rights as a valuable property owner in the colony. Despite the growing association of

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blackness and slavery, Johnson was correct in his judgment that his status as a property owner gave him rights that had to be respected. The viability of Johnson’s lawsuit proved this claim. Johnson’s respectability under the law was cemented by his property ownership.

From the onset, however, a number of complications appeared in the African American approach to property. There was no necessarily uniform way that African Americans went about “possessing” property, and even in the eyes of the law African American property ownership was precarious. On the one hand, accumulation of property could bring greater respect, particularly in the eyes of the law – and could help forge one’s reputation. This was Antonio Johnson’s stance. On the other hand, blacks, such as Johnson, could also have their property seized by whites, at a time when slavery was increasingly associated with blackness. Was there something inherent in the black possession of property that caused whites and others to believe that property was worth less if owned by blacks or, similarly, that it was subject to seizure? These were the questions that presented themselves, time and again. The

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91 In his examination of disputes among black southerners in post-Emancipation courts, Dylan Penningroth concludes that “property” was an evolving and unfixed category and concept. In other words, even in the eyes of the law, property could be unstable. See Penningroth, *The Claims of Kinfolk*.
92 Historian Debra Reid’s useful bibliographic essay on black land and farm ownership provides a great deal of clarity on the subject of black property ownership. As it relates to heir’s property, Reid points to studies on the matter, some of which suggest that some African American property owners may not have had enough faith in the legal system to trust it to protect their ownership rights. See “Researching African American Land and Farm Owners: A Bibliographic Essay,” in Debra A. Reid, ed. *Beyond Forty Acres and a Mule* (Florida: University Press of Florida, 2012).
African American threshold for maintaining their hold on property simply appeared to be different.

Anthony Johnson cautiously pressed his claim for his slave. When the courts agreed that a certain object – the slave, a tool, or a piece of land – was property, they were a space where African Americans could argue for the protection of their rights in property. Was the respect Johnson commanded as a property holder enough to overcome the manner in which his neighbors had disregarded his rights as a property holder? That his white neighbors wrested it from him suggests they were confident their own respectability likely outweighed Johnson’s. Perhaps, they suspected that whoever judged the value of Johnson’s slave would believe that it was more valuable and more correctly held in white hands. A presumption of greater respectability and greater value shadowed the relationship between blacks, whites, and property.

When Anthony Johnson asserted his rights to property and his status as a property holder, he was appealing to a normative set of rules that presumably applied to all, either black or white. In his view, property equalized the races and could serve as an active leveler among the races. Individual rights overcame the maltreatment of the race and could be applied trans-racially. By contrast, through the formation of associations, such as those established by Booker T. Washington, African Americans treated property as a leveler, but argued that cultivating intraracial kinship was a priority in the march towards equal treatment among the races. In other words, race trumped individual identity in these
associative groupings. Racial groupings were a pass-through, by which they marshaled strength; the sheer size or influence of the group could bring about respect.93

One notable instance helps demonstrate how fraught claims to respectability in property could become, particularly in the post-Emancipation era. When the creole activist Homer Plessy decided to challenge the constitutionality and enforcement of segregated railway car operations in Louisiana in the early 1890s, his legal argument hinged not only on the discriminatory treatment, from which he believed the 14th Amendment protected him. Instead, Plessy’s lawyers also argued that he was “deprived of the property of his reputation as a white man.” Plessy, who could pass for white, had identified himself as “colored” in order to provoke his ejection from the white section of the East Louisiana Railway. Yet, in court, he made the simple, and, yet, dynamic claim that the property of reputation was, in essence, a white privilege. To be allowed to possess such property was, therefore, a projection of Plessy’s fitness for citizenship and of his worth.

The Court did not accept Plessy’s legal argument that “the reputation of belonging to the dominant race...is property in the same sense that a right of action or inheritance is property.” However, in the same breath, the Court “conceded” Plessy’s social argument – agreeing Plessy would be correct in

93 Higginbotham argues that in theory, black people conceded to the premises of segregation to enable a space for discussion about segregation or about treatment within segregated systems. See Higginbotham, Righteous Discontent: 193.
stating that he had been deprived of his property as a member of the dominant race, were it not that the state of Louisiana identified Plessy as a “colored” man. For the purposes of the Plessy opinion, the court conceded that reputation of whiteness was property, but Homer Plessy had no such property because of his color.94

Plessy’s claim was potentially revolutionary as it might have legally established that the respect of white identity as property was more important than colored identity. His claim might also have toppled Louisiana’s codes of racial identification, leading to a domino-effect repudiation of all such “one-drop” of black blood statutes. As it was, the Court’s ruling against Plessy did establish that the social hierarchy of the state – and others that would follow suit – should be maintained and reinforced. Jim Crow now had its national legal backing and imprimatur.

The Court’s ruling in 1896, that racially separate arrangements were legally within the purview of the railway company, also clarified that a satisfactory outcome was not guaranteed in the courts of law. Even when one claimed

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94 The relevant section of Justice Brown’s opinion states as follows: “The power to assign to a particular coach obviously implies the power to determine to which race the passenger belongs, as well as the power to determine who, under the laws of the particular State, is to be deemed a white and who a colored person.” Brown continues, “It is claimed by the plaintiff in error that, in any mixed community, the reputation of belonging to the dominant race, in this instance the white race, is property in the same sense that a right of action or of inheritance is property. Conceding this to be so for the purposes of this case, we are unable to see how this statute deprives him of, or in any way affects his right to, such property. If he be a white man and assigned to a colored coach, he may have his action for damages against the company for being deprived of his so-called property. Upon the other hand, if he be a colored man and be so assigned, he has been deprived of no property, since he is not lawfully entitled to the reputation of being a white man.” See U.S. Supreme Court, "Plessy v. Ferguson," ed. U.S. Supreme Court (U.S. Supreme Court, 1896).
property as a signifier of one’s respectability, as Antonio Johnson and Homer Plessy did, the claimant might be disappointed and even devastated by the result. Indeed, the outcome affected more than one man’s respectability. Rather, it set in amber the hierarchical social and political relationships between the races. Moreover, Plessy reinforced the ideas Washington espoused. If African Americans could not rely on any gradual or legally permissible public integration of the races, particularly in the social arena, then African Americans would have to grow and foster their own middle class by virtue of their own efforts. Legal segregation ensured that the politics of respectability took on enhanced importance for African Americans seeking a way forward.

The respectability-based argument that was advanced by and among the black middle-class was simple in some ways. Where and when the races did and would meet, blacks would have to display equal or better education, erudition, and financial wherewithal to their white counterparts. If the courts could not be persuaded to enforce equal rights, then whites would have to be persuaded that blacks were their equals. The black middle class could work to chip away at the structures of segregation and discrimination, with the ultimate goal of societal integration at all levels. They could also organize an increasingly separate society and system where they could produce, obtain, and maintain equality. While the push for an integrated nation and the development of a segregated society often proceeded simultaneously, the devastating irony was that the black
middle class would have to utilize the legal separation of the races, to advance the race.  

Three years prior to his Augusta house purchase, Richard Wright, Sr. outlined the contours of the argument concerning property and respectability while speaking at the 1881 Annual Meeting of the American Methodist Association in Worcester, Mass. The white American Methodist Association was one of a constellation of white Northern organizations, which had an interest, financial and otherwise, in funding education in the South – working closely with Samuel Chapman Armstrong at Hampton Institute, for example. Wright’s address, delivered before the white missionaries of the American Methodist Association, “The Colored Man: His Strengths, Weakness and Needs,” was a statement based in a kind of faith of the benefits of material advancement. Wright promoted the race’s value, presupposing that it could be leveraged to overcome its weaknesses; the race’s value and the places where it was weak would together generate a sympathy that provoked the AMA’s assistance. Wright put forward the property of the race, alongside its labor and educational efforts, as examples of the value that colored people had brought to bear since Emancipation. He said:

I come to tell you that your labors have not been in vain. The colored man, whose cause you have espoused, is worthy of your efforts. Nine-tenths of the manual or menial labor of the South is done by colored men. Freedom has not made them lazy as has been stated by their enemies. Besides

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95 Evelyn Brooks Higginbotham argues explicitly that the politics of respectability could be utilized to pursue either separation or assimilation. See Higginbotham, *Righteous Discontent*: 185-229. Her Chapter 7’s examines the assimilationist and separatist impulses within the politics of respectability.
making ten million more bales of cotton than during any fifteen years of slavery, they have during the last fifteen years of freedom acquired in the South over one hundred million dollars' worth of property...In 1878, Gen. Eaton reported as being in the public schools of the South 675,150 colored children, and about 100 schools devoted to secondary, normal, collegiate and professional training among the six and a-half million colored citizens. Such, in brief, is the strength of a people who are to help shape the destiny of this republic.”

In front of this sympathetic audience, albeit one whose interests were flagging after Reconstruction, Wright argued that the potential of the race was in its work, its property, and its efforts at self-education. Wright hoped to cajole the AMA to continue their aid to the colored man. His appeal was direct: “[He] needs the facilities for becoming educated...The A.M.A. has done much, and will, I hope, do more to arouse this whole nation to see the threatening danger that lurks in the ignorant masses of the South, and to feel the necessity of removing the danger by educating this element.”

By Wright’s logic, the worth of the race was proven in tangible, even quantifiable categories – the number of acres owned, goods produced, and citizens or pupils trained. Whether or not it was just for the race to have its intent and capabilities judged within these or any other categories, this was the terrain of respectability. Those who made these claims, like Wright, affirmed that a certain level of behavior or treatment from whites was appropriate or desirable. With respectability in view, blacks took their cues from whites, treating them as

97 Ibid.
the models of acceptable manners of conduct, speech, dress, or business affairs. Similarly, how whites treated those who adopted these manners was the norm. Insofar as blacks could adopt, imitate, or even best these manners they could gain comfort, confidence, and even feel superiority in their dealings with whites. Better yet, African Americans could argue that, by the standards set by white conduct, blacks might even have become superior to whites. In their framing, at least, the politics or respectability allowed whites to remain as the arbiters of behavior and judges of minority behavior and worth. This allowance was, however, meant to set the stage for discussion of equal or improved treatment. Wright argued, “The full, complete recognition of the right and privilege of the colored man to be and do whatever any other citizen is and does, is what the republic must settle down to. The question whether the colored man shall live in this republic, on terms of perfect equality, protected in the enjoyment of every privilege and immunity accorded to any other American, is a question which has postponed the progress of the South, and will continue to until the nation shall have solved this problem.”

An appeal for “perfect equality” and “protected privileges” such as Wright’s was as canny as it was direct. On one hand, Wright lauded blacks’ remarkable strengths in light of generations of deprivation. On the other, he allowed that there was weakness in the race’s knowledge of how to possess full citizenship.

98 See Higginbotham, Righteous Discontent: 193.
He pointed to education as a solution for the problem at hand, but, Wright’s solution was not to “educate the colored race,” alone. Rather, he argued, when whites of the North and South embraced “intelligent reason,” they might embrace the path of education for the colored man. Wright’s speech meant to argue for education, but it also meant to educate his audience of the strength and value of the race. Sympathetic whites might hear their good judgment appealed to. Unsympathetic whites would hear of their capacity for fairness. Respectability hinged on the persuasiveness of material indicators. Persuasive materialism hoped to echo in the chambers of the hearts of the sympathetic and cause pangs of regret in the hearts of those less favorably inclined toward the race. Wright was thus the embodiment of his argument, respectable to the core, seeking to bend the hearts and minds of his audience in Worcester.

African Americans’ nineteenth century claims to strength coincided with their ability to publicly claim mastery of the material world. Booker T. Washington suggested that the race’s labor gave it value that mattered in the material world to getting things done for whites and for the South. Others such as Wright argued that the fruits of that labor, in property terms, vaulted black people closer to equal footing with whites. In either case, leaders such as Washington and Wright posited that the respect due to the race emanated from its ability to prove its material worth and self-reliance.
The Wheel of Fortune, Turning Slowly

Just as Richard Wright, Sr. and his family were representative of Augusta’s black community in the late 19th century, Booker T. Washington’s National Negro Business League hoped to represent the “national” mind of black business people across the country. Individually, the participants in the National Negro Business League were like the Wrights, persons with some claim to emerging prominence in their communities. In their own communities, these men and women exercised local influence, and in some cases formed local business organizations. However, the effort to organize that influence nationally was new. The sociologist W.E.B. Du Bois, from the vantage point of Atlanta University, had begun a study of the race’s businesses in the late 1890s, and had served as director of the Afro-American Council’s Negro business bureau. Du Bois noted the growth of a black entrepreneurial class and looked to measure its potency and to capitalize on its emergence. Du Bois, Washington and others recognized the utility of moving beyond simply measuring the economic impact of these individuals, to organizing them in an ongoing effort that could marshal their collective strength.\(^{100}\) Washington, perhaps to outflank Du Bois, sought to further magnify such an association. In his initial descriptions of the League and its purpose, Washington remarked on the “consultation, information and inspiration” attendees could glean from one another. He also intimated other purposes for

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\(^{100}\) See Burrows, *The Necessity of Myth*; Harlan and Class of 1932 Fund., *The Making of a Black Leader*. 
the gathering: “…the opportunity to show the world what progress we have made in business lines since freedom.”

The list of delegates, their occupations, and their places of origin from the first National Negro Business League conference in Boston shows the sheer variety of the members of the army Washington was assembling – in every line of business, just as Washington intended. Among the 380 listed delegates gathered there at the 1900 conference were attorneys, bakers, druggists, more than three dozen grocers or merchants, several doctors, real estate dealers and ministers. Tailors and undertakers were also well represented. Blacks from the South were, by far, most prevalent, although delegates attended from 35 of the 45 states that were then in the union. Georgia, Alabama, Texas, Florida, Virginia, North Carolina, Mississippi, Tennessee, South Carolina and Louisiana sent 246 of the 380 persons who traveled to Boston. About a dozen were women. They came from all manner of communities: the gold rush city of Marysville, California; the orange grove hub of Sanford, Florida; Muscogee in Indian Territory; and the new meccas of migration, Atlanta, Chicago, New York, Philadelphia, and Richmond.

As a showcase of the race’s material advancement, the National Negro Business League directly displayed how the race believed property could function. As a bellwether of these material efforts – and a marker of the societal

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102 Ibid.
changes occurring by virtue of increased migration, for example – the NNBL presents an important and wide view of black communities and how they believed property was operative. While not strictly comparative, the NNBL proceedings display the thoughts and ideas of blacks from cities and towns throughout the country. At the same time, the conferences themselves rotated through a variety of cities, which were experiencing societal change. At each, local white leaders, including mayors or prominent business persons were usually invited to share their view on the progress of the race in business. A selected view of the presentations at the NNBL inaugural conference provides important context for a nation where material advancement would do the work of convincing whites of the merits of justice.

Because NNBL conference attendees came from so many communities and businesses, they reflected the “national” mind. As it related to property ownership, they weighed in with their views on property and how it fit in the overall economic and moral destiny of the race. From the outset, the presenters at the National Negro Business League meetings offered common views about the importance of property. They sometimes did express common proposals, although they, more often than not, reflected slight variations in their remarks on property. None seemed to express reservations about property ownership as a method of uplift, but seemed to assume that it was or would always be a primary vehicle for collective upward mobility. With that said, the group was optimistic in its slant. Whether urban or rural, from the South or from the North, the Business
League attendees seemed to be of like mind that property was essential for the race to possess. Theirs was a gathering of sentiment and strategy.

At the Boston inaugural annual meeting of the Business League in 1900, several southerners helped make the direct case that real estate was a lever for the elevation of the race. Speaking directly after Booker T. Washington during the first session on the conference’s first day, prominent lawyer Giles B. Jackson of Richmond and real estate agent and investor James Shepard of Raleigh individually made cases that real estate might play a pivotal role in the financial elevation of the race. Even in this optimistic gathering, the speakers clearly understood the trajectory of the race through the lens of its experience in the 19th century; they offered a vision of the 20th century during which Negroes would have to continue to overcome the hurdles of race, poverty, discrimination and lack of education.

Giles Jackson noted his involvement in various ventures, including as counsel for the Richmond Beneficial Insurance company, which paid sick and death benefits to Richmond’s black population and employed nearly 200 persons. More directly, Jackson observed that there were many real estate owners amongst the race in Virginia – including “several thousand dollars” of his own property. 103

It was, perhaps, James Shepard, a real estate dealer from Raleigh, who most successfully shed light onto the broad mindset of the delegates and attendees. Shepard disclosed a local perspective – “in North Carolina the Negroes own nearly one-fourth of the land” – that was one part realism and one part optimism.\footnote{League, Proceedings of the National Negro Business League, Boston, 1900: 35.} He continued:

I do not wish to paint this picture in extravagant colors and say that all the Negroes are trying to acquire property. Such is a mistake. The great masses are not. (Emphasis original) They have not been taught that possession of anything gives happiness and independence…But he is awakening fast to the fact that life is action and duty, and he realizes more than ever the responsibilities and obligations upon him and is preparing to meet them and is seeking to own more than six feet of land and a hound dog.\footnote{Ibid., 36.}

Shepard encapsulated the discussions of those gathered – black business was not a preoccupation of the masses, but could gradually better the lives of the masses. “The wheel of fortune revolves slowly,” Shepard said. “…The races that were on top yesterday, to-day are fallen…” Business was, in his view, “a refining process to fit him for a nobler, truer and more reliant manhood.”\footnote{Ibid., 35.}

It was Washington, D.C.’s Andrew Hilyer who provided the broadest view of the challenges facing the race. Hilyer, who chaired the Business and Labor committee at the Hampton Negro Conference, had gathered data for the United States Commission to the Paris Exposition, also occurring in 1900.\footnote{Hampton Normal and Agricultural Institute, The Southern Workman and Hampton School Record: 1899 (Hampton Normal and Agricultural Institute, 1899). 330-35.} In his
opening remarks, Hilyer noted that “in spite of all these adverse conditions, a very creditable beginning has been made in the business world—a beginning that promises well for the future.” Despite the political upheavals of the era, Hilyer foreshadowed the optimism that he found or believed while making his survey.

To provide a view of black business, Hilyer had traveled to more than a dozen cities across the South and taken reports from other cities (only Cleveland in the North). Hilyer’s presentation referenced the 1890 federal census and also made liberal use of data reported during Atlanta University’s 1899 conference on “The Negro in Business,” to furnish the Boston audience with greater detail. Hilyer shared his findings on the number of small business holders in various categories, including barbers, hairdressers, caterers, restaurateurs, grocers, coachmen, undertakers, and real estate dealers. He also explained their sales and the capital invested in these businesses. For this audience, the numbers were important inasmuch as they represented success in a way that rhetoric did or could not. Whether or not ticking off numerical and financial highlights was a rhetorical exercise, this method of measuring the strength of the race was often repeated by NNBL speakers and by others who would “prove” the race’s development.

Before the Boston audience, Hilyer read a letter from a black businessman he characterized as the main store owner in Williamsburg, Va., -- “a quaint old

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Virginia town near Jamestown, where the first slaves were landed in 1619." He held up the businessman as an exemplar of the success that might await the attendees and others like them. The letter "show[ed] what is possible when energy and integrity are combined," according to Hilyer. His reading of the letter began with a section common in the rhetoric of the Business League meetings, reciting the size and number of his holdings:

My main store is 50 by 100 feet, two stories high. I have covered as storage houses nearly 30,000 feet of land and have not one foot to spare…I have built the west of my town; sold white people forty-two lots, all improved; have forty-eight for sale, and expect to locate a cotton factory on my property in the near future. I have many houses, farms and lots not worth mentioning, and don’t own one cent more than I can give a check for. I commenced business in 1870 with seventy dollars. I have done nothing great or worthy of commendation, but have succeeded as well as any colored or white man in my section. I simply refer to a few facts connected with my business to show that the Negro of today is not the Negro of 1865, and with all the hindering obstacles put his way, and the objectionable laws, he will push himself to the front and take the place that the all-wise Providence has destined for him. I hope, I know, that the American Negro is not retrograding, but pushing forward to the front. But he needs encouragement. With a fair chance he will show his capability as an American citizen.109

Hilyer, who had visited black businesses across the South, and undoubtedly knew of many more, chose the letter and its writer as representative of the spirit of the age. With “encouragement,” strivers could succeed. Indeed, with persistence or something like it the letter writer suggested that others might rightly prosper. “Houses, farms and lots, not worth mentioning…” seemed within reach of the race. Hilyer stated the specific link he saw between personal

109 Ibid., 21.
property and the business potential of the race: "In the first place, colored people are rapidly acquiring property. Thousands are saving money. These are matters of common observation. A larger and larger part of this property and money may be turned into business capital whenever conditions become favorable and promise success."\(^{110}\)

As if to punctuate how reasonable such expectations were, Hilyer closed with his own observations of programs and approaches that were bearing fruit for the race – building and loan associations with cooperation among the races. He described the People’s Building Association of Hampton, Va., in which the various classes of black Hampton participated, along with those outside of the race.\(^{111}\) "Its success," he said, "demonstrates what can be done in many other communities to put the thrifty colored people in the way of getting homes and buying land. The white teachers at Hampton give this business enterprise a great deal of encouragement and assistance by investing a part of their surplus funds in its stock, they in return [are] getting good interest on their money."\(^{112}\)

Describing the effectiveness of building and loans with biracial support, Hilyer echoed the testimony of a Philadelphia-based minister Matthew Anderson, who had founded Berean Building and Loan Association in 1888, with white officers and participants. Anderson had pointed to the importance of cultivating white

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\(^{110}\) Ibid., 13.
\(^{111}\) Ibid., 21.; Engs, Freedom’s First Generation: 137.
\(^{112}\) League, Proceedings of the National Negro Business League, Boston, 1900: 21. Historian Robert Engs, with whom I studied, includes a slightly more elaborated description of the People’s Building Association, including its connection to the Hampton Institute’s alumni, in his Engs, Freedom’s First Generation: 159, 76.
investors who could provide black organizations with much experience and capital.

The lines of connection that Hilyer drew between Williamsburg, Hampton, Philadelphia and the cities he had visited were not necessarily demographic or focused on the promotion of a singular industry that would help black people. Instead, Hilyer encapsulated ideas that would provide guidance for the race – ideas that were echoed by NNBL presenters time and again, whether they came from rural, small town or city environments. These were not finely attuned economic ideas, but cultural ones. Hilyer and his colleagues clearly believed and asserted what were to become recurrent themes of the ensuing NNBL gatherings: small advances could help the race. In the words of James Shepard, the wheel of fortune slowly was turning in the race’s favor. As importantly, though, these leaders argued that the respect accorded to the race was related to its success in business, its holdings, and especially its property. Negro businesses and Negro ownership of property were proof positive of manhood and citizenship. To succeed, the race should capitalize on opportunities to do for its own and to draw white support wherever possible.

**Becoming Owners, Material Advancement, the Basis of a Social Philosophy: Race Relations at the National Negro Business League**

The white presence at the National Negro Business League meetings dramatized the “race-relations” aspect of the League’s ethos and spoke directly
to the aims of materialism, used persuasively. Namely, these aims were to establish or affirm the economic strengths of the race and to garner or enlist whites' support of efforts to validate the humanity and equality of the race. Scholars have affirmed that this idea of “race relations” was central to Booker T. Washington’s ethos and his biography. Historian Michael Rudolph West has noted that loyalty to this idea of “race relations” was central to Washington’s project. In West’s view, “Race relations” described “how African Americans and white persons relate to one another purporting to be both cause and cure of black backwardness and white hostility.”

113 Calling that project “marching orders of the mind,” West argues that the idea of “race relations” helped broker a peace with Jim Crow by upholding a supposed progress that was being made toward freedom and equality.

114 The League was one arm of Washington’s system.

Inasmuch as whites publicly claimed to support the League’s program, the NNBL did promote the idea that financial success could generate further respect from them. Materialism’s bare appeal to racial reconciliation, as articulated by Washington, found some fulfillment in the words and statements of white attendees. However, just as business success and property ownership did not seem to offer automatic equality, white speakers seemed to differ in how they imagined the black businessperson. The presentations of notable whites who attended helped to stake out the contours of the argument for economy and


114 Ibid.
respect, equality and justice that Washington himself outlined. How Negro business fell on the ears of whites helped show whether persuasive materialism really mattered.

The stern test of Booker T. Washington’s philosophy was felt through the League’s impact on the numbers and growth of Negro businesses. Pullen, Shepard, Jackson and Hilyer and other attendees to the 1900 session intimated that their success and the race’s successes elevated them individually and the race to a place where they could be judged worthy by their community’s whites. Boston began to provide a context for how that message would play for audiences beyond Booker T. Washington’s speaking circuit and beyond the South.

Washington took to the dais during the conference’s first evening to introduce the mayor of Boston as well as a second guest who would offer longer remarks to those assembled. William Lloyd Garrison II, Washington said, was not simply his father’s namesake, “but inherit[ed] at the same time the same love for oppressed humanity that his great father possessed.” Garrison proved sympathetic to the entreaties of the League and reinforced the view that material pursuits would make the difference in how the race was treated. If there were whites who needed convincing of the economic abilities of the race, Garrison was not one. Indeed, Garrison argued that “justice and righteousness” were

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115 An empirical consideration of black businesses in the early-20th century and the League’s effect on them is warranted and worthy, it necessitates more focus than these comments will allow.

byproducts of individual hard work.\textsuperscript{117} In essence, Garrison suggested that by improving their own financial position the race was vaulting itself into a place where national mutual respect would reign of necessity.

Rather than viewing materialist pursuits as a contributing factor in the struggle for racial reconciliation, Garrison suggested to his audience that the solution was “purely an economic one.”\textsuperscript{118} That is, poor whites were bitterly acting out their antipathy against the colored race which was improving because of northern philanthropy.

In the South the colored people are doing the useful and necessary work, steadily gaining in wealth, self-reliance and intellectual power. They are distancing their fellow whites, whose progress is much slower, because they do not share in the flood of Northern bounty poured out for colored schools. The pace of the two formerly downtrodden classes is not equal and the lagging one cannot help cherishing hatred and bitterness toward its more successful rival, especially as race contempt has for generations been instilled into the poor whites...

It is not surprising that the changed order should find expression in lynchings and other forms of violence. But bear in mind that the reason is purely an economic one. There is no divine decree that persons of a certain color shall dominate those of a different shade. The heartiest sympathy should be extended to these ignorant and brutalized whites who know not what they do in their suffering anger. Give them justice and education and they will in time live in amity and brotherly relations with the colored fellow citizens.”\textsuperscript{119}

If Garrison was bound to be sympathetic to the race because of his heritage, he was a test case for how the arguments for racial self-enrichment would fall on white ears. Of economics, Garrison remarked pointedly, that the

\textsuperscript{117} Ibid., 90.
\textsuperscript{118} Ibid., 87.
\textsuperscript{119} Ibid.
race should take advantage of their natural monopoly as the manual laborers in the South. Through this, they should work to achieve “monetary independence”, “self-support” and the “possession of property.” Here, he echoed the standard arguments of the black businessmen who had earlier and would later grace the stage in Boston. The South was theirs, as long as African Americans held an advantage over southern whites through their willingness to work by the sweat of their brow.120

Garrison’s version of the familiar refrain, that economics enhanced, nay made, a race’s humanity, usefully pointed out that education formed the springboard for economic success. This argument dovetailed well with the beliefs of Booker T. Washington, the Tuskegee educator. Still, Garrison’s comments rung with the sound of paternalism: he ignored the extent to which prejudice was more than a social effect arising from conflict at the bottom. To what extent was the “changed order,” as Garrison described it, because of the race’s own efforts or because things, such as “justice and education,” had been given to the formerly downtrodden colored race by the north? And his prescription that the race should take advantage of manual labor seemed to marginalize African Americans at the same time as it appreciated the special circumstances of their economic status.

If an ally stood before the respectable persons of the race, in their best business attire, and for the most part consigned them to manual labor, then it

120 Ibid., 87, 88.
was difficult to imagine what unsympathetic whites might make of the materialist argument. Indeed, this was a problem and an argument that critics of materialism would raise to Booker T. Washington and to other proponents. Perhaps there was even an element of slight disbelief in Garrison’s framing of the solutions he saw ahead for the race; maybe he framed them with as much certainty as he could. In the final analysis, Garrison proved that the League presentations were convincing and could some extent adjust white expectations of the race.

The Boston gathering offered a window into the status of black labor as well as the discontents over where the Negro efforts could best be directed – in a manner that was additionally striking. The persons there were also a reminder of the race’s economic vital signs, what the race should grow out, of as well as what it could become. Insofar as the group proposed no immediate economic agenda, its impact was also demonstrated in the comments of whites who attended the League’s caucuses.\(^{121}\) The Boston Transcript’s writer, Henry Barrymore illuminated the issue, noting “Happy Surprises at Parker Memorial,” the 1900 Boston site:

I looked for the tall silk hat and the flashy suit of clothes. They were there; but not among the delegates. The silly, uneducated, shiftless Negro puts his pay on his back; the business Negro puts his pay in the bank. Here were men who had penetrated the real secret of success, men who understood that the only sure basis of progress is economic, men who

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\(^{121}\) Burrows’ Necessity of Myth employs a similar argument that the comments of whites help portray the limits of the “paternalistic attitude,” that might be brought to the proceedings. I argue that rather than simply engaging in mythmaking, the League was determining its value – some of which might be called mythmaking or puffery. Burrows argues that the race and the League needn’t have tried to impress whites – and that it should rather have focused on spaces of economic empowerment. I argue that until the race could clearly articulate its identity by deciding who or what it was, then these articulations could only be fleeting at best.
would sacrifice to-day’s indulgence for to-morrow’s independence, men who cared so much for social and educational advancement that they had come to despise the puerile strut and brag of the Negro dandy. 122

Barrymore noted his own pleasant surprise at the progress of the race as well as the type of Negro who seemed superior and was representative of the leaders there. If there was proof positive that the pursuit of material worth could elicit respect, even praise, for the race, it was here. Barrymore was effusive in his praise, even if it stemmed from his disbelief at such well-dressed, well-spoken Negroes. “The well-to-do merchant Negro hailed from nowhere in particular, and, save for his color, was in no striking respect very different from white men of similar rank in the world of trade,” he wrote. “I had expected some marvellous [sic] Negro Malapropisms. I heard none. I came with the writer’s usual hunger for ‘color’ but nothing could have been more hopelessly devoid of color than the colored congress.” 123

If they did so, the so-called “colored congress” behaved itself as devoid of color in part because it earnestly believed the necessity of cultivating such transparent habits. These habits were the fulcrum of Barrymore’s transformed perspective, from the risible to the respected. And Barrymore related their potential value to his readers. Materialism could persuade other whites as it similarly had persuaded Barrymore.

123 Ibid., 261-62.
Barrymore’s surprise, however, hinged on a prejudice that may have been harder to dispel in the long term. Victorian middle-class mores, like those Barrymore reflected, expected a foppish display from black men.124 His moment of realization that the men of the Business League were inverting those displays of manhood must have been unsettling for the white observer who had some investment in those ideas.

The National Negro Business League was making its self-evident truth into a formula that others could more easily follow. Barrymore wrote, “Regarding material advancement as the basis of every other sort of progress, the convention listened eagerly to every account of Negroes, once poor, who had now built houses, bought land, opened places of independent business, and established solid bank accounts...[The race] was laying the basis for its social philosophy by making sure of its axioms.”125

The 1900 Boston National Negro Business League introduced the vanguard of material advancement to its members and laid the guidelines for the transformation that Booker T. Washington hoped to foment. Respectability had a group that would test its prospects in the arena of the economy. Boston proved that Washington’s vision of the economic elevators of social life was one supported by men from across the growing nation. Boston brought this group out

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124 Gail Bederman encapsulates these ideas in her examination of Ida B. Wells’ lifework. See Bederman, Manliness & Civilization: 72, 73.
125 League, Proceedings of the National Negro Business League, Boston, 1900: 262.
into the open and returned them home with a philosophy, if not a system that they could follow.

In addition to giving instructions for forming local leagues, during his closing address, Booker T. Washington offered the Boston audience a final vision of the lives these assertive businessmen would have: "Let us, no matter what business we are engaged in, meet the brother from across the street—meet and shake hands and stand together in the community…There is no force on earth that can keep back a people continually getting education, light, intelligence, property and Christian character. In our efforts to rise we may for a while have obstacles cast in our pathway; we may be inconvenienced, but we can never be defeated in our purpose."126

As owners of their own future, African American business men and women could expect to recognize and respect one another and gain respect from their fellow Americans. It was a vision that black property owners for generations had hoped would come to fruition.

**Becoming Owners, Exhibiting Respectability**

Several weeks before its 1901 Chicago meetings, in July of that year, Booker T. Washington and the organizers of the National Negro Business League issued a public call encouraging anyone engaged in commerce, along with the League’s members to gather in Chicago that August for a continuation of

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126 Ibid., 214.
their work. The group’s enterprise was establishing and sharing the success of the race in business. The Chicago site took advantage of the city’s general hospitality to African Americans as well as its swelling black population, which numbered 30,000 at 1900.\textsuperscript{127} Washington and the NNBL noted that they hoped to “surpass the Boston meeting in point of attendance, in interest, and in permanent value.” \textsuperscript{128}

On the point of permanence, the letter reinforced the aims of the meeting and the group. With an emphasis on the watchword “forward,” the League assured that “[the] time has come for the race to take a long step forward in establishing itself permanently.” To that end, the letter made a public overture to all its black readers to share their pictures of colored businesses and business persons, which the League hoped to share in an exhibition at the Chicago meetings. The images were to underscore the League’s argument that equality and justice flowered out of the front sidewalks of the race’s businesses. “Let no legislation or attempted legislation discourage or dishearten us. There should be no doubting or halting. Every move should be a forward one.” These businesses would provide lasting change, whereas, in the League’s view, legislation and politics were subject to the reversals and counteracts that might come with elections. Moreover, the attempted ballot restrictions of the 1890s made transparently clear for this generation that the political gains of Reconstruction


could be reversed. It would be up to those who would find success in business to prove and to show, in this case, the race’s forward progress.

The League suggested that travelers to the convention take advantage of the special railroad rates to the Midwest and Northeast, available largely because of the Buffalo Pan-American Exposition then occurring in western New York. The Business League’s meetings and the Pan American were not so different in their cause and concerns – to present and showcase the developments of the citizenry. A bitter irony encircled the railroad and the exhibition of the black world. Only months prior, the imperious W.E.B. Du Bois, on his way from Atlanta to Savannah to discuss the Negro exhibit at the 1900 Paris Exposition, was denied overnight accommodation in the sleeping car of the eastbound Southern Railway train. Incensed by the affront to his sensibilities of how he and those of his class should be treated, Du Bois was prepared to make a legal sensation of the matter – until his sometime benefactor and eventual rival Booker T. Washington talked him down.129 Washington and the League had to hope that travelers to Chicago would not face the same forced segregation – or at least would not be treated as ignominiously as Du Bois had been treated.

The exchange between Du Bois and Washington created a further crack in their by-then unsteady alliance. Du Bois was prepared to launch an open lawsuit against substandard separate-but-equal train accommodations and his

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own mistreatment. Washington encouraged Du Bois’s campaign superficially, but
withheld his influence as regards a public confrontation on the railroad issue. 130
While Du Bois and Washington developed a further consequential disagreement
about the education the race should receive and the tactics that its leadership
should employ, they did not disagree on the importance of its business leaders.
Indeed, Du Bois had first presented the idea of a business bureau to
Washington, later turning the entire effort over to the Tuskegeean as the two men
widened their split. 131 There was little mistaking that the race was building much
with its own hands at the close of the 19th century. Among the images Du Bois
collected for display at Paris were more than a dozen pictures of Tuskegee
Institute and its industries, displaying its students and teachers hard at work in
carpentry, sewing and with other tools of the hand. Du Bois’s biographer notes
that he must have come away impressed from his 1900 visit to the Alabama
institute – Tuskegee was bustling with the energy of a rising village with students
employed in carpentry and construction, raising more than a dozen new buildings
between 1895 and 1900. 132 This would have been the backdrop – the race hard
at useful work – that Du Bois hoped to convey to the world at Paris.

Du Bois’ acclaimed Paris collection featured albums containing several
hundred images of “types” of Georgia Negroes as well as charts, figures and
maps of the varieties of the race and its achievements, including businesses, and

130 Ibid.
131 Ibid., 220, 40.
132 Ibid., 233.
notably featured universities, colleges and institutes – in Georgia, Kentucky, Tennessee, Virginia, Alabama and the nation’s capital. The Exposition’s judges awarded Du Bois with a gold medal as “Collaborator and Compiler of Georgia Negro Exhibit.” Du Bois’s Paris work, likely the inspiration of the Negro Business League’s similar call for images, was transferred to the Buffalo Pan American Exposition that next year, but did not receive the place of prominence it had received in Europe. Nevertheless, the collected images had a presence and an effect of their own, even without the pageantry of Paris to surround them. In the context of the late-19th and early 20th centuries, the images were the embodiment that Negroes had their hands on the “wheel of fortune,” as James Sheperd of Raleigh had termed progress, and they were pushing hard and “forward.”

Exhibiting those images for various publics would proclaim the respectability and ability of the race to share in piloting the economic destiny of the country. That message would be transmitted to blacks as well as whites. Altogether, the images created a connection between the best that whites could envision of the race and how the race wanted to be seen. In his own assessment of the Paris product, Du Bois observed the race as “a small nation of people,

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133 Ibid., 7.
134 Shepard, Boston Proceedings 1901, p. 35. The anthropologist Robert Plant Armstrong termed this metaphorical “base,” the set of meanings which transcend the particular circumstance of individual images within a set. The metaphor serves as common reference point to orient a viewer to the underlying meaning of the culture. Plant Armstrong states overall that these things, separate from their creator’s intent, possess an “affecting presence.” See Robert Plant Armstrong, *The affecting presence, an essay in humanistic anthropology* (Urbana,: University of Illinois Press, 1971). 28, 65.
picturing their life and development without apology or gloss, and above all made by themselves.”\textsuperscript{135} Even without Du Bois as curator, a similar aggregation of images at the Negro Business League in Chicago would emanate the same meanings.

Although the number of delegates in Chicago amounted to a third of those who gathered at Boston a year earlier, the League’s public overture to share images of colored businesses and business persons, which had been published in the \textit{Indianapolis Freeman} and elsewhere, was successful. The \textit{Chicago Record-Herald} described the back of conference site Handel Hall arrayed with all manner of “pictures of industry.”\textsuperscript{136} There were Tuskegee Institute’s built-by-blacks buildings, photos of Mound Bayou, Mississippi’s buildings and environs, and interior and exterior portraits of a variety of endeavors and people who led them. Represented among these were the dry goods, groceries, publishing offices, millineries and other fashion or outfitting shops of the race. The images came from “Boston, New York, Louisville, Chattanooga, Memphis, Kansas City, Philadelphia, Brooklyn, Chicago, Richmond, Nashville, Mobile, Raleigh, Atlanta,” and beyond.

This generation was well placed, founding business, claiming and possessing property, and asserting its respectability. The basic premise of Washington’s social philosophy and Du Bois’s exhibition of it in action was that

\textsuperscript{135} Du Bois as quoted in Wilson, \textit{Negro Building}: 311.

\textsuperscript{136} The \textit{Chicago Record Herald} as quoted in League and Convention, “The Second Annual Session of the National Negro Business League,” 88.
material advancement formed one of the underpinnings of merit. By virtue of their attractiveness as business and property owners, African Americans would be recognized and rewarded with rights and privileges. If the race could not yet centralize its economic power, it would have to rely on completing this circuit of persuasion. In their home cities and towns, this new vanguard would test the promises of persuasive materialism as never before. The next chapter examines where and through what industries, in Philadelphia, one of these key cities, African Americans most readily believed they could make their fortune, which could turn the fortunes of the race.
CHAPTER THREE

Respectability and the City: African American Material Advancement in Philadelphia, 1880-1900

“No one of them doubts in the least but that one day black people will have all rights they are now striving for, and that the Negro will be recognized among the earth's great peoples. Perhaps this simple faith is, of all products of emancipation, the one of the greatest social and economic value”.  

Respectability: A Bridge for the African American Middle-Class

The National Negro Business League gatherings had provided a central forum for a budding class of black entrepreneurs to interact with one another at the invitation of Booker T. Washington, who was fast becoming the wizard of black well-being. Washington and those who gathered first in Boston and then in Chicago, prepared an incantation by which the race could prosper – property, self-sufficiency, and economic success. These concepts presented the best that Negroes had to offer in their own defense, as the antidote to the ill-will, misfortune, persecution and violence that the race encountered, particularly in the decades after Reconstruction. The philosophy was grounded in blacks’ familiarity with Southern agriculture, and the race’s recent successes in landholding, property ownership and business. A contemporary estimate, in 1899, recorded that the race had, at least, 5,000 black businessmen.

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philosophy was also grounded in ideas as old as the republic: that small
landholders as members of a middle-class could bridge the gap between
desolate poverty and self-sufficiency. Respectability belonged to all Americans,
and both races, in this case. Taken together, material advancements,
educational obtainments, religious deportment, manners, speech and even their
way of dress comprised the building blocks of respectability. These areas were
the proving ground of what Washington and the vanguard of the Business
League envisioned as new social relations between black and white.

For Washington and his cohort, material advancement brought
unquestionable opportunities. If all that blacks needed to demonstrate fitness for
citizenship was to reflect the economic gains or the accordant educational
achievements of their community, it was a simple task. In part this was the hope
of Washington’s peroration at the Boston Business League meeting. “There is no
force on earth that can keep back a people continually getting education, light,
intelligence, and property and Christian character. In our efforts to rise we may
for a while have obstacles cast in our pathway; we may be inconvenienced, but
we can never be defeated in our purpose.” As owners of their own cause,
black businessmen would be self-evident and identifiable to one another and to
the nation – as a visible and rising class of respectable leaders. This would be
one of the continued thematic touchstones of the Business League. The
Business League and black leaders broadly desired to use their respectability as

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139 League, Proceedings of the National Negro Business League, Boston, 1900., 214.
bridges to a brighter future of social and economic integration.\textsuperscript{140} They promoted the idea that the central obstacle they might face was whether their credentialing would be accepted – not whether black presence was deemed objectionable.

In this chapter, I examine several such encounters when matters of black material advancement coincided or conflicted with cooperation between blacks and whites, social integration and equality in Philadelphia. To gain economic equality, African Americans used a variety of strategy and tactics that would inform the city’s growth and development, as well as the lives and trajectory of its residents. The city’s segregation occurred over time as a result of the choices of its residents and the way they directed the resources within their reach. Segregation was also structured, in some ways by the choices, responses and obligations of the very people and institutions that pressed for and promoted black material advancement and racial respect.

For leaders such as Washington the philosophy was structured in civic organizations like the Business League, in churches and in the normal schools and colleges that launched them to community leadership. African Americans spoke a common theme: for the race to move away from the stain of slavery, it had to move away from seeing the race as slaves to seeing their condition as

\textsuperscript{140} Elizabeth Brooks Higginbotham alludes to “respectability” as a “bridge” discourse – a set of practices that allow black and white groups to relate to one another. These practices were essentially common ground practices via which equal rights might be discussed or established. Higginbotham draws this from Nancy. Fraser, "Unruly Practices: Power, Discourse, and Gender in Contemporary Social Theory," (Minneapolis: University of Minnesota Press, 1989). See Higginbotham, Righteous Discontent., 197.
“poor.” This included improving moral behavior, which many leaders believed could be done through economic and material advancement. Black leaders employed what I have termed “persuasive materialism,” as a way of conveying their respectability to both black and white observers. One of the simple tropes black leaders used was to explain or describe the economic value of the property or other assets of members of the race. They almost always did this as a way of also indicating property’s social value. While property was helpful to individuals, elevating them out of poverty when it was significant enough, the social value that this conveyed to the race was as important or more valuable. In a “moral economy” where the race sought to prove itself, economic assets and property helped to explain the moral habits the race was developing.

The turn of the century marked a mid-point in the race’s efforts at material self-help. The two decades after Reconstruction placed greater or greatest emphasis on economic and material advancement. At the same time, the opportunities for migration, self-development and self-sufficiency within the context of political constraints and a lack of true economic integration made respectability seem a viable main pathway of success. In large measure, the associations and organizations that would respond to the challenges of respectability and the city prior to World War I, including Washington’s Business League, were in place, responding to a place and a city that was shifting under their feet.
Washington, “Washingtonianism,” and Respectability in the City

In 1899, a year prior to the inauguration of the National Negro Business League, Booker T. Washington spoke before an audience of white Union League of Philadelphia members and associates whose continued financial backing he sought. He argued dialogically on the grounds of respectability. Union League Clubs, founded during the Civil War, supported Abraham Lincoln’s administration during the conflict. In Philadelphia, this organization continued to represent liberal or radical Republican ideas and policies, including philosophical and financial support for black Southern education and training. For the assembled city’s business leaders, Washington offered his thoughts on how the race had been and could be elevated:

I come to your state and say the German is ignorant; you point to the best paying truck-farm, operated by a German. I say the German is without skill; you point to the largest machine-shop in your city, owned and operated by a German. I say the German is lazy; you point to the most magnificent dwelling on your avenue that is the result of the savings of the German, who began in poverty. I say the German can not be trusted; you point to the German who is president of the largest bank. I say the German is not fitted for citizenship; you point me to the German who is the chief executive of your magnificent city – these are the kind of arguments that kill prejudice by the acre. When you come to Alabama and ask has the Negro executive ability, I want to show you, as I can at Tuskegee, Alabama, an institution of learning, originated and controlled by Negroes, where there are more than 1000 students, 88 officers, 26 industries, 42 buildings, 2267 acres of land, $300,000 worth of property. When you ask has the Negro mechanical skill, I want to show you the finest house in a county, planned and constructed by a Negro. When you ask is the Negro lazy, I want to show you the finest farm, owned and operated by a Negro. When you ask is the Negro honest, I want to show you a Negro whose note is acceptable at the bank for $5000. When you ask is the Negro economical, I want to show you a Negro with $50,000 in the bank. When you ask is the Negro fit for citizenship. I want to show you a Negro paying
taxes on a cotton factory. I want to show you Negroes who stand at the front in the affairs of State, religion, education, mechanics, commerce and household economy.141

To this audience, Washington suggested similarities between the two “races.” In a city filled with Irish, German, Italian and black immigrants, Washington made the case that if the Negro continued to suffer from poverty, it was not because of inherent laziness, a lack of honesty, economic astuteness or trustworthiness. Intentionally or not, Washington also inverted his audience’s expectations of black manhood display. In addition to reflecting his own Victorian manhood, Washington asked his audience to simply look at other like him that he could "show."

As regards citizenship, executive ability and politics, Washington implied that proof of fitness was also tied to what could be proven with tangible results; in other words, the capacity for city and institutional leadership were linked to tangible material accomplishments and to places that could be shown in the present tense – not in some far future. From Washington’s perspective – or at least as he described it publicly – black politicians had too quickly grasped for the brass ring of self-interest, rather than for political apprenticeship under the mentorship of benevolent and more knowledgeable whites.

141 Booker T. Washington, Maxwell Whiteman, and Philadelphia Union League of, "Address prepared by Mr. Booker T. Washington for delivery at a dinner given by the members of the Union League Club on February 12, 1899, in commemoration of the birth of Abraham Lincoln," [publisher not identified], http://catalog.hathitrust.org/api/volumes/oclc/21424370.html., 8, 9 It is worth observing here that Washington’s remarks were intended to be delivered at the Union League, in the heart of city adjacent to the new City Hall, but because of a weather-delayed arrival, he gave his speech at the private home of Henry Davis, a Tuskegee trustee.
As Washington saw it, the question was not defined by racial traits, but by economic and social ones. How could African Americans prove to their peers that they were not locked into irresolvable poverty? This was the central problem that Washington attempted to solve. Washington’s remarks implied that this was the customary path for Americans to follow and that there was no distinction among the races, apart from each’s ability to raise itself from poverty. They would do so through economic advancement and the cultivation of proper habits to sustain this advancement. In so doing, the race would prove its worth. If other immigrants could surmount economic disparity and misperception of their group, then so also could the Negro. This was the crux of material advancement and its transcendence beyond the abstract.

Washington’s Philadelphia audience would also have been quite familiar with the argument for black respectability that he laid out for them and perhaps would have subscribed to parts of it. His Philadelphia host, Henry Davis, was a Tuskegee trustee. Samuel Chapman Armstrong, Washington’s deceased mentor, who had been the longtime leader of Hampton Institute in Virginia, was particularly close to Robert Ogden, the deputy of Philadelphia retail magnate John Wanamaker. Ogden, who was a Hampton Institute trustee, and lived in the Quaker City and New York, would become closely associated with Washington, and was likely present at their 1899 discussion. For these white businessmen and philanthropists associated with him in the South, the most charitable view of respectability was that it was not as instantaneous as Washington suggested.
Indeed, Samuel Chapman Armstrong, whose Hampton Institute educated blacks and Indians, argued that respectability was part of the process by which other races, blacks as well as Indians, proved to whites that they were becoming civilized. “Respectability in a civilized society is in the air; it is a habit, we inherit it, it is the fashion, and it pays,” said Armstrong. “Among savages, degradation is in the air and in the blood…The civilized man is honest, not because it is good, but because it pays to be honest; but it took many generations to find it out…Not till a race comprehends the practical bearing of integrity will it practice it.”¹⁴² In Armstrong’s view, respectability was an ongoing catechism – a set of practices that “savage” races had to ritualize over time and to make habitual – before they became civilized.

Black leaders suggested a simpler understanding of respectability that white observers such as Armstrong may not have shared. Indeed, Washington did not appear to specifically endorse the “many generations” aspect of Armstrong’s formulation. Indeed, he told his audience that one Alabama black community had transformed itself in “eight years.” Its citizens had transformed themselves from debt in agriculture and renting, mortgage, and limited education to owning crops of their own, as well as homes property, participating in and longer months of schooling. Washington appealed for assistance in education,

but also for the building up of these kinds of communities. He gave no indication that these were anything but separate communities. Regarding social acceptance by whites, Washington also implied something that was clear, even if he did not state it explicitly to this audience. The distance or proximity of the races would impact their interactions, social and economic – despite his plea that both black and white cast down their buckets.

As a spokesman for black material advancement and its persuasive effects, Booker T. Washington was consistent in emphasizing that the strategies he propounded were, to his mind, best followed in the South. Indeed, he invited his Philadelphia audience to Alabama to see how the elevation of the race was proceeding apace. In front of a Business League audience in Richmond, he would intone similarly – that it was the soil of the South and its veritable “acres of diamonds” out of which the African American future could “dig wealth.” The Baptist Booker T. Washington was not above quoting ministers, like the Philadelphia Baptist pastor Russell Conwell whose “Acres of Diamonds” speech was a similarly themed as Washington’s Atlanta remarks.

Thousands of African Americans in the South subscribed to a philosophy akin to Washingtonianism, even if they had never encountered the man himself –

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143 Washington, Whiteman, and Union League of, “Address prepared by Mr. Booker T. Washington for delivery at a dinner given by the members of the Union League Club on February 12, 1899, in commemoration of the birth of Abraham Lincoln”, 11ff.
144 BTW, address, National Negro Business League, Proceedings of the 3rd Annual Conference, Richmond, 1902.
145 For more on Washington’s attitude toward religion see Harlan and Class of 1932 Fund., The Making of a Black Leader., 197.
as historians have observed. Land and property stood sacrosanct as pillars of independence. African Americans were no different from whites in consuming the ideas of Jeffersonian agrarianism. And they often utilized these ideas to their own ends—“individual choice in acquiring land, and [using] it to develop communities...Some communities of landowning families developed because of biracial cooperation, but most became bastions of racial separatism, tangible evidence of accomplishments, and symbols of black empowerment when little else conveyed that lesson.” In other words, racial integration or separation were coexistent outcomes in the use of land and in community formation. African Americans worked to define their own lives and communities with landownership as a central premise.

Sparked by emancipation and the chance to reclaim family and to claim opportunity anew, African Americans began an intense period of migration that would occur in waves for close to a century. Booker T. Washington made the phraseology “cast down your bucket, where you are,” notable in his 1895 Atlanta Cotton Exposition speech. He obliged both blacks and whites to anchor their social and economic resources in one another, particularly in the South. African Americans had decided to cast their buckets down wherever they saw fit in the wake of the Civil War. African Americans considered migration across the globe,
perhaps to Liberia, and across the continent to Canada or California – wherever they might make independent decisions, including in 1879 tens of thousands of Exodusters made their way to Kansas. It was not only southern African Americans who expressed their desires for self-sufficiency and self-governance, looking to establish black communities.

As one example, in 1871, Philadelphian William Henry Dorsey, among a group of black male Philadelphia notables, organized the Montana Agricultural Emigrant Aid Association, a scheme to assist blacks, including freedmen and their families, interested in resettling in the Territory. Little is known about how this effort truly fared. However, this organization does suggest that following the passage of the 15th Amendment, which ensured the right to vote to black Americans, some took seriously the prospect of forming a settlement within the republic. The Montana Agricultural Emigrant Aid Association, led by black northerners to point the race out of the South, clearly suggests that the ballot was an insufficient guarantee of economical or even political integration. Land and agriculture were evidently important, as the association’s name suggests.

Some black Philadelphians would not have viewed Alabama as the citadel of opportunity as Booker T. Washington described it. In 1875, William Dorsey received correspondence from his brother-in-law Herschel V. Cashin, a member

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of Alabama’s state legislature. Cashin queried feelings in the North and shared his firsthand observations of political developments in Alabama:

You have no idea what anxiety there is down here in regards to the turn affairs have taken. Will emanc be sustained? I am a cipher so far as I am concerned but I am of the opinion that to sustain emanc will be to involve this country in another civil war…We or rather the Republican members of this General Assembly to-day send to Congress a memorial asking Congress to confer upon Grant the power to suspend the writ of Habeas Corpus. God knows something should be done for Alabama for the most glaring outrages have occurred and are occurring every day…Our state has been redistricted and although at the last election we polled 94,000 votes against 107,000, yet we have been allowed but one district, so you see that if Morton’s Bill to provide for electing Prest. + V. Prest. should become law, Alabama will ever give a democratic vote. Until I hear from you I close. Love to sister + all the children, I would so like to have your pictures.149

In 1877, Cashin followed up with Dorsey, noting that things had perhaps gotten worse for Alabama’s black Republicans. Cashin forwarded a copy of a deposition that he had given to a Montgomery County, Ala. Probate Court Judge, stating that Cashin had not received money to canvass for the position of Tax Assessor, nor had he agreed to put a democrat in the office if [Cashin] were elected.150

Herschel Cashin could hardly have been alone in wondering whether Emancipation would be sustained and whether Alabama’s blacks would have the political access and resources available to sustain and protect their interests. The

149 Hon. Herschel V. Cashin to Wm. H. Dorsey, 2.17.1875. MSRC.
150 “Printed deposition of Herschel V. Cashin to Judge Charles W. Buckley,” 7.23.1877, MSRC.
“outrages” Cashin no doubt witnessed and shared with Dorsey escalated in the years closer to the turn of the century. These very real concerns were also influential forces that helped power African American migratory impulses of the late 19th century and channeled the direction of community resources.

Indeed, post-Civil War Philadelphia proved hardly to be a political Shangri-La. The city’s blacks and whites warred during the 1871 election, leaving several blacks killed and others wounded when blacks attempted to exercise their restored or newly-granted franchise. One historian argues that these political riots were worse than wartime riots that affected the city, largely because Philadelphia police, under the command of Democrat Mayor Daniel Fox, refused to protect blacks seeking to vote, and instead joined in the attacks.¹⁵¹ After Reconstruction, African Americans channeled black political energy into ward-based black political clubs, like the 7th Wards’ Citizens Republican Club or the Colored Men’s Republican Association of the 29th Ward. At best, these clubs united African American middle-class voices and efforts. The clubs were conduits that received direct payments from the city’s white Republican leaders at election times. At other times, they served as places where a black middle-class could gather, organize and present their political wishes; the clubs would petition city and business leaders for increased hiring of African Americans. The long-term or consistent gains from political participation at this level were limited or individual,

¹⁵¹ J. Matthew Gallman, Mastering Wartime, 334.
including patronage jobs scattered throughout municipal government or significant wage support for club officers and leaders.\textsuperscript{152}

Thus, tens of thousands of African Americans, including those who were native to Philadelphia and those who filtered themselves into the cities such as Philadelphia, Washington, D.C., Baltimore, and New York, were confronted with a set of choices and opportunities, and subscribed to a philosophy where economic empowerment mattered more than political participation. It was through property that they might be “proven by their fruits, by actual, tangible, visible results…[to show] they are entitled to respect and confidence.”\textsuperscript{153}

In the spaces of the cities, African Americans would find their proving ground: By 1900, the black population grew to more than 50,000 in Philadelphia and New York, 86,000 in Washington, D.C., and 79,000 in Baltimore.\textsuperscript{154} The concerns of economic independence for African Americans who would remain in the South were similar to those who would migrate North, even if they had different opportunities to take hold of and deploy the resources of property. Respectability was not far from how they represented those concerns. The same respectability espoused by Booker T. Washington in Philadelphia and by the

\textsuperscript{153} BTW, address, National Negro Business League, Proceedings of the 3\textsuperscript{rd} Annual Conference, Richmond, 1902
Southern delegates to the Business League meetings were echoed elsewhere. The migration of members of Washington’s vanguard group, including those who had been educated at American Missionary Association-funded schools, brought those steeped in the philosophy of respectability and trained with know how to new settings. A black Chicago minister in 1903, after he had difficulty locating housing on that city’s North side, stated a Washingtonian defense of his own, that “his dual position, that of man of character plus man of property will command respect and honor from the whites.” Within the South’s or a given city’s limits, in addition to beyond them, property reflected on the fitness of blacks for interaction with whites.

The net effect of the motion of persons and the similarity of obstacles faced by African Americans as a group meant that black leaders found themselves working through similar problems and solutions, regardless of geography. They found themselves expressing similar ideas as well. Indeed, they might very well be traveling a circuit or traversing a migration route that brought the South to the North, and vice versa.

Directly after his engagement with the University of Pennsylvania and the College Settlement Association, sociologist W.E.B. Du Bois was tasked by the United States Department of Labor with an investigation of blacks in Farmville.

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Virginia. Among Du Bois’s Farmville observations, he suggestively offered proof that the 1890s family in a market town in an otherwise rural and agricultural county might very well be part of the same family he had encountered in the Quaker metropolis and that local economic factors helped to power the currents of migration. “The economic family in Farmville is the complement of the Negro family in a city like Philadelphia, and these two families are very often but parts of one family,” he observed. “For married couples going North often leave their children in Farmville, and single persons live alone in cities and are counted as families of one, etc.,” he added.  

Du Bois noted that there were some economic success stories in the families he surveyed at Farmville. Several barbers, carpenters, livery persons and other craftsmen were able maintain their own and their families’ lives – buying lots and building homes through a local building and loan association with black and white members. Still, he noted that considering a dearth of economic opportunity Farmville families were getting smaller in overall size, and it was easier for young women, for example, to find domestic service work in the North.  

With the empirical information that reflected the difficulty in families getting ahead in Farmville, Du Bois still observed that a genuine optimism still pervaded their lives. “The whole group life of Farmville Negroes is pervaded by a peculiar  

\[156\] United, Bureau of, and Du Bois, *Negroes of Farmville, Virginia.*, 24  
\[157\] Ibid., 38
hopefulness on the part of the people themselves.” He added, “No one of them doubts in the least but that one day black people will have all rights they are now striving for, and that the Negro will be recognized among the earth’s great peoples. Perhaps this simple faith is, of all products of emancipation, the one of the greatest social and economic value.”

Without specifying it, Du Bois maintained that there was a connection between African American rights and social and economic developments. As long as African Americans believed their rights would continue to expand, then social and economic value would continue to accrue. Rights, social value and economic value were essentially the province of respectability.

The mode of “Washingtonianism” – if it deserves to be called that – which appeared and predominated in Philadelphia was formed in previously existent and ongoing relationships and social interactions, such as the Business League meetings and in Boston and the cities that followed. It was also in the crucible of the tests that black leadership encountered. These leaders recorded and advanced their ideas in their writings and their propaganda. Their mode of Washingtonianism was apparent in the battles they chose to join when their respectability was challenged. Washington himself was certainly an influence for these leaders; at times, he served as either a foil or as a spur. It was respectability, itself, that shadowed moments of their critical decision making.

158 Ibid., 38
At the moment of his 1899 Philadelphia speech, Washington surely knew that less than a year earlier W.E.B. Du Bois had conducted exhaustive research, published as *The Philadelphia Negro*, at the behest of a similar, if not overlapping, set of white sponsors. Moreover, within months of Washington’s speech, Du Bois published his study of black business, *The Negro in Business*, which would lead more or less directly to the flowering and organization of the National Negro Business League, a set of entrepreneurs who were to further lead the race’s integration. Washington’s visit to Philadelphia coincided with a moment when the city’s leadership struggled with addressing the needs of a city undergoing swift industrialization. From as early as the 1870s, the engine of industry propelled several types of manufacturing and production, including oil refineries, iron mines, railroads, shipping, and various textiles. While all of these were available to the city’s white workers, black residents were largely excluded from these industries and found it greatly difficult to break into or gain employment in these jobs.¹⁵⁹

Philadelphia, like New York, had been a stronghold of Southern capital and ambivalent in its cultural sympathies concerning treatment of the Negro. In other cities, like Baltimore or Richmond, the Progressive spirit often expressed itself in segregation laws in ordinances typical of the era. The same Progressive search for order interested in reform of government for the better treatment of city

citizens, might also express itself in disadvantageously zoning or allowing
neighborhoods populated by blacks to become or remain spaces of disease,
crime or worse.

Though the 7th ward was notably the nexus of free black communities in
the antebellum era and was becoming more crowded and more clustered
racially, by the time of Du Bois’s arrival, more African Americans lived outside of
the 7th ward and blacks in the 7th ward were a minority – about 30 percent -- of
the residents. Still, as the historical and cultural center of Philadelphia’s black
community, the 7th ward was of special interest to social reformers concerned
with black social and moral improvement. Moreover, the population of African
Americans in the ward had increased while the white population decreased from
1890 to 1900.160 Du Bois observed that within the 7th ward, greater than half of
the respondents to his survey of the 7th ward indicated that they had been born in
the South; of those more than half had arrived in the city since the close of
Reconstruction.161 African Americans in Philadelphia were experiencing the
features of city life, for good or ill, and they were doing so quite evidently in the
7th ward.

A July 1879 Philadelphia Times feature on the then 30,000 Philadelphians
of African descent, entitled “Colored Citizens…Social, Professional, Industrial

161 Du Bois, Anderson, and Eaton, Philadelphia Negro., 79
and Religious Characteristics and Statistics,” purported to give an overview of the city’s black inhabitants. The article detailed the one-time prominence of a colored aristocracy that seemed to have died out. The article noted that this aristocracy had been overwhelmed by the influx northward of thousands of “ignorant, dissolve and brutal ex-slaves who seek, by some perverse, inexorable gravitation, the slums of this and other cities and resort to vicious methods for subsistence.” In its coda, the *Times* attempted to pinpoint a gap in outlook between old and new: “Young Africa, stronger in the pocket, expresses its contempt for the lofty airs of the old, decayed colored aristocracy, while the latter look down upon the upstarts and declare complacently that culture, education, pedigree and ancestral antecedents are of more worth than money.”

Three days later, the *Times* included a reply from one of its black readers, “A Man and a Brother,” which used the same tropes and comparisons of blacks and whites that Washington would raise two decades later. Against the specter of stigma, the letter contended that blacks Philadelphians were rising and worthy of respect:

I have waited patiently to answer some of our fellow-citizens to answer some of the accusations in the letter, but they remain at this writing apparently unconcerned. The colored Philadelphians of to-day, instead of receding, are advancing with such rapidity that none but those intimately acquainted with them are aware of the fact...Our schools year after year turn out creditable scholars who are doing a glorious work in the way of enlightening the children, and in fact, sir, I know of no class of whites who don’t cost the State more to support than my people; we have very few tramps, murderers or thieves, and, according to our population, we

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compare favorably with any other class of citizens in the city, and it was a blessed day when the public withdrew their sympathy (from poor blacks): we want respect and work for ourselves and children. By publishing this, you will confer a favor upon one who feels sensibly the stigmas that are hurled at my people. Give us the same chance as other men. Most respectfully, A Colored Man.\textsuperscript{163}

With the general opening of employment opportunity that came with 1870s industrialization, wages generally allowed white families to support themselves. Near the bottom of the socio-economic stratum, thousands of poor Philadelphians were fixed in place inhabiting the city’s older core of residential spaces. They pondered the meaning of reform and considered ways that a leading city should conduct itself toward its most needy citizens. Many of them, black migrants from the South, as well as European immigrants, were recently transplanted to the city and sought their own advancement and adjustment. Those who saw themselves at the forefront of the city hoped to resolve the intractability of the 7\textsuperscript{th} ward’s black community’s troubles.

In the 1890s and early 1900s, the years of Washington’s deepest influence and outreach, African Americans in Philadelphia confronted what respectability could engender individually and for their institutions, neighborhoods and communities. At each turn, these encounters marked phases in the city’s development as well as in the life of its black communities. Leaders in the black

\textsuperscript{163} SB15: \textit{Times} (Philadelphia), 7.23.1879. Cheyney, Dorsey Scrapbook Collection.
community responded to their economic condition and acknowledged the function of respectability in the hope of social and economic integration.

Social interaction did not necessarily mean societal integration. At sporting events or at the predominant evening leisure of the saloon, black and white Philadelphians intermingled with a fluidity that was relatively unremarkable.164 The configuration of the city’s housing from the middle 19th century was such that blacks and whites were not strictly segregated, but lived next to one another. The economic classes of Philadelphia lived side by side, kept in this arrangement by the city’s service economy and the lack of an efficient transportation that would have allowed people to live too far separated from where they worked. Those who served the rising class of business leaders and professionals were their proximate neighbors in the 19th century.

Suspicious Houses, Little Homes: Reckoning with Property in Du Bois’s 7th Ward

The College Settlement Association, a social service center created and staffed by educated women members of Philadelphia’s white elite, requested the University of Pennsylvania’s aid in studying the problems of the city’s growing black population, particularly those in the 7th ward neighborhood adjacent to the

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164 Lane, *Roots of Violence*., 28-30
CSA home. The University in turn selected its Sociology department to do the investigation. The Sociology Department invited W.E.B. Du Bois, a rising black scholar, to conduct the CSA’s research project. The CSA, with Quaker Susan Wharton at the helm, bypassed an educated black leadership who came to the city at least a generation earlier and could have provided more native insight on the issues of the 7th ward. Among these, the CSA might have consulted the Oberlin-graduate Fanny Coppin, who came to the city in the 1860s and was quite familiar to the Quaker board of managers who helped direct and fund the Institute for Colored Youth where Coppin served as principal in 1890s. If the CSA were looking for outside perspective in the study of its 7th ward neighbors, they might have also turned to Reverend Matthew Anderson, the Princeton- and Yale-educated cleric who had actively been involved in the fields of uplift since the 1870s, including in politics, religious and educational training, and economic diagnoses since his arrival in Philadelphia in the late 1870s. The Quakers and CSA were familiar with black leaders in the city, but did not ask them to lead or undertake this extended analysis of this community.165 The CSA agenda was to make the case for political reform and to secure its place in the structure of Philadelphia politics.

165 Katz and Sugrue and others note that Susan Wharton originated the idea that became Du Bois’s study. Wharton first proposed the study in the fall of 1896 after a house meeting that included “representative colored leaders.” Wharton had also written to Settlement movement founder Jane Addams the year prior to ask for a recommendation of a person “capable of being an investigator of the Negro problem.” See Katz and Sugrue, *W.E.B. Dubois, Race, and the City.*, 14, 16
The College Settlement Association invited Du Bois, a Harvard Ph. D., and Heidelberg-trained outsider to investigate the “Negro problem.”\textsuperscript{166} In many ways, the selection of Du Bois – with his education and outsider status – was useful to the CSA, which hoped to credibly analyze and provide “solutions” for the problems of the 7\textsuperscript{th} ward’s black community. Even while it expressed concern for its 7\textsuperscript{th} ward black neighbors, the CSA, as a social reform agency reflected the racial dynamics of the changing city. The College Settlement Association notably transformed what had been the Presbyterian-established Saint Mary Street Colored Mission Sabbath School, founded in 1857.\textsuperscript{167} The Settlement which started north of Spruce Street in 1892, moved west and south in 1896, deeper into the 7\textsuperscript{th} ward and then, in 1899, saw itself moving closer to its “old constituency,” a decidedly more diverse set of European immigrants as well as native Philadelphians – who were more varied “racially and industrially.”\textsuperscript{168} The black population of Philadelphia situated itself north and west of its initial community locations, while the CSA, at least at this moment, looked east. The CSA reflected the anxieties of the city; despite the small percentage of African Americans who used the CSA’s services or lived nearby, it was becoming identified as a black agency and wishing it were not. The Settlement shifted its mission away from how its space had been racially conceived at the outset.

\textsuperscript{166} Ibid., 16
\textsuperscript{167} Ibid., 4
\textsuperscript{168} Ibid., 7, 11, 17
The 7th ward neighborhood, including many of the adjacent alleyways had become zones where persistent crime, usually vices like prostitution or gambling, might be allowed or ignored by authorities. Marshaling or misapplying municipal law to discriminate against citizens, whether it relates to infrastructure or services, is one of the key structural processes that urban scholars have focused on in recent years. Historian Marcy Sacks, for example, traces Harlem development from an antebellum rural retreat of city-dwellers, to a tony Victorian subway suburb, to a late-century burg ruined by speculators, to the 1920s when it became the overcrowded vice- and disease-ridden ghetto. It was in this context that race was made -- diverse communities among the African diaspora came to Harlem with not only differing labor experiences, but differing expectations. Émigrés from the Caribbean, Africa and the South came to see their interests as aligned – because of discrimination and white supremacy – and came to self-identify under the umbrella of “black” Harlemites. 169

In the context of Philadelphia, Roger Lane remonstrates that the criminalizing of black neighborhoods or districts helped further signal to whites that parts of the city were either unsafe for whites or also disease or contagion ridden. This blackening of the 7th ward likely played a role in the CSA’s determination to find another location for its headquarters. In the years prior to Du Bois’ visit, the Quaker Board of Managers of the Institute Colored Youth, the premier private school for African American boys, as a result, became anxious

169 See Chapter 6, “Negro Metropolis,” in Sacks, Before Harlem.
over the city and central Philadelphia’s influence on its pupils. In the ensuing years, the Board of Managers moved the school away from the city to farmland 25 miles away. Under Hugh Browne, a protégé of Booker T. Washington, who was also a Princeton Theological Seminary-trained minister like Matthew Anderson, the school shifted its curriculum away from an academic curriculum, under the assumption that students needed vocational, mechanical, or agricultural education, more practical to the job prospects they would encounter.\textsuperscript{170}

While Du Bois spent less than two years in Philadelphia, he grounded his analysis in an understanding of the history and development of African American institutions in Philadelphia and juxtaposed them against the backdrop of educational and occupational opportunities. Regarding the question of how the city would or could integrate African Americans into its present and future, Du Bois came to many of the same conclusions that those who had resided longer in the city had raised and would continue to raise after his departure. Present among these conclusions was the continuing necessity for the black community to distinguish itself in property ownership, education and Christian character. These conclusions fit within the framework structured by respectability – in much the same way that Washington’s Union League comments hoped to stress the advent of a respectable class of African Americans.

\textsuperscript{170} Lane, \textit{Dorsey’s Philadelphia.}, 160-162.
Du Bois explained the nature of his social study by describing the problem of “a large group of people – who do not form an integral part of the larger social group…” He wrote, “This is not altogether unusual…and yet in the case of the Negroes the segregation is more conspicuous, more patent to the eye, and so intertwined with a long historic evolution, with peculiarly pressing social problems of poverty, ignorance, crime and labor, that the Negro problem far surpasses in scientific interest and social gravity most of the other race or class questions.”

The premise of Du Bois’s position was that social integration into the larger group necessitated both blacks and whites to take action.

Du Bois identified the structures that fed into the economic distinctions between the races. Education through the grammar school level was relatively common among the 7th ward’s black community, Du Bois found. However, it was less easy to identify a strong cohort of students progressing into high school education. Du Bois provided his readers with the image of 1000 students in primary school, 10 percent of these progressing to grammar school, 10 percent of these going on to high school and, finally, 10 percent of these – 1 student – continuing to college or university. Moreover, colleges like Du Bois’s host University of Pennsylvania had not (knowingly) admitted black students – or at least none of his informants could recall it happening.

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172 Ibid., 92,93
As regards labor and occupations, Philadelphia’s African Americans had formed part of the stratum of service workers in the city – as domestic, personal and manual laborers. Close to half of the 3,000 employment aged African Americans in the 7th ward were involved in some manner of service or manual labor. They filled the personal service roles of maids, cooks, home servants and butlers, or worked as hodcarriers, porters, drivers, horse stewards and in other occupations that required bodily labor. Du Bois found that even the most highly educated African Americans often needed to take jobs below their training, for example as janitors. On the whole, he observed, the city of Philadelphia’s economy was increasingly involving workers in mechanically-based work or in commerce – fields in which African Americans were only employed in small percentages. The general and specific miasma of prejudice kept African Americans out of the ranks of both unskilled store clerks and the growing class of skilled clerks who served the city’s business enterprises.\footnote{Du Bois, Anderson, and Eaton, \textit{Philadelphia Negro.}, 140}

Du Bois highlighted the basis of a black middle class, persons who were doing relatively well, and the occupations that provided them with some foundation for advancement. Several caterers, lawyers, doctors, barbers, and ministers appear on his list of notable successes. These represented “the efforts of that determined class among all people that surmount eventually nearly all obstacles.”\footnote{Du Bois, Anderson, and Eaton, \textit{Philadelphia Negro.}, 140} While he pointed out that more and a greater variety of jobs were

\footnote{173 See Chapter IX, “The Occupations of Negroes,” Sections 21-25 in ibid.. On clerks see Bjelopera, \textit{City of Clerks}.}
needed for the community to survive or even flourish, he gave some thought to how the problems presented by Philadelphia’s unique economic structure could be resolved.

He noted that because of adjustments in the service economy black servants faced a several-fold problem that related to property: Most blacks, he wrote, were forced to live close to their places of employment – in private homes and hotels – that were near the city’s central business district. Moreover, “custom and competition” pushed African-American wages lower than whites. At the root of much of the “Negro problem,” Du Bois found this core explanation: “Here is a people, receiving a little lower wages than usual for less desirable work, and compelled, in order to do that work, to live in a little less pleasant quarters than most people, and pay for them somewhat higher rents.”

These higher rents and black concentration in the 7th ward persisted as a result of several compounding forces – first the aforementioned economic determinants, and then other external and internal communal pressures. Real estate agents that refused to assist blacks in finding affordable homes or apartments further circumscribed black mobility. The increasing cost of real estate added to this difficulty. He thought that blacks were reluctant to individually venture out, as purchasers of homes, into areas where they might be singled out

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175 Ibid., 296.
176 Ibid.
for discrimination by the city’s whites.\textsuperscript{177} While Du Bois made note of the migration of some blacks from the 7th ward to neighborhoods to the north, south and west, he thought that these were likely to be group endeavors, rather than individual efforts. Indeed, neighborhoods in these areas were only recently developing or were still being residentially developed.

Du Bois also thought that the problems of housing were also moral and that economic exclusion factored into a moral issue. He noted that due to the need to live close by their work and the lack of suitable housing, many blacks were forced into “suspicious houses” – a euphemism for places where prostitution regularly occurred. He maintained that those who had patronized these “suspicious houses” often brought moral and physical disease to their workplaces.\textsuperscript{178}

“Emigration from the ward,” wrote Du Bois, “centered itself about some church, and individual initiative is thus checked.” In addition, Du Bois argued that black churches in the 7th Ward pulled blacks to remain there. In mapping the literal and figurative bounds of the ward, he noted the presence of churches and homes clustered around them.\textsuperscript{179}

\textsuperscript{177} Ibid., 297
\textsuperscript{178} Ibid., 140.
For Du Bois, the overcrowding of the 7th ward seemed also to indicate a lack of involvement or a lack of interest, particularly from the better classes of Negroes, as well as misplaced priorities among the lower classes. Du Bois contended that there were what he saw as dangerous centrifugal forces pushing apart the races and the classes. These forces prevented them from interacting and possibly aiding one another in ridding the industrializing city of crime and disease. However, his epitaph on the poor and striving classes bespoke his understanding of progress against such criminality, and on whom and where the burden lay, chiefly: the Negro home.

[The] amount of crime that can without doubt rightly be laid at the door of the Philadelphia Negro is large and is a menace to a civilized people. Efforts to stop this crime must commence in the Negro homes; they must cease to be, as they often are, breeders of idleness and extravagance and complaint. Work, continuous and intensive; work, although it be menial and poorly rewarded; work, though done in travail of soul and sweat of brow, must be so impressed upon Negro children as the road to salvation, that a child would feel it a greater disgrace to be idle than to do the humblest labor.

The lever of opportunity as Du Bois saw it rested on the fulcrum of labor – hard work, no matter how trivial – the elevation of the family and the acquisition of property. That said, he observed a misguided focus on some of the trappings of materialist ephemera as obstacles to black respectability. He wrote:

Much of the money that should have gone into homes has gone into costly church edifices, dues to societies, dress and entertainment. If the Negroes

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181 Ibid., 390.
had bought little homes as persistently as they have worked to develop a church and secret society system, and had invested more of their earnings in savings banks and less in clothes they would be in a far better condition to demand industrial opportunity than they are to-day...This does not mean that the Negro is lazy or a spendthrift; it simply means misdirected energies which cause the Negro people yearly to waste thousands of dollars in rents and live in poor homes when they might with proper foresight do much better.\footnote{Ibid., 185.}

Du Bois contended that, although new behaviors were apparent as a result of black autonomy and spending power, albeit limited, nothing lasting was gained through either church-building campaigns, or the social preoccupations of fraternal or secret associations.\footnote{Du Bois is not alone in remarking on how access to property and rights have structured new behavior, opportunities and experiences for black people – including ethics, manners, and community dynamics. See also Richard Robert Wright, The Negro in Pennsylvania; a study in economic history, American Negro, his history and literature. (New York,: Arno Press, 1969); Emma Jones Lapsansky, "Since They Got Those Separate Churches": Afro-Americans and Racism in Jacksonian Philadelphia," American Quarterly 32, no. 1 (1980); Emma Jones Lapsansky, "Friends, Wives, and Strivings: Networks and Community Values Among Nineteenth-Century Afroamerican Elites," Pennsylvania Magazine of History and Biography, no. 108 (1984); Jane Dailey, "Deference and Violence in the Postbellum Urban South: Manners and Massacres in Danville, Virginia," The Journal of Southern History 63, no. 3 (1997).} As he noted, black experiments in organization, novel as they were, did offer the experience of leadership and structure for blacks, who he intimated had neither benefit previously. Such organizations produced immediate "extravagance and show," and were evidence of growth, including discipline and training, but were very much less than ideal, Du Bois thought.

The solution as Du Bois found it was in buying “little homes.” His prescription was that investing in property and real estate provided a manner of
practicing wise dealings with money as well as presenting one’s self as fit for claims to citizenship and industrial opportunity. Homes were meant to build and solidify families and support the family structure. They were means of permanence. Homes were also meant to instill the habits of thrift and sacrifice. Du Bois, the social scientist, noted an economic link that foregrounded the importance of savings to establishing a growing middle class.

Du Bois also managed to make an example of a key structural contradiction in the way that black leaders were linking respectability and material advancement. If the higher aims of morality were the key points of black economic uplift, which Washington and others suggested, then the church was very obviously a key structural conduit for moral improvement. And yet, leaders like Washington and Du Bois had some difficulty explaining how churches functioned in the economics of black communities or how black churches could support the socially and economically integrated societies they envisioned as a goal.

The Moral Economy of Respectability

Du Bois attempted to explain the moral economy of the black church, how respectability functioned as a result of the time and money that the community spent on their churches. He concluded that preachers, rather than leading the moral march, tended to follow it. He implied that churches were essentially
businesses within the black community and that their physical spaces were important, if over-invested, structures.\textsuperscript{184} “The preacher is sure to be a man of executive ability, a leader of men, a shrewd and affable president of a large and intricate corporation.” The value of these structures, he wrote, was significant to the community. However, he reasoned these “costly church edifices” were ultimately inefficient uses of black resources at a time when they more probably should have been directed into a home life that would have given African Americans a better reserve of values through which they could have utilized respectability.\textsuperscript{185}

Historian Robert Gregg, who examined black Methodist responses to migration in the city, as well as the lives of the migrants, points out that Du Bois would later depart from this econometric view of black churches two decades later by the time he reviewed Carter G. Woodson’s 1918 \textit{History of the Negro Church}.\textsuperscript{186} Du Bois’s view of the potential of black churches evolved as he came into contact with the spiritual and sustaining aspects of the black church. His time in the South after Philadelphia and the essays he published in his 1903 \textit{Souls of Black Folk}, particularly “Of the Sorrow Songs,” helped publicize his broadened perspective on the value of the church.\textsuperscript{187} At that point, no longer was the church

\textsuperscript{185} Ibid., 185.
\textsuperscript{186} W. E. B. Du Bois as quoted in Gregg, \textit{Sparks from the Anvil of Oppression}., 17
an extrinsic factor. In 1897, however, Du Bois offered a more limited assessment of black churches in Philadelphia and the support they offered in the city.

In truth, no economic behavior was unimportant in the landscape of racial respect and its material dimensions, including African American churches. At the turn of the century, as evidenced by their participation in the National Negro Business League meetings, ministers (and likely untold lay leaders) of African American churches participated as delegates and organizers, promoting the elevation of the materialist language and behavior. While some ministers were businessmen in their own right, they also represented the church and its interest in business – or they engaged the discussion on how the church could lend itself to the material uplift of African Americans.

Church property operated as a part of this sphere. Beyond the economic dimensions as described here, churches served the roles that Du Bois would later come to recognize. Among these, African American churches gave a history and context for the faith he would observe in Farmville. Often, African American churches articulated the reasons for and necessity of a racial freedom struggle and explained these through the prism of particular denominations. Matthew Anderson’s memoir *Presbyterianism, Its Relation to the Negro* was one such expression of faith and the benefit of struggle through denomination. Churches like Berean produced an understanding of the racial order and offered a space to develop kinship around these meanings – through regular liturgical meetings, through [in this case, Christian] education and through various church auxiliary
organizations that were part of the membership’s service to one another and to their community. As sites that produced shared meaning of the past, the present and the future – organized along racial lines – African American churches caused \textit{and} needed African Americans to physically come together.

In his recent history of black barbershops \textit{Cutting Across the Color Line}, historian Quincy T. Mills distinguishes barbershops, beauty shops and churches as spaces which produce racial community and culture by drawing members of the race together. Notably, these institutions and their persistence rely on a willing congregation. Mills describes these sites as spaces that endure in part because congregants share interest in participating in defining and promoting certain ideas about the race. In the case of black barbershops, Mills writes, “Grooming black men was a way of creating a respectable black masculinity.”\footnote{See “Preface” in Quincy T. Mills, \textit{Cutting Along the Color Line: Black Barbers and Barber Shops in America}, 1st ed. (Philadelphia: University of Pennsylvania Press, 2013).} To be clear, community and culture are produced while members are physically \textit{in} these spaces.

However, black businesses, including barbershops, building and loans and banks that promoted financial independence, did not necessarily rely upon customers or participants congregating together beyond the point of transaction. Put simply, the goods sold or loans made by building and loan associations did not require ongoing individual attachment to one site or place. We may assert that churches, like business, had to remain financially viable to continue to
operate. Black businesses, however, operated in a different way and did not produce ethnic community in the same manner. It is not that the purposes of businesses and churches were in opposition to one another. Although a church like Berean Presbyterian and a business like Berean Building and Loan operated in tandem on the same premises, the products of the church and the loan association were not exactly the same.

It is perhaps because black building and loans had no ongoing regular points of contact with their customers that black leaders found it appealing to step into this apparent void and apply moral meaning to the products of the business endeavors. While Du Bois specified that Philadelphia’s black ministers served as quasi-business leaders, this observation applied to the structural operation of churches. Several years later, Booker T. Washington made a parallel observation that the National Negro Business League was the “largest national organization of a secular kind that we have in the country.” Washington made an explicit cultural comparison to the prominence of African American churches and their role in creating meaning.\(^\text{189}\) Churches and businesses operated together in producing African American culture.

Case Study in Philadelphia: Berean Presbyterian Church and Building and Loan

The economy of respectability, where respect accompanied moral probity and material improvement, could be both a challenging and rewarding place. Matthew Anderson, one of the local leaders perhaps overlooked by the College Settlement Association, was cited as leading a useful and impactful effort. Anderson had been born in the state's Franklin County and came to the city a generation earlier than Du Bois in search of opportunities to uplift the city’s black population. Anderson had taken an earlier walking survey of black families in his Spring Garden and Northern Liberties neighborhoods in an effort to raise funds and friends for his Presbyterian mission. He became African American Presbyterian leader of the flock at Berean Presbyterian Church, in the northwest quadrant of the city. In a manner that echoes Du Bois, Matthew Anderson, decried what he saw as the foul influences of, and despair bred by the streets. In his 1897 institutional and personal memoir, *Presbyterianism, Its Relation to the Negro*, he wrote:

The good and bad, the law abiding and criminals, the refined and vicious were compelled by force of circumstances over which they had but little control, to live in the same streets, be surrounded by the same destructive influences, and classed on the same level, by those who write up or describe the communities in which they live. The discouraging effect which this condition of things has upon the people and on all endeavor work among them can well be imagined; by it, aspiration is shorn of its wings, ambition loses its fire, and energy falls to the ground…It is this more than
any other cause, which makes it so hard for their ministers to carry on intelligent, practical, aggressive work among them.\textsuperscript{190}

Anderson’s moralist rhetoric reveals him to be as sharply aware of the vices of the city and its environmental effects as Du Bois was. However, as a laborer in the field of Philadelphia – indeed as a former missionary – Anderson was better equipped to actualize the notion of progress Du Bois was asserting.

If Du Bois’s analysis fell short in any manner, it was how narrowly he depicted the boundaries of late-nineteenth century Philadelphia for African Americans. If he could be faulted for misunderstanding the range of opportunity for African Americans, it came from a misreading of the infra-political and hidden transcript of political change – a creeping incremental negotiation of the city’s boundaries that Du Bois could hardly have called “progress” as he understood progress, if he had seen it at all.\textsuperscript{191}

Matthew Anderson and his Berean Presbyterian Church, which formed a bulwark along the city’s northwestern edge in the city and helped propel a vanguard of African American homeowners into and across the city, provides the most fruitful example of how church building and buying and home-buying action

\textsuperscript{190} Anderson, \textit{Presbyterianism}: 43.
coincided. Moreover, Berean provides an example, probably not unique, of the manner by which group initiative empowered individual initiative, rather than created the development of a “secret society,” as Du Bois had mocked.

Anderson, an AMA missionary, one of the first African Americans to graduate from Princeton University and the first to graduate from the Yale School of Divinity, had come to Philadelphia as an inadvertent and reluctant missionary. He had sought a coveted missionary post in the South, as many missionaries did after Emancipation and the Civil War. Unable to find such a post, Anderson agreed to take over the Gloucester Mission, in the Fairmount neighborhood, which had been formed through a biracial initiative of the city’s Lombard Street Central Presbyterian Church in 1877.

The neophyte Anderson conducted an 1879 door-to-door tour of his field, which he marked out as Twelfth Street to Schuylkill Avenue and Montgomery Avenue to Market Street. He ascertained that there were 6,000 mostly non-churchgoing African Americans, who would be well served by a Presbyterian Church – not that they were aware of its benefits to them, nor were the prospects for consolidation of the Gloucester Mission into a church favorable. That said, Anderson argued that the people needed Presbyterianism in particular, because of its elevated standards, prizing of education, dignity and independence.\textsuperscript{193}

\begin{footnotes}
\item[192] Anderson, Presbyterianism: 20.; Also, see Engs, Freedom's First Generation: 20.
\item[193] Anderson, Presbyterianism: 28.
\end{footnotes}
With the hope that establishing a church would create a permanent outpost in the area and gain confidence of these potential converts, some of the mission’s supporters advised it as a course of action. In May 1880, the mission congregation petitioned the Presbyterian Church to found their own church. In June 1880, 26 members – four men and 22 women, only two of whom were wives – chartered Berean church. With the substantial aid of a white benefactor, Anderson and Berean raised the funding and secured the land on which the church could be built. In 1883, the church, having raised subscriptions for the cost of the construction, and procured a loan for a mortgage, laid its cornerstone. In November 1884, the parishioners took possession of its newly constructed, blue-marble church on South College Avenue, at 19th and 20th Streets, with $10,000 raised and a debt of over $18,000.

Anderson noted that Berean had aimed to cancel its remaining debt by the spring of 1889. The church had been able to raise more than $28,000 toward that end and did retire its debt (to that point) in a church dedication that featured local black and white clergy as well local white lay leaders. Robert Ogden, the Wanamaker deputy, who personally supported southern black education – although not higher education and the liberal arts – was among those who gave a short address.

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194 Ibid., 31.
195 Ibid., 36-38, 201-03.
196 Ibid., 51, 52.
Presbyterianism, Its Relation to the Negro also relays Anderson’s battle against interests within his own church to establish or maintain the respectability of Berean. Anderson stated that the Philadelphia Presbytery, which organized and supported ministries in the city, had not given debt support to Berean, when it had done so in the case of other ministries in the city.\(^{197}\) Anderson noted that beyond this he had been discriminated against by fellow Christian clergy on the basis of the church’s property:

>We know there are some well-meaning people who say that for a people who are poor, and for the most part, dependent and ignorant, that only plain cheap church buildings and parsonages should be erected, and that, too, in their immediate neighborhood, even if that neighborhood would be in the slums. And we are sorry to say that some ministers of the Gospel are the most pronounced in this position. Several years since, the writer was most grossly insulted by being virtually ordered out when he called upon a prominent minister (of this city) for sympathy and aid in his death struggle to pay off the debt on the Berean Church property, simply because of the character of the grounds and buildings. In this distinguished brother’s estimation it was an outrage to put up such a place for poor colored people. He declared emphatically that he would do nothing whatever to aid it, that he had no time to talk, at the same time opened the door for him to go.\(^{198}\)

The minister’s view seemed to echo those who questioned the respectability projected by the city’s black churches in the antebellum years. Simply owning or possessing property provided African Americans with no secure hold on respectability.

\(^{197}\) Ibid., 73.
\(^{198}\) Ibid., 65, 66.
Despite the discrimination Anderson encountered, by February 1888, Berean began to take on some of the features of an institutional church.199 Inspired by the example of a neighboring grass-roots organization of laborers, the church established a bi-racial building and loan, with Anderson and white mill proprietor John McGill as vice-president and treasurer, respectively, and noted black civic and business leader (and Anderson’s father-in-law) William Still as president. The organization’s stated aim was to encourage its members to save their money with the goal of securing homes for themselves. In the era prior to federally-regulated banking and loans, hundreds of building and loans and savings banks assisted Philadelphia’s residential consumers with financing options for various purchases.200

Historian Daniel Wadhwani points out that by the middle of the 19th century, social reformers and politicians helped to link the importance of developing savings through mutual organizations, so that the link between material savings and independence, i.e. not depending on charity, was taking root among wage workers and the poor, including amongst Philadelphia’s colored population prior to the Civil War.201 By the end of the 19th century, building and loan associations became attractive to social and financial reformers

201 Wadhwani, *Citizen Savers*: 77-83.
as solutions to urban housing crises as well as buttresses against dependence on the state. In the urban context, the home could serve as a source of income, through taking on boarders or some other small-scale economic activity. These developments combined to make home ownership desirable to city workers and residents, black and white, particularly in the growing cities of the North.²⁰²

Du Bois made note of three active black building and loans during the time of his research, though Berean came later to a somewhat older and larger field of organizations than Du Bois documented. Of five black building and loan associations founded in the 19th century, four would survive into the 20th century. Philadelphia Building and Loan was founded in 1869, becoming defunct in the 1880s. Enterprise was founded in 1882; Century Building and Loan was founded in 1886 out of Shiloh Baptist Church and by some the same men who founded the Philadelphia B & L; Berean, along with Pioneer Building and Loan, was founded in 1888.²⁰³

Regarding the structure of Berean’s savings and loan, Anderson insisted upon a co-equal bi-racial leadership so that a black organization might gain the respect of Philadelphia’s white business community and the allegiance of its black community. Noted black polymathic book and curio collector William Henry Dorsey followed the development of Berean and its building and loan in his

²⁰³ Du Bois, Anderson, and Eaton, Philadelphia Negro: 226.; Roger Lane, utilizing as sources the wildly inclusive scrapbooks left by William Henry Dorsey, notes four such organizations in his Lane, Dorsey’s Philadelphia: 289, 90.
scrapbooks, memorializing its growth, likely because of the importance of Anderson, Still and the Berean enterprise. It was this Building and Loan that Andrew Hilyer would personally endorse in his Boston Business League remarks in 1900.

By 1892, the building and loan had accumulated enough capital from its shareholders to have been distributing loans for four years, including money toward more than one dozen home purchasers, either for original mortgages or to help to secure existing mortgages. [See Figure 2] Additionally, the building and loan was entering into its eighth semi-annual issuance of shares, publicizing at least one woman who had received a mortgage.

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Figure 1 – Berean Building and Loan Association Advertisement, Semi-Annual Series, 1892

Ibid.
The success of this mission finds no better reflection than Anderson’s enthusiasm over the Building and Loan’s new homeowners and participants. Calling the endeavor, “the Gospel preached most practically,” in 1897 he wrote:

It is the Gospel which has been preached to the Anglo Saxon for the last five hundred years and it is the Gospel the Negro needs and must have, if he would secure the stamina of life with which to stand. Already there can be seen a most noticeable difference in the general bearing of those who have money in the association and are paying for their homes, and those who have not, but are still living from hand to mouth, and even in themselves personally, when first they united with the association, and now, when many of them have their homes more than half paid for; there is a sparkle in the eye, an elasticity in the step, and a manliness in the speech which was not noticeable at first...These three hundred men who belong to the Berean Building and Loan Association are being transformed into new men, and consequently they are making better parents, better Christians in the church, better members of the community, better citizens of the state and of the body politic.208

In addition to noting the enhanced capacity for citizenship as a result of home-buying Anderson remarked that the forty new homes from Berean’s shareholders were “all inviting, on good streets, in different parts of the city.”209 This was test of the racial respectability’s limits and its ability to effect change on the landscape of the city. The challenges were several-fold. Could African Americans be assisted to acquire property in non-segregated areas and how? Better still, would they be able to hold on to this property as the city and its demographics changed after the turn-of-the century? The following chapters will...

208 Anderson, *Presbyterianism*: 42, 43.
209 Ibid., 43.
examine the work of Berean and other building and loans of the era in greater detail.
PART TWO

CHAPTER FOUR

“That Determined Class”: Homes on Good Streets, 1892-1897

Introduction

Examining Berean Building and Loan’s borrowers helps us to see who participated in the moral economy of respectability, as I have termed it. These were the foot soldiers, men and women, of the revolution in black economy that Washington, Du Bois and others believed they were initiating. If these weren’t the types of participants who showed up in the precincts of the National Negro Business League, they were the extension of the logic and philosophy of the League. Or, rather, the League and the business persons represented there grew out of the efforts that a group of outstanding, though middling, set of citizens undertook.

The physical community staked out in the Business League’s plans of businesses and buildings and so forth, was rooted in the lives and experiences of these citizens and their capacity for wealth and stability. For this reason, in this chapter, I examine the backdrop of community that served as the underpinning for Berean and the other building and loans of its time. Berean’s borrowers represented a group that Philadelphia W.E.B. Du Bois would call “that determined class among all people that surmount eventually nearly all
obstacles.\textsuperscript{210} The episodic growth of that group, the composition of its membership and the ways that they represented their respectability are among the details handled here.

This group forwarded their rights via persuasion, until they were able to tactically exercise power. It’s notable that black ownership did not mean -- indeed, it could not mean -- no white involvement, stewardship or sponsorship in the case of Berean Building and Loan and associations like the Eighth Ward Settlement Building and Loan. As noted, Berean practically traded on its biracialism to suggest the attractiveness of its borrowers as neighbors and change agents for the black polity. Those who promoted building and loan associations used property as an informal entré for improved race relations. They used property as part of the argument for their suitability -- to prove that they were, for lack of a better descriptor, “becoming,” and attractive. As these associations gained broad exposure, property functioned as a broad sign to the race and its observers of the race’s economic and social future. Finally, as the migration of African-Americans to Philadelphia intensified, property arguments served as the basis of a movement for civil rights in the city. Ownership transformed their possibilities.

The overall structure of the building and loan was a cooperative “pay-in” system where a group of “shareholders,” united by association as workers,

neighborhood, or other interest group made installment payments into a savings fund. In the case of Berean, holders of one share paid in at the rate of $1 per month for 11 and one half years. After those installment terms were satisfied – $138 paid over 138 months – the member was entitled to the $200, a “maturity” that included their principal payments and a rate of interest which Berean estimated at 8%, likely compounded annually on those principal payments.211 This was how Berean aided members who were strictly savings participants.

For our understanding of the mechanics of the building and loan process within Philadelphia’s black community, we have Theophilus J. Minton to thank. Minton, who was one of the city’s leading black lawyers at the turn of the century, explained how the process of property worked to aid the race. Minton’s comments provide a simple explanation of the commitment that the borrower made to the building and loan and that the association made to the borrower. His explanation also echoed Anderson’s thesis that property ownership transformed men as property owners.

To the audience of the 1905 National Negro Business league audience in New York, Minton suggested that building and loan associations required mortgagers to put down one-quarter of the total owed on a home – or as low as

211."Excellent as a Home-Buyer or an Investment," Philadelphia Tribune, February 5, 1916. This period of maturity listed by Berean in 1916 tracks well with the medians for maturities tracked by examiners of this era in building and loan development in Pennsylvania. See David Thomas Rowlands, "Two Decades of Building and Loan Associations in Pennsylvania" (Ph D in Economics, Graduate School of Arts and Sciences, University of Pennsylvania, 1940). Per Rowlands, the median maturity among Philadelphia b & l institutions in 1916 was 140.7 months for institutions that continued independently through 1926.
one-fifth of the total. Minton said: “If a house cost $1400, the association will advance $1050 or $1100, so that if the member can supply $300 or $350, the house is his, and his monthly payments are only $11 per month instead of $12 or $14, he, however paying the taxes, water rent, insurance and repairs, most of which he can do himself.”212

Minton was dogged in his argument that the race’s men gained great advantage from participating in the building and loan as a homeowner. Minton’s insight here was key to understanding how those involved with building and loans envisaged and explained the moral and respectable fruits of home ownership. The male homeowner was meant to gain pride from his ability to pay for his home on the installment plan and from his participation in the operations of home. It was similar in method and impact to how Washington described the ability to utilize agriculture and domestic service to uplift the race in the South. However, Theophilus Minton hammered home the gendered nature of the pursuit of property ownership. Community success and contribution was available to those who had, in his words, “risen to the manly attitude of desiring to own our home.”213 Minton continued:

Under such a system no man who has regular employment is excusable for not owning his own home. In every community where 100 or even 50 men can be organized, there should be a building and loan association. The man who buys gets his home, and the man who does not buy gets six

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213 Ibid.
per cent interest on his savings, more than he can get in any other savings institution or bank. Then after a man gets his home, let him beautify it by adding here and there from time to time as he may be able. The female members of his family will add the deft and delicate touches of their artistic taste, when he will have a complete home, dear to himself and to his children. We want homes, homes that are pure and sweet, healthful in morals and in sanitation, the building of which makes a man an important member of his community, who will be respected and consulted by his fellow citizens. The building and loan association is the builder of homes.214

Minton noted that building and loan associations were prolific in “Pennsylvania, Ohio, Illinois, Indiana, New Jersey and New York.” He implored his audience to establish building and loans. We do not yet know the extent to which leaders and listeners from other state took the baton of the building and loan that Minton (and Matthew Anderson who spoke before him) hoped to pass to them in his oration. Minton concluded, “God bless our home, purchased by us through the building and loan association, and owned in fee simple…Let us be more generally home owners—not mere house renters—and thereby lift ourselves into the higher atmosphere of tax payers, and a more dignified citizenship. Let us with a little more thrift be more self-helpful, and we will be able to place at defiance the degrading spirit of a degraded humanity. God never helped those who did not help themselves.”215

214 Ibid.
215 Ibid.
In Minton’s view, or at least as he spoke here, women were invisible contributors or non-contributors to family savings. Their participation in the processes of property was as supportive actors. Historian Kali Gross notes that black elites had a protectionist view of black women, particularly poor black women who migrated from the South. Minton was certainly a member of the city’s elite, and at his death in 1909 left more than a half-dozen homes in Philadelphia and Camden to his wife. The entire scaffolding of Minton’s presentation was constructed on a gendered view of community contribution. His understandings and rhetoric obscured the central role that women served in supporting black households in the city. Walter Licht’s history of labor in the city from the late 19th century through mid-20th century suggests that married and unmarried black women had higher rates of labor participation than their white counterparts. Minton argued that a man had lived a full life if he had built a house, married and become a father, and had written a book. Women in the city lived fuller lives and contributed more to the ownership of property and the home than Minton understood or was willing to share.

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Each decade of property ownership presented its own challenges for Berean Building and Loan Association, as the institution and the members

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developed their own goals and ways of articulating their interests in property. Each successive cohort faced additional challenges and made new sets of goals. The 1890s was a decade of focus on access to homes, "on good streets," as Matthew Anderson termed his successes. The next decade added access to finance as a greater element of property organizing. The 1910s suggested that once residence in good neighborhoods had been obtained, black leaders would have to marshal their organizing capacity toward ensuring that they would be treated equally. Property helped them draw attention to, and to validate their arguments, which shifted as they moved about a changing city. As I have shown, the dilemma of African American property – particularly the investment of it as a mode of uplift – was that those who argued its positive powers of uplift hardly reckoned with its provisional and temporary nature. Affronts and challenges to black property and its utility carried over, even as black leaders grew more capable of acquiring, managing and arguing for the race’s property. The processes of property were not always forward-moving, nor linear.

The ironic outcome for these borrowers and their homes, if we bring our view of those challenges forward to the 1930s, is that Berean building and loan mortgagees who I have tracked would be located on streets given the lowest grades by the appraisers who would inform the Home Owners Loan Corporation maps of that time. Those grades and the maps of the appraisers force us to acknowledge that the patterns of real estate discrimination which spurred the development of black building and loans reproduced – patterns which continued
to affect black property negatively. The obstacles that the “determined class” encountered would change; they, like that group of black borrowers, would not cease. Once black property owners proved that they were “becoming,” they would have to become something else.

Tracing Black Building and Loan Participation through Berean Building and Loan

The loans detailed in this research and the persons who received them represent three phases of black building and loan participation in Philadelphia. The first phase dated from the late 1870s and early 1880s when a handful of these associations were initially founded. Most historians have tended to view this period through the prism of small or meager beginnings. The suggestion has been that these associations “struggled” to be effective in their primary goal of lending toward homeownership or issuing mortgages. I argue that the aims of property ownership and even the process engaged by these associations were remarkably more interesting and important than historians have otherwise examined. If we think of these as economic institutions with a mission that was as much cultural as it was fiscal, then we begin to see the importance of those “small” beginnings. The related evidence suggests that black Philadelphians took great pride in promoting their own community’s development. Inasmuch as these building and loans fit into a pattern wherein material development was important for the view of the race, we have to examine the “small” beginnings phase of
these building and loan associations closely for their impact as well as their intent. In general, these loans did help transform Philadelphia’s black community’s environs, and the loans and their processes were formative of the world and spaces of black respectability.

Similarly, the second phase of development of these building and loans, after 1905, helped to spawn the next generation of activists and entrepreneurs. An influx of black migrants combined with native-born Philadelphians to further establish the financial and material strength of a growing black middle class. This was not a uniformly shared prosperity, however, as black poverty grew at a similar or larger rate. Even so, building and loans like Berean and other lending associations made a noticeable difference in black Philadelphia.

1910 marked the death of Berean’s most important white advocate. The passing of John McGill, who served as Berean’s stalwart supporter and its ambassador to the Philadelphia business community from the church’s founding until close to his death, enables us to separate the 1910s as a next phase of its development. This third phase of black building and loan development can be identified by the acceleration of black migration into the city – in years that are typically classed as the beginnings of the Great Migration. These years coincided with both the expansion of a wartime economy and a decline in the construction of housing. This confluence of events placed unique pressure on black building and loan associations and their leaders to further champion, if not to wholesale carry, the flag of black housing in the city. As Matthew Anderson had formed
Berean to protect the housing interests of African Americans in the 1890s, Richard Wright would be at the forefront of an effort to claim those rights in public, once Anderson withdrew from the forefront. If the 1890s impact of black building and loans served a coalition that affirmed those rights privately, the 1910s saw that the lessons learned by that coalition allowed them to assert those claims publicly – in a manner that Anderson had deemed nonviable 20 years prior. The generation of black homeowners that Berean fostered found themselves in active pursuit of administrative measures to affirm and protect black property ownership.

To observe these borrowers and to determine the unifying characteristics that made them candidates for Berean’s support, I have gathered data from a five or six-year period within each of these phases. To be clear, I determined this clustering of data in a subjective manner, meant to observe moments in Berean’s development without a great degree of insight into the inner financial workings of Berean or its specific decision making processes. The 274 loans that I was able to examine provide an array of information about the world that Berean intersected and imagined. These loans, however, are not statistically representative or comprehensive, but they are broadly useful for characterizing the building and loan, in lieu of other kinds of data. To observe each loan more definitively requires a greater scrutiny. The grouping of borrowers into cohorts during the 1890s, 1900s and 1910s, respectively, allows us a snapshot of lending patterns during those years. It provides us with answers to questions regarding
the occupation, neighborhood and the structure of households – echoing the work of those who studied homeownership in the city at the time.

These were the citizens that Matthew Anderson highlighted, whose actions as borrowers made them exemplars for the race. While the borrowers and, indeed, the organization’s most-involved leaders were members of a black elite, workers were the most important element of this class. Those who represented the highest extent of the reach of black life, in terms of education and training, were beside those who had the least. Again, their possession of property – in the corporate sense – gave greater standing to the entire community of the race. These borrowers were able to inhabit “good streets,” clear improvements over what they would have gained access to otherwise, according to Anderson. Their involvement in Berean traded off of their individual respectability and, quite simply, amplified the race’s reputation – or so they hoped. Long-term prognosticators, such as Anderson, Du Bois, or Washington wanted to use this possession of property as proof positive of the race’s reputation. It’s unclear whether this particular branch of property owners did as was predicted; it is clearer that they bought property in a national and local environment that wanted to see property ownership among the race as a proof of progress. Whether they “progressed” or whether they did not – and it is difficult to assess progress, simply on the basis of property ownership alone – these borrowers were at the vanguard of the race’s efforts at self-help.
As a whole, their participation in Berean’s building and loan tells us much about how a middle, and perhaps elite, class of African Americans was composed, how its boundaries were organized and how it made its members. Berean’s activities reflect who was valued in metrics such as occupation and re-finance opportunities. Berean shows us the extent to which migration to the city and property were factors in the middle class experience. When we view the housing decisions made by Berean and its members against the backdrop of the emerging federal support for homeownership in the 1930s, their experiences tell us about whether their and Berean’s neighborhood decisions were likely to be supported by the federal government’s Home Owners Loan corporation. Ultimately, these borrowers represent the emerging black middle class. They also represent the mechanisms by which the working and laboring classes could stabilize themselves. To a certain extent, they represent how a number of black elites served as supporters of the working and laboring classes, and how those elites also supported themselves.

Part Two of this dissertation necessarily relies on data and information drawn from the records left in the work of Berean Building and Loan. Berean and the persons who participated in the institution have left us no single or central set of records. Indeed, many of the persons and processes would be completely lost to history, were it not for mortgage and deed records that allow us to recapture their financial transactions with Berean.
The materials available to us only provide us a partial view of their lives. If available, we can know their place of origin and the year of their birth. We can know something about their kin and their living arrangements, including their address of residence. We can retrieve their occupations, oftentimes, which may also tell us where they were employed. If they were male and of age during the years studied, we may find a draft registration or some record of military service. Usually, although not always, from a death certificate we can determine the date of their demise, learning details of their cause of death and where their remains were to be buried, if known at the time. If they were particularly fortunate they may have left a will or some sort of documents pertaining to how they wished to dispose of their assets.

Given the opportunity to see these borrowers together, we are able to see defining characteristics that boosters and others who discussed black homeownership may not have spoken about but certainly reinforced – such as the relationship of gender to loans. We are also able to see internal household dynamics from examining census records. There are still elements of their lives that we do not know and that only further examination will reveal to us.

The data from these cohort groups suggest that homeownership was complex. Oftentimes, the durability of homeownership and the ability to sustain one’s household was linked to whether one shared a house with unrelated adults, commonly lodgers or boarders. For example, within the household of these borrowers, census records suggests to us that boarders were a small but
significant fixture in the landscape of black property. In each of the three cohorts, which examine five- or six-year loan periods, Berean’s mortgage recipients appear in the census record with boarders in their households. Because these figures are best exemplified in the contrast between the three cohorts, I handle this dynamic in Chapter 6. Again, this is a nuance available to us when we look more closely at black homeownership as it was facilitated through Berean.

What we don’t know with great specificity is how long individual borrowers stayed at their mortgaged address. We can surmise how long they were associated with the address at which they took the mortgage, based on either city directories, censuses or death records, but this is a general, not precise measure. Based on city directory records we are able to glean whether they were recorded living at a certain address prior to a given census. Marriage records combined with census records give us a sense of whether these borrowers were taking their loans at a moment of decision or change in their lives, such as after or just prior to the birth of a child. We can’t know for certain how Berean viewed this as a factor. Berean might have been skeptical of lenders taking on additional dependents and expenses. Berean might also have looked at the borrowers as enhancing their roles in the community by having children. It may have been both, to the extent that Berean was seen making multiple loans to families whose circumstances were evolving. This is one of the more fascinating aspects of the mutual aid association.
Because Berean and its geographic location in the 29th Ward was outside of the central location of black political leadership – in the 30th and 7th Ward – it did not necessarily spur direct political action in its own “home” ward. Moreover, Berean’s mortgage loan recipients were likely to live outside of the 29th Ward. (See Appendix, Table 2.) During the segments of the 30-year period examined, Berean made more or as many mortgage loans in West Philadelphia’s 40th and 24th wards, and in South Philadelphia’s 30th and 36th wards. [Figure 2 provides a visual display of this mortgage loan dispersal for the three sets of Berean mortgage data that I have assembled from the Mortgagee Corp and Deed Records at the Philadelphia City Archives.] In the near term, Berean and the other black organizations fostered economic growth and political efficacy that would seed elsewhere, not necessarily where they were headquartered.
Figure 2 - Berean Map, Selected Mortgages by Philadelphia Wards, 1891-1920

We do not have any evidence to suggest that shareholders in Berean’s building and loan were able to be arbiters of the direction of the association, in
terms of who it lent to or where loans were made in the city. From the documents they left, we can postulate that Berean’s leaders had some opinions and roles in who received loans and, perhaps, where in the city loans were being made. None of the borrowers experienced the city of Philadelphia in quite the same way as other borrowers. Their points of origins and ages and familial circumstances may fall along a spectrum of husband, wife and child familial structure. We may be able to cluster borrowers together as a way of making sense of who Berean deemed worthy of investment. We can even look at occupations and determine the outlines of a lending philosophy. But, we don’t know specifically whether Berean sought out certain occupations or whether borrowers were naturally drawn to Berean building and loan as an organization. As these organizations grew in number and capacity, they interlinked with one another in ways we can suggest, such as between Berean’s building and loan and its manual training institute, both of which shared Matthew Anderson as their central leader. We do know that Berean’s leaders and those of similar organizations believed that they were building the civic capacity of the race through participation in these organizations and in property investment more generally.

The complicated context of respectability extended to the occupations that Berean served. Of the 274 loans I reviewed and found some listing of, only one borrower was engaged in an occupation that might involve a dubious reputation. Benjamin W. Parker, who borrowed from Berean in 1888 and 1896 was listed as a saloon worker in the 1880 census. However, by 1895, the City Directory listed
him as a caterer – one of the most respected occupations amongst African Americans in Philadelphia; by 1900 the directory tabbed him as a cigar maker or seller. Parker had moved along the spectrum from non-respectable to respectable. As it stands, we know little about Parker beyond this.

The occupation of Berean’s borrowers tended to cluster along five axes, whose status varied in terms of their economic stability. They included persons who did physical labor and those who worked in some manner of private service as butlers, cooks, domestic servant, laundresses or chauffeurs, for example, whose occupation relied on their being connected to families of greater affluence. Berean also served a variety of entrepreneurs, including barbers, cigar makers, grocers, caterers, dressmakers, hairdressers, and tailors. To the extent that they led their own fellowships, ministers should be included within this group of entrepreneurial leaders. The fortunes of this group could fluctuate – rising and falling as their efforts met financial success or other obstacles. Viewed through the lens of property, I include in this group those persons, including several widows, with no visible occupation, who relied on the property for income, for example, through lodgers or boarders. In their role as landlords, these widows were more likely entrepreneurial than fitting into any other group. A small group of professional workers, including doctors, chemists, teachers, engineers, real estate agents and editors, filled occupations that required an even greater degree of training or education. Their fortunes tended to be more upwardly mobile or stable than those in the mainly entrepreneurial set. Finally, there was a
cluster of workers whose labor was tied to stable industries or trades in the city, included postal workers, railroad porters, stevedores and Navy Yard workers.  

Berean’s Manual Training institute, founded at the turn of the century, trained black Philadelphians in several areas that overlapped with the occupations found amongst the building and loan’s borrowers. The Manual Training and Industrial School advertised day and night sessions in “domestic art, domestic science, industrial art, academic and musical.” Among these were printing and plumbing, noted as “trades for boys.” The School had as its object the “training of the head, hand and heart of our youth, thus fitting them for the practical requirements of everyday life.” If these trained workers also became borrowers, which we can surmise, then we see in their participation the broadening and deepening of respectability.

During the years examined, Berean Building and Loan issued mortgage loans in 25 wards across the city. (See Appendix, Table 2, for a description and dispersal of this lending.) From this study, and from other studies of housing that have looked at earlier and later periods, we can say that the black residents in the 1890s tended to live cheek-by-jowl with white residents of more privileged

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220 Du Bois also classed black occupations into six categories, including “professions,” “entrepreneurs,” “trades,” “clerks, semi-professional and responsible workers,” and “laborers” – select and ordinary, and “servants.” These categories do mirror my own investigation. I have tried to imagine how property functioned for my categories of borrowers, perhaps creating some of the distinction between our groups. See Du Bois, Anderson, and Eaton, *Philadelphia Negro*, 111-141.

classes, in a figurative checkerboard pattern of residential arrangements.\textsuperscript{222} Even so, perhaps because black owners tended to cluster around the aforementioned various axes of occupation, particularly as service workers, they also tended to live nearby whites who may have been better off economically as well as near to African Americans who were less economically prosperous. Berean's borrowers found themselves in neighborhoods with other members of their socioeconomic class, whether they were black or white. In the earliest cohorts, depending on neighborhood, their racial mixture may generally have included both white and black. The later cohort of borrowers was most likely to be investing in neighborhoods with more black residents. Even as a bulwark of African American prosperity formed in the 30\textsuperscript{th} ward after 1905 along Christian Street, Berean's borrowers were not specifically linked to that street. In 1915, when black property owners looked to establish themselves as a political interest group in the 40\textsuperscript{th} ward, some of Berean's borrowers may have been present or involved.\textsuperscript{223}

As it was, the successes of the working or middle class of Berean's borrowers bore little resemblance to the white collar clerks who were moving to the suburbs ringing the city. Only a handful of Berean's borrowers served in white collar professions, as clerks, editors or otherwise. And only a handful of Berean


borrowers moved out of the city, by the end of their lives, according to the available data. Instead, the city was in many ways their destiny. Those who moved beyond the city are notable in their own ways. Inasmuch as they had migrated to the city from elsewhere or chose to live in Philadelphia, their migrations after they borrowed from Berean were much more local than great.

**Homes on “Good Streets,” 1892 - 1897**

Writing in 1897, Matthew Anderson described the trouble that African Americans in the city had finding desirable housing as a factor in the eventual founding of Berean’s building and loan. Anderson wrote, “[Our] people were being insulted all over the city, whenever they attempted to get desirable homes.” He continued, “Any unintelligent and rude real estate agent would think nothing about saying to a respectable colored woman or man, inquiring about the rent of a house in a desirable neighborhood, that ‘that house can not be rented to colored people;’ or ‘we have no houses for colored people,’ or ‘it would be an insult to the white neighbors to rent that house to a colored family.’” 224

It was not simply a desire for a site of racial protection or heritage that drove the formation of Berean but it was the culmination of a search for solutions. In Anderson’s words, “[What] made it still more discouraging there were but few

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colored people, who once having rented, had accumulated sufficient funds to purchase their own homes. Seeing the situation we resolved to do what we could to relieve them from this deplorable condition. We had thought of many schemes. One was to labor to have a law passed compelling landlords to rent their property to all classes irrespective of race, color or previous condition. But we soon found that this was impracticable, and that we would be defeated in our efforts.”

In other words, Anderson and his cohort first sought something akin to a fair-housing ordinance that might have specifically applied to those who had experienced the “previous condition” of slavery. They changed course when they determined the difficulty of influencing such a public policy in the 1880s – as well as encountered opposition to such a policy. The building and loan’s organizers had no influence or a limited ability to affect housing discrimination via the arm of municipal government. Instead of continually looking to the state for solutions, the supporters of colored property zeroed in on the building and loan as their solution: “[The] only practical way by which we could be of benefit to the people would be to get up some scheme by which they would be encouraged to save their money, with which to purchase homes themselves,” he wrote.

As I have noted before, perhaps to mute the stigma of its blackness or to enhance the appeal of its members in certain neighborhoods, Berean emphasized its biracialism. Among each of the cohort groups that I examined,

\[225\] Ibid., 242.
\[226\] Ibid.
Berean included a number of white borrowers. White borrowers (as well as white managers) helped Berean stake its claim or presence as a respectable association and its members as such – and supposedly bolstered Berean’s image. One observer of the building and loan explained to Anderson, “‘while it has for its primary object the securing of homes for the colored people, yet its doors should be thrown open to all, white and black alike, and the management, in regard to the trustees, should be composed of both, but that the initial idea should have special emphasis…all the men in the management, both white and colored, should be the very best that the city can afford.’”

The coal dealer William Still, progenitor of the Underground Railroad and Anderson’s father-in-law – a veritable member of Philadelphia’s black aristocracy – served as Berean’s founding President. Anderson served as Vice-President. The building and loan association’s Treasurer was the mill owner John McGill who was Berean’s most important benefactor. Anderson’s brother-in-law William Wilberforce “Wilbur” Still served as the association’s secretary. In addition to these, the founding set of directors were comprised of seven black and six white men. Among them were a black barber, cabinet maker, caterer, upholsterer and valet. Its white directors included another merchant, a doctor, and a contractor. Within ten years of its 1888 founding, there was some turnover among this group. By Du Bois’ visit to the city 1897, Berean had made 8 mortgage loans out of 55 loans to its black officers and directors – reflecting the necessity of a

227 Ibid., 245.
funding group such as Berean for the individual properties and fortunes of its directors. In fact, among the group of black officers and directors listed in 1888 and 1897, I located 17 mortgage loans prior to 1920.\(^{228}\) It’s more likely, given the incomplete listing of Berean’s directors, that the number of loans made to Berean’s inner circle was greater than I have been able to detect thus far. The loan records for the entire thirty years that I surveyed reflect that Berean, and to some extent other black building and loans, served the participant of modest means as well as those of increasing means.

Building and loan leaders and the protectors of black property posited that property ownership served the respectability of the most modest borrowers. Even so, this public face of the building and loan obscured the extent to which participation was also the province of insiders who either of necessity or opportunity used the access to finance in order to improve their own lots. It’s more likely that these loans to the more well-off among Philadelphia’s black communities were made out of opportunity and necessity. Nevertheless, these men and women of means were able to enrich themselves and their circumstances because of how closely they connected with another. It does not seem that Berean and the other building and loans started out as schemes to enrich the elite of black Philadelphia, even if the financial support of the building and loan ended up in that outcome.

\(^{228}\) For the list of Berean’s Officers and Directors, see ibid., 245, 46.
Isadore Martin, Jr., who led Berean Savings later in the 20th century, observed that the early black building and loans organizations were “part-time” operations – led by persons who worked full time in other capacities.229 In other words, such associations had no regularly open office where they would meet with current stockholders or even cultivate new stockholders. As a consequence, building and loan associations were of necessity more reliant on word of mouth, on networks that linked people to one another, and on intentional fundraising and friend-raising efforts. This was likely an additional factor in the lifespan of these operations, as they may have met sporadically or relied on persons for whom the building and loan was not their first or only priority. Although Berean ran ads in papers such as the *Philadelphia Tribune*, founded 1884, and met once a month on the third Thursday in the basement of the church, the fact remains that Berean Building and Loan and its participants were not a particularly large circle prior to 1897.

The inaugural borrowers in Berean’s history, the cohort of borrowers, who received loans from 1892 through 1897, reflect a growing interest in the products and processes of property – independence and self-reliance, among them. Indeed, if we believe that this group of borrowers had some sense of the political and racial retrenchment that African Americans were facing in the South, then we must view these acts of claiming property as part of their political identity. As a

measure of the correlation between slavery and emancipation and Berean’s property holders, seventeen of Berean’s first forty borrowers came from or were born in the South, including the District of Columbia, Maryland, Georgia, South Carolina and Virginia. Of these, fourteen would have been born in or before 1863, the year of Emancipation. Seven of the borrowers among this group reached their fifth birthday by 1863. With an expanded universe of those who were born by 1863, 25 of the 40 borrowers would have been born by 1863, whether their origins were in the South or not. In fact, the median age of this set of borrowers was thirty-five and a half, although the average age was closer to forty years old. Emblematic of this set of diverse borrowers were the youngest and the oldest borrowers: John Harris, a Pennsylvania-born editor, took a mortgage at age twenty-one; Joshua Kelley, a sixty-four-year-old, Maryland-born janitor took a mortgage in 1896. To draw the contrasts, nineteen of the first forty borrowers came from Pennsylvania, New Jersey or Delaware. The preponderance of these, fourteen borrowers were born in Pennsylvania. This dispersal of borrowers from South or North suggests that a focus on property was manifesting itself among the race more generally – rather than simply from parts of the South. This group split fairly evenly among those who originated in the South and the North, evidencing a broad – if not a national – perspective on the importance of property ownership amongst Berean’s borrowers.

We know little about the electoral politics of these particular borrowers but we do know that the machine and patronage politics of late-19th century
Philadelphia opened few doors for the city’s black citizens.\textsuperscript{230} Historian Clemmie Harris’ recent fulsome examination of black politics during this era has suggested that African Americans operated in a “balance-of-power” context, where they directed their political support in a calculated fashion, where their larger equal rights goals could be reached.\textsuperscript{231} In this respect, and in view of Anderson’s contemporary notes about the infeasibility of fair housing legislation, we should view these mortgage borrowers as political actors who sought various means of political expression.

Twenty-eight of the forty-two loans in this first set of loans were made solely to male borrowers above the age of thirty, suggesting that they would in large measure have come of age by the late 1870s, when the reversals in Southern politics occurred. Of these twenty-eight mortgage recipients, all except five had an identifiable adult female – either a wife, mother or sister in their household – suggesting that property was a shared concern of adult borrowers cognizant of the opportunities available in electoral politics – or lack thereof. Housing, or property, was one mode of organized economic politics available to them. With that said, this mode of political expression in property was the clear contemporary expression of the politics of respectability through economics that Booker T. Washington would espouse in 1895 in Atlanta.

\textsuperscript{231} See Harris, “Race, Leadership, and the Local Machine.”
Historian David Mason helps contextualize the role of building and loan associations as economic vehicles of cultural and ethnic politics in the late-19th and early-20th centuries. Mason, whose work traces the development, rise and fall of building and loans from the 19th century through the 1980s, argues that the 1890s development of these associations was powered by the swell of European immigrants to cities like Chicago and Philadelphia. While Berean was identifiably a black building and loan, the city would have served as home to a number of other such associations founded and serving groups of immigrants. In 1894, the United States League of Local Building and Loan Associations found 550 associations across the country serving immigrants from Germany, Ireland, Scotland, Italy, Poland, Hungary, Serbia, Croatia, Yugoslavia, Lithuania, Estonia, Latvia and Russia.\textsuperscript{232} By organizing around neighborhood or local institutions, such as churches, workplaces, or social gathering spots, building and loans built on already existent relationships, trust, and understandings of shared values. Berean and black associations like it similarly grew from the same ground of racial and community understanding – although black associations were fewer and farther between, and found the neighborhoods where they would lend defined or circumscribed by the same processes that linked white ethnicities together.

Mason argues that participation in building and loan associations – “thrifts,” as he calls them – helped foster the spirit of citizenship amongst their shareholders and borrowers: “Ethnic thrift leaders also stressed that ethnic thrifts instilled in their members proper ‘American’ values and morals.” 233 Matthew Anderson argued that Berean’s participants were “transformed into new men, and consequently they are making better parents, better Christians in the church, better members of the community, better citizens of the state and of the body politic.” 234 And while Anderson in 1897 applied this distinction to property’s catalyzing effects on African-Americans, the United States League of Local Building and Loan Associations, contemplating waves of foreign immigrants, would apply the idea more broadly to foreign householders almost twenty years later, intoning in 1915 in its journal that “every time you make a home you make a citizen.” 235

The Presence of Women Borrowers

That aspect of political development was also underlined by the place and participation of women in the building and loan movement – something also reflected in Berean’s borrowers. Reports on building and loans nationally in the early 1890s found that twenty-five percent of all members were women. By

233 Ibid., 56.
234 Anderson, Presbyterianism: 42, 43.
Mason’s lights, women’s roles were central for several reasons: women possessed the soft skill of networking that helped to form community groups such as the thrifts; as principal leaders of the family and home, women were likely to have influence over the social sphere of the family and the economic sphere of family investment; women participated in building and loan associations as a way to inculcate the values of thrift and the habits of saving in their children; women viewed participation in building and loans as an articulation of their personal freedom; and women participated in thrifts to secure their own long-term financial stability.236

The nature of this participation by women is evident in the mortgage records left to us by Berean. Ten of the forty-two loans in the group of 1890s grouping included or were made directly to women borrowers. With regard to the age of these women borrowers, nine with an identifiable age were thirty or older. The other was aged twenty-nine. Only one loan of this ten was made to a borrower receiving a repeat loan. In the census and directories of this era, we find that sisters Laura and Sarah Monk received repeat loans. They received loans in 1895, 1906 and in 1910, a few years after Laura married James Taylor, who received the 1910 loan with the sisters.

It’s notable that the sisters were “at service,” meaning they worked as live-in servants to a family. Sarah, age twenty-four, served as a cook for a family in

236 Ibid., 29-32
the 14th ward. Laura, age thirty-four, served as a housekeeper in the 30th ward. The home they received their mortgage on was in the 20th ward. In describing the church, Matthew Anderson detailed that “girls” who were “at service” were the most capable and reliable financial contributors to the church because they otherwise did not have to pay for housing. He noted, “They get wages from two and a half to four dollars a week and their room and board.” Evidently, the Monk sisters had investment plans and motives of their own. We have no evidence that they were members of Berean church. Six of the remaining women who signed onto Berean’s loans as borrowers indicated no occupation – although they were all legally responsible for repaying their loans.

Adult women and their hidden labors were a most substantial part of the complex of property. An additional twenty-seven women appeared as wives, sisters and mothers in the census and marriage records of the men listed alone on the mortgages. With that said, the census records proves inconclusive in explaining the extent to which women’s work was the underpinning of this black property. While their husbands (brother or son, in one case) were the worker of record, women’s labor was deemed too irregular or insubstantial for record keepers of the census or the city directory to measure them. In the three cases where a wife’s occupation was listed alongside her husband’s in the census, the three women were all listed as housekeepers. Notwithstanding, the size of this

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sample of borrowers, women whose labors were invisible to official accounting served as the underpinning of the entire enterprise of the building and loan.

Berean showed a marked preference for lending to families where women were present as likely contributors to the household – even if their labors were immeasurable in some quarters. It’s likely that married black families or respectable single women or men were necessary aspects of Berean’s project and how it viewed its contributions to the success of the race. Black women’s labor, listed or unlisted by the census or the Philadelphia City Directory, was likely to be in domestic service, as a servant or housekeeper. A broader examination of black building and loans is needed to state the role, presence, and importance of married black families conclusively, but evidence from the next era and cohort of borrowers suggests that this is verifiable.

Other Measures of Berean Building and Loan’s Impact

The ubiquity of women is one measure of the values espoused by a lending association such as Berean. Other measures included the total amount loaned to certain borrowers as well as repeat loans to certain borrowers. As an aggregate, we would expect that borrowers who took mortgages multiple times would also have received the most “investment” from Berean during their time as borrowers. However, because of the varied amounts loaned to borrowers these total numbers tend to vary. Put another way, having access to the total loan
amount and to repeat borrowers gives us a greater view of the totality of Berean’s lending practices and philosophy – and whom the Association viewed most worthy of investment.

Among borrowers in the first set of years I examined, Berean did make repeat loans to three men who were listed as caterers. Indeed Chas. N. Brown, a black or mulatto caterer, was one of Berean’s founders in 1888. Robert Jackson and William Drain, also caterers, by 1897 or so, had joined Berean’s set of directors. Overall, caterers were present, and were perhaps prominent among the borrowers from Berean, particularly during the 1890s, although less so during the 1900s and even fewer of them were present in the teen years of the 20th century. Caterers were the most prolific of borrowers from Berean in its early years in terms of total amount borrowed. Via 1890 and 1894 loans, caterer William Hughes borrowed $4,400; in 1896 Joshua Kelley received two loans totaling $500; and Benjamin Parker borrowed $3900 total, from loans in 1889 and 1896.\textsuperscript{238} Robert Jackson, who also served as a Philadelphia caterer, realtor, and later as a director of Berean, received multiple loans, totaling greater than $3,200 from loans that he received in 1896, 1900, 1907 and in 1910.

Berean’s mortgages actually involved an amount loaned to the borrower and an identical amount that the borrower would then pay-in to the association toward the ownership of shares in the building and loan. For example, Parker’s

\textsuperscript{238} These figures are aggregated from the mortgage and mortgagee records as well as from the Berean advertisements of the era, particularly as found in the collection of William Henry Dorsey.
1896 mortgage was in the amount of $3,400, according to the mortgage deed records – half of which was due in one year. The remaining $1,700 was payable in the amount of $8.50 on the fourth Thursday of each month toward the securing of eight-and-a-half shares of capital stock in the association. (From here forward, when I list a “mortgage amount,” it reflects the total amount for which the borrower was responsible, including the amount that was owed toward capital stock.)

While Joshua Kelley, the eldest borrower in the cohort at age sixty-four was listed as black in the census and on his death certificate, William Hughes and Benjamin Parker shaded the racial color line – a notion I examine further in Chapter Six. The 1900 census listed Hughes and Evangeline, his Cuban-born wife, as black; his 1929 death certificate figured him as white. Hughes’ father was from Ireland. Parker, who did have other listed occupations, at least in 1880, was listed as a mulatto. Robert Jackson was listed as black in the various censuses throughout his tenure in the city.

If Berean did not specifically seek out caterers to lend to, they proved to be among the most attractive of borrowers for the Association, particularly during this formative era. Perhaps, the reliability of income or the lucrative opportunities for catering made them more so. In this respect, the presence of these caterers as prominent borrowers suggest that the internal mechanisms of community support – a building and loan whose funds were drawn from their contemporaries – valued caterers and catering very highly. At the time of his visit to the city, W.
E. B. Du Bois noted that the many black caterers in the city were seeing their monopoly on style and taste being further eroded by changing dining habits. We can read Berean’s investment in these caterers as either a continuing faith in their role or an effort to uphold or restore them. Du Bois notes that some black caterers worked together in a trade union or in a cooperative store in the 7th Ward. It’s useful to think of the cooperation of the building and loan and its loan-out-pay-in structure as a similar cooperative group, that by virtue of its allocation of funds, was revealing where the race believed its future lay.

If these caterers were at the apex of borrowing, we should note the average mortgage made by Berean during these years was in the range of $2,700. Given the small sample size of around 40 mortgages, it’s not surprising that only three or four (sets of) borrowers were within $150 of that amount. The recipients were porter William Roland, whose wife Susan would take a mortgage on their property after his death; the realtor and lawyer Wilbur Still and his wife Elizabeth; musician William Miller and his wife Celestine; and George Sutphin, a butler, and his wife Mary.

Perhaps more important than the average mortgage amount was the amount most loaned. In this vein, Berean issued six mortgages of $2,400 and five mortgages at $3,200. Roughly speaking, the $2,400 loans went to those involved in personal or physical service. Among these were a valet, butler,

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coachman, laborer, a janitor and a musician. At the $3,200 level, Berean loaned to an editor, an upholsterer, a private waiter, another janitor and another porter. If there were tiers in African-American property ownership or investment as empowered by Berean, it broke out along these lines in Berean’s early history. Entrepreneurs and those with some degree of advancement in the labor market did seem to cluster at the top. Of note, all of the borrowers in the groups that received either $2,400 or $3,200 originated from Pennsylvania, Maryland, New Jersey or Delaware.

There were no “average” black mortgagors, only strivers who used the association to the best of their ability and to the most of its functioning. Their participation in Berean’s scheme suggested that the idea of homeownership had a broad appeal to members of various occupations. They came from North and South – as far south as Georgia and as locally as the Pennsylvania, New Jersey and Delaware. Most of the 40 borrowers – 25 of them – were born by 1863. Caterers were centrally among those who served as directors and borrowers. With few exceptions, Berean’s borrowers served whites as servants or housekeepers, as porters, as waiters, or the most entrepreneurial of these – caterers.

The necessity of this financing option for black borrowers directs us to the limited access to financing. Overall, Anderson described the difficulty African Americans encountered in finding homes. By virtue of its status as a “part-time” organization, whose directors each had professions or occupations of their own,
Berean was most likely to lend to people who were connected to one another socially.\textsuperscript{240} The 1900 Philadelphia census shows Berean President William Still, and two of its founding directors, Carter Williams and Chas. N. Brown, living at 244, 248 and 252 S. 12th Street, respectively. While none of these appear to have taken loans, Still and Williams had family members who received mortgage support from Berean. These networks of family and social relationships translated into the material of property.

By 1897, when Anderson recorded his memoir, Berean Building and Loan was working true to its purpose of securing or further funding the homes of Berean’s most familiar participants. Several of Berean’s directors – all men – including those with modest means and those with presumably more means borrowed toward their homes and evidently toward investment property. Previous examinations of black-led building and loans, perhaps without this type of evidence, have tended to assume that these associations served their participants as individual homeowners, rather than as sophisticated or at least knowledgeable investors.\textsuperscript{241} A close-in view of Berean’s borrowing contextualizes the activity of Berean’s directors. John Scott, who was a valet, borrowed three times from Berean. In January of 1889, Scott took a mortgage of $3,200 toward a

\textsuperscript{240} Longtime Berean executive I Max Martin, who directed the organization in its later years as a bank, referred to building and loan associations of this era as “part-time” affairs, rather than full-time lending organizations. See Hardy, \textit{Interview with Isadore M. Martin, Jr.}

\textsuperscript{241} While Charles Nier provides us with a breakthrough analysis of the role of black building and loans in providing credit for African Americans in the city, he does not provide analysis at the loan level. See Nier, “Race Financial Institutions.”
Reno Street address home and months later, in December took a $2,400 mortgage toward a Holly Street address, which he would mortgage again for $2,400 in 1892. Scott likely held two properties, although it’s difficult to say for how long.

Among its directors, who were linked by business, social and familial ties, Berean offered financial support. John Marshall, who was likely a janitor, and his wife Mary, received a mortgage of $4,800 on their S. 18th Street home in 1896, and took a $3,200 mortgage again in 1907. The aforementioned Robert S. Jackson, caterer, received his first Berean mortgage of $4,400 in 1896, then $2,600 in 1900, followed by $2,000 in 1907. It should be noted that each of these mortgages to Jackson were on three separate properties. The barber William T. Simpson, another of Berean’s black directors, received a mortgage of $800 in 1892. And the coachman Albert Rumsey took a mortgage of $2,400 in 1896; it appears this loan was on a separate property from his Cherry Street home. Attorney, real estate dealer and Berean secretary Wilbur Still and his wife Elizabeth, who would serve as a witness to the signed mortgages for so many of Berean’s loans, received a $2,700 mortgage in 1897 on a home at 1607 Bainbridge. And John W. Harris, who served as one of Berean’s auditors, and who was a real estate dealer and a Tribune editor took the first of four mortgages from Berean receiving $3,200, in 1894, $2,400 in 1909 and $3,000 and $2,600.

The rhetoric of property continued to suggest that respect followed from property ownership, but Berean was exercising its own social imagination in
supporting families with entrepreneurs, notably caterers, and those who were important members of the domestic economy that supported white families – including servants and drivers. While Du Bois, Anderson and Washington pointed to the capacity of property to uplift the race in the eyes of whites, the processes of property were forwarding and stabilizing the fortunes of black families, without regard to the respect the race might achieve. If respectability was involved in the decision making process – and we have some evidence that it was, it functioned internally and by rules that were only beginning to come into resolution.

Lessons Learned from Berean Building and Loan’s Early Years, Gaining Ground at the National Negro Business League

It is clearer that Matthew Anderson and other Philadelphia black leaders took these successes and lessons with building and loan associations and began to discuss, share, and spread their ideas concerning racial progress. Matthew Anderson recorded his observations in his 1897 memoir, considering his fifteen years in ministry in Philadelphia, *Presbyterianism, Its Relation to the Negro*. That same year, Anderson, William Henry Dorsey, and a host of other notable men founded the American Negro Historical Society. The ANHS had as its stated mission to collect “relics, literature and historical facts in connection with the
African race illustrative of their progress and development.” The ANHS held its monthly sessions in the Episcopal Church of the Crucifixion. That church’s leader Henry Phillips served as ANHS treasurer. Anderson served as vice-president, with Robert Adger as president and Dorsey as ANHS custodian. Theophilus Minton and Walter Hall, who would be NNBL participants, were ANHS directors. Through its lectures and public presentations, the ANHS sought to make the Negro race’s virtues accessible and to stir the race to further great accomplishment.

The minister Anderson and the lawyer Minton were joined in this cultural program at home and were continuing in that work as they returned to the National Negro Business League’s meetings in 1905. While the thrust of their arguments were specifically economic, they both noted the cultural impact of the race’s economic practice. In the arena of the National Negro Business League, Anderson and Minton, the city’s leading black lawyer, were similar to the rest of the presenters from across the United States in that what they proposed was characteristically focused on their particular city’s conditions. Yet, they also shared a broader understanding of the spectrum of those who could participate in what they believed should be a proliferation of black building and loans. This included the “untutored,” as Anderson described those who lacked formal education.

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education and training, and proper economic habits – but badly needed them. As noted above, Minton idealized a group of “workingmen” he saw as benefiting from his scheme.

Although Philadelphians may not have established or even initially popularized the notions of property and uplift, they seem to best encapsulate its possibilities for their audience. They were amongst the first to discuss the structure of building and loan associations – and how participation in these could benefit themselves and the race. While Philadelphians such as John Trower, Walter P. Hall and Julia Belle Kelley had attended the Business League meetings and recounted aspects of their own professional experience – namely in catering, grocery and millinery – they hesitated to suggest a larger or more long-term prescription for the race in their city. Of those, the men were closely associated with building and loan associations in the city.

In 1905 at the Business League meetings in New York, with Trower and other lending leaders in attendance, the ideals of property were further discussed. Matthew Anderson and Theophilus J. Minton made the case for loan associations and their worth and value in Philadelphia and suggested their resonance beyond. Their presentations were emblematic of the rise to prominence of this idea, the support that it had gained in Philadelphia at the turn of the century. Anderson suggested that building and loans should and could

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proliferate in “every large city in the land if those who have the means would employ it in a similar way.” Theophilus Minton echoed him by highlighting those states – Illinois, Indiana, Ohio, Pennsylvania, New York and New Jersey – where building and loans already existed in appreciable ways and were an important part of, in his words, “the thrift of workingmen.”

Andersen served as an apostle of association in Philadelphia. He had also developed a reputation for his ability to explain both the material and moral value of property. At the New York session, Philadelphia notables pushed Anderson forward to describe it as part of a holistic program of self-directed and self-disciplined uplift. Minton helpfully described the functional structure of lending and amplified Anderson by further focusing on a middle class that would rise among the ranks of African Americans in Philadelphia. Together they presented an argument for the centrality of property in creating morally upright citizens who would serve as examples of and for the race as it developed in Philadelphia. Their arguments directly paralleled the manner in which Washington had described the race and prescribed its future – to his hosts in Philadelphia.

The presence and prominence of Anderson, a Presbyterian minister for nearly three decades, highlights the extent to which the black churches served as bridge institutions whose central positions elevated churches to economic actors

245 Minton, “Building and Loan Associations.”
of the first order. Indeed, it was the third time that Anderson and Berean were highlighted at the League’s meetings: Andrew Hilyer had pointed out Berean at the 1900 session. Anderson gave a presentation on Building and Loan Associations in 1902 at Richmond. And in 1905, Anderson provided the context of the race’s capitalist projects and theorized uplift’s beneficial effects from his critical vantage again. Theophilus Minton considered the practices of property in specific and practical ways, while arguing how those could affect the race’s status in the local economy and, more broadly, and importantly, in an economy of moral respectability. Minton shed light on the ways that black Philadelphians considered their class bonafides – and more generally how a group with middle-class values would emerge out of the milieu that building and loans in Philadelphia were establishing.

It is unclear whether Matthew Anderson’s 1905 address was a planned part of the Business League program, based on the proceedings. What is clear is that several other Philadelphians with business and loan interests pressed Anderson forward to present his discussion of Building and Loan Associations. Robert S. Jackson, a Virginia-born minister, caterer and real estate broker of Philadelphia spoke up as the representative of two building and loan associations – Berean, which then had been operating for 17 years and Cherry Building and Loan, which had formed the year before in 1904. To the audience, Jackson pointed out the aforementioned John Trower, also a Virginia-born caterer, and the founding President of Cherry’s loan association, and tabbed Charles Brooks,
himself a Philadelphia real estate broker and Secretary of the Cherry association. The Kentucky-born Brooks stepped forward and offered his space on the program to Matthew Anderson. The Presbyterian minister’s experience and perhaps his age – born in 1855, he was nearly a decade older than the others – made him foremost among the real estate men at the presentation.246

Anderson expanded on a theme that he had expressed in his institutional biography of Berean Presbyterian church in 1897 and that he had further developed in his report to the Hampton Institute conference in 1900. In 1900 he propounded on the necessity of “[forming] habits of rigid economy,” explaining his report The Economic Aspect of the Negro Problem.247 At Hampton, he wrote:

They need the assistance of the strong arm of those who have formed correct habits of life...They need the stimulus which capital gives...[It] is not that the colored people have not sufficient income, as a general rule, to enable them to save a part of their daily or weekly earnings, above their actual expense of living, but the fact that they do not is because they fail to practice economy. Capital, after all, whether it be the capital of an individual, a corporation or nation, is but the accumulation of small savings; and the man who sets out with a determined purpose to save a part of his daily or weekly earnings, other things being equal, will in a few years have a competency.248

In New York in 1905, Anderson made his case for the centrality of Berean’s building and loan association as the most valuable – fiscally and foundationally – of the projects associated with the institutional efforts of Berean

248 Ibid.
Presbyterian Church in Philadelphia and referred to collectively as the Berean Enterprise. He recited the 1879 establishment of the church fellowship; the $125,000 worth of real estate that Berean held – free and clear by 1905 – and its most desirable location. He named the standard auxiliaries “in connection with any well-organized church” and pointed out the church’s kindergarten, the Building and Loan Association established in 1888, the church’s boarding house in New Jersey, its bible institute, the Bureau of Mutual Help, and the Berean Manual Training and Industrial School. He listed the sum total of the building and loan’s 1905 assets and receipts and the valuation of 140 homes the Association had helped to secure.  

In 1897, the Colored Men’s Republican Association of the 29th Ward tapped Anderson to lead a committee to find jobs for Philadelphia’s Negroes. Anderson was a central figure in this effort as evidenced by the prior existing Berean Bureau of Mutual Help, which assisted “employer and employee, the former to get good servants, the latter to get good homes,” and the practical training Industrial School. It is unclear what impact Anderson’s service had or that this committee had at the time. At Hampton, in 1900, Anderson had challenged the supporters of the race and the Negro “to organize among them Joint Stock Companies, Co-operative Associations, Mutual Beneficial Societies,

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250 Lane, Dorsey’s Philadelphia: 223.
Building and Loan Associations, Dime Savings Institutions, and National Banks; also industries of different kinds, such as blacksmithing, wagon-making, tinsmithing, cabinet-making, laundering, shoemaking, tailoring, brickmaking, lithographing, electrotyping, carpentering and manufacturing; also along the line of commerce, grocery stores, drug stores, stationery stores, dry goods stored, etc."251 Yet, at the Business League in 1902 and in 1905 he focused more narrowly on the building and loan as preeminent solution.

By Anderson’s lights, “to acquire property and accumulate wealth” was the “secret of [the] wonderful progress” of the other races, especially whites, or “Anglo-Saxons,” as he called them. Indeed, he remarked, the desire and the means to accumulate property had been denied to African Americans by prejudice and law – which made the need to develop habits which led to property and wealth most obvious.252

In New York, Anderson maintained – as he had earlier – that the homes Berean had helped support were “not in the slum districts, but scattered all over the city on good streets, in excellent neighborhoods and inviting surroundings.”253 Anderson’s analysis of the root of this success was a call-to-action as well as a caution regarding obstacles that the race still faced:

The hundred and forty homes secured for the colored people of Philadelphia through the Berean Building and Loan Association shows

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252 Ibid.
253 Anderson, "Loan Associations," 99. Also see Anderson, Presbyterianism: 43.
what might be accomplished if similar associations were organized among
the colored people all over the country. For what has been done by a few
earnest friends of the colored people in the city of Philadelphia in the way
of making it possible for them to get homes of their own…might be done in
every large city in the land if those who have the means would employ a
part of it in a similar way. With such organization’s established
throughout the country it would not be long before poverty, ignorance,
superstition and crime now charged against the Negro and which impedes
his progress and blackens the page of the country’s history would be
among the things of the past.254

The literal roads to respectability as Anderson saw them – good streets –
were accessible through the efforts of the “very best white and colored men and
women.”255 Anderson’s ideas were the culmination of a decade and a half in the
field of home building and buying and his observances of the successes of other
building and loans that had come and departed in his time in Philadelphia. His
prescription for the future and the destination of respectability through
organization and biracial cooperation were similarly based on his experiences,
and also a faith that the building and loans, property, cooperation and history
functioned the way he said it did.

As Anderson saw it, the impetus for home ownership and organization to
support it had to come from black people themselves. Just as Washington called
out laziness and a lack of trustworthiness among the race, Anderson decried
“poverty, ignorance, superstition and crime.” As Washington sought the aid of

254 Anderson, ”Loan Associations.”
255 Ibid.
Ogden and other patrons, Anderson did similarly. Anderson noted that black initiative had to be matched with the might of white support — the “strong arm of his superior brother to assist him in his efforts towards self-improvement.”

Whether Anderson’s proscription of the necessity of white support was functional, it was drawn from his awareness of how successful these building and loan associations had been for white workers in Philadelphia.

Anderson ended his New York oration by reinforcing the sense that this economic participation was necessary to elevate the race among other races. “The Negro has his contribution to make,” he said. “What it shall be and how well he shall make it will depend wholly upon himself. If he will honestly employ the means at his command for the improvement of himself and the common good of his fellowman his contribution will be great, and he himself will occupy no mean place in the galaxy of the races.”

While Anderson could have been remarking any aspect of the race’s effort, he used this closing to assess the economic impact of the race. Anderson might have returned to the National Negro Business League to discuss Industrial Training or Berean’s employment bureau, but focused his estimation of the race’s future on its participation in a building and loan society. The central place the

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256 Ibid., 100.
257 Ibid.
building and loan played in the imaginings of Philadelphia’s black leaders in part reflected the role that home and house served in the city.

As it was, the New York National Negro Business League meeting in 1905 reflected the maturing and culmination of the idea of real estate serving a leading role in the race’s uplift – particularly in Philadelphia. At the New York Business League’s session there was clear continuity between Anderson’s views and those of Theophilus Minton, who presented on building and loans after the minister. The two compatriots in the Historical Society shared an ideological commitment toward uplift. Like Anderson, Minton had been involved in the effort to open up jobs and opportunity for black Philadelphians during the 1890s. The employment efforts, the Historical Society and their building and loan commitments were all a piece of those broader cultural efforts.

**Colored Capitalism versus Colonial Confinement in New York City**

Philadelphians had made a clear impact with their approach to uplift and were not alone by any measure. At the New York conference, the Quaker City-born, Virginia-based entrepreneur Edward C. Brown, who would return to Philadelphia after 1910, extolled the virtues of real estate men who should be emulated. Brown noted real estate broker Seldon Brock of Philadelphia and Philip Payton as models for the entrepreneurship or “hustle.” Brock, who died in 1914, was never listed as an attendee or presenter at the Business League
meetings, so his reputation was most naturally built on his reputation as someone who had built his wealth through real estate. Philip Payton, on the other hand, had helped to precipitate the focus on real estate. In 1904 and 1905, he addressed Business League attendees to impress upon them the necessity of the race entering into real estate as a profession for its men. He noted, “Among the great and many needs of our race, one of the most pertinent to my way of thinking, is intelligent, hustling and progressive Negro Real Estate Agents and Brokers. Men capable of sitting down and explaining to their brother in black, the advantages of becoming property owners and how they may do so. Men who will deal conscientiously with one another. I know of no field, that offers greater possibilities for the Negro. Of no field wherein he can earn more respect and at the same time money.”

Payton, who presided over one of the New York Business League sessions in 1905, introduced his partner, Wilford Smith, attorney for the group’s Afro-American Realty company, to the New York audience. Smith likewise impressed upon the New York audience lessons drawn from their focus on real estate. Smith observed that black tenants in New York were afflicted by confinement into “colonies or reservations” of colored people. Those that lived

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258 I discern this from a review of the finding-aid indexes of the Proceedings of the National Negro Business League as well as Brock’s death certificate, dated 19114.11.09.
260 Historian Nathan Connolly draws our attention to a sophisticated analysis and discussion of black neighborhoods as exploitative “colonies.” See Connolly, A World More Concrete: 6, 7. See, also, p. 295, note 19, which provides context for the Marxian examinations of the nature of exploitation in these neighborhoods.
among whites “live in constant fear and dread, knowing that the property may change hands at any time and the tenancy change to whites, and they are liable any month to be notified to move.”

Unlike Matthew Anderson, Smith suggested that the solution was not in seeking beneficent whites to help Negro tenants, but a collective colored capitalism. Smith argued:

Thus situated, what should be our course? Should we call upon our white friends to help us, or shall we extricate ourselves from these conditions? We believe the Negro has arrived at the time and place in his life where he can only disgust his friends by further whining and complaining about conditions, and when the world expects him to prove himself a man by rising up and changing conditions for himself. The man must be a confirmed, constitutional weakling and invalid, if he has to be carried around in manhood the same as in infancy. If we wish to get up and walk, the strength must be found in our own legs and not in the legs of others.

If [Payton and Smith’s group] the Afro-American Realty Company can get control of the Negro tenancy in this city, it will not only be able to pay handsome dividends to its stockholders, but will be in position to improve and repress the conduct of the rough element of the race who make a problem for us wherever they go by their bad actions, or to force them to leave the city by refusing them shelter. If something is not done by us here in New York to reach and control this class, and the evil effects of their conduct, they will ruin themselves and all of us here at the North.

The promoters of this company also see in its success a fruitful field for the same kind of work in all the principal cities of the United States, which it purposes in the future to undertake…

When we have accomplished this, our presence will no longer be regarded as a problem in America.

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262 Ibid.
Smith’s proscription for mutual aid, which likely represented Philip Payton as well, was not so different from the Philadelphian focus on business and loan associations, inasmuch as both ideas hinged on cooperative capitalism and real estate as elevators of the race. Where Smith and Payton seemed to diverge most from Anderson in particular was in view of the attractiveness of separate neighborhoods and housing for African Americans.

On the one hand, Matthew Anderson viewed biracialism as something of a necessity from the outset – as a way of showing off the best businesspersons – and most morally upright persons that the race had to offer. On the other hand, the New Yorkers suggested that real estate could allow the race to police its own boundaries, most notably by depriving the “rough element” of the race of housing. In either case, these men hoped to use property to establish a morally upright community. While their arguments were not necessarily in direct debate, they helped exemplify differences in real estate ownership and racial community development in the two cities. It was not for another decade that observers began to note the role that black property ownership could serve to dictate and influence municipal leadership. The roots of those ideas were present in the discussion among black spokespersons from cities nearby one another in the aftermath of the black building and loan’s early successes in Philadelphia.
“Shall We Materialize the Negro?” A Voice from the South

Although this first phase of Berean Building and Loan had suggested that interracial cooperation could literally open doors for African Americans in Philadelphia, a northern city, there were a few who queried how the logic of material obtainment was a pathway to respectability. If the counterargument to these ideas had been presented to Washington or his Business League cohort it showed very little in its sessions.

J. Max Barber, the black Atlanta-based editor of *The Voice of the Negro* magazine, very publicly rebuked Booker T. Washington in the spring of 1905, questioning the presence and viability of the link between property, respectability and uplift. Barber posed his editorial as a response to Washington’s presentation at the American Academy of Political and Social Science in Philadelphia. Washington offered, by then, one of his familiar bromides to his Quaker City audience:

“[It] is the tangible or visible element that is going to tell largely during the next twenty years in the solution of the race problem. Every white man will respect the Negro who owns a two-story brick business block in the center of town and has $5,000 in bank. When a black man is the largest taxpayer and owns and cultivates the most successful farm in his county his white neighbors will not object very long to his voting and to having his vote honestly counted. The black man who is the largest contractor in his town and lives in a two-story brick house is not likely to be lynched.”

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263 Booker T. Washington, as quoted in “Shall We Materialize the Negro?” *Voice of the Negro* 2 (March 1905), p. 194.
Barber eloquently argued the dangerous dimensions of conflating property and the acknowledgement of rights. “Why should black men be required to own more land, pay more taxes and cultivate larger farms than white men in order to be given the right to vote?,” Barber asked. “The fact that a man is ‘the largest contractor in his town and lives in a two story-brick house’ is not the reason why he is not lynched in the South. This argument is the essence of falsity for it declares that men who live in frame houses or in small log cabins and are daily laborers are the ones who are lynched.”

While highlighting distinctions arising between Washington and his intellectual foil, W.E.B. Du Bois, and quoting a similar editorial retort to Washington from Clark Howell in the Atlanta Constitution, Barber returned his focus to this question of material uplift’s role in ensuring black rights. Via Howell, Barber noted that black ownership of property might “aggravate the interracial friction,” rather than negate it. Barber was highlighting the very same dilemma that black property owners had come across in the 18th and 19th centuries. Instead of pursuing property or money, Barber argued that the race should focus on a different kind of “riches,” albeit one that still hinged on how well the race could behave:

The race must be taught that its chief business is not to make money or try to catch up with any other race. Its chief duty is the cultivation of

264 “Shall We Materialize the Negro?” Voice of the Negro 2 (March 1905), p. 196.
character. Money is not the ruling factor of the world. True, it is an essential in life and its possession indicates a type of character. But it is not the ruler of kingdoms and the director of destinies. In the face of the fact this race is not rich in this world's goods, the writer is bold enough to declare that character is greater than gold; that our sorest need is that element that eludes troy weight and refuses to be measured in the gross scales of avoirdupois and scorns the statistical columns of the census report and is too large for a banker's vault.265

While Barber's counterargument to the property as uplift ideology was pointed, it still rested on the foundation of a super-enhanced black morality. In this regard, Barber's counterargument to Washington reflected a retort in the degree of emphasis on business and property – "essential in life" and "[indicating] a "type of character" – rather than an argument for a completely different kind of focus. This may have lessened the counterargument's impact.

Booker T. Washington's reaction to Barber was merciless and eventually ruinous to Barber as an editor. Washington's biographer Louis Harlan records that Washington and his deputy Emmett Scott suggested to advertisers and publishers that The Voice of the Negro was hostile to the Business League. Barber left Atlanta for Chicago in 1906 after the September riots in Atlanta that destroyed life and property. That year, he attempted to revive the Voice without sustained success. Washington stifled Barber's efforts to edit another journal. He and his allies hounded Barber from Chicago to Philadelphia. Barber took work as

265 "Shall We Materialize the Negro?" Voice of the Negro 2 (March 1905), p. 196.
an instructor at the Berean Manual Training School, led by Matthew Anderson. When John Emlen, a white trustee at the school, asked Washington for a reference, Washington replied that Barber was, according to Harlan, “a failure, a troublemaker ‘teaching colored people to hate white people,’ and ‘about as unfitted for such work as is needed to be done in Dr. Anderson’s school, as any man I can think of.’” Barber would lose that job and subsequently enroll in dental school, there taking refuge from Washington’s retaliation.

Booker T. Washington’s reaction to Barber was not actually a response. Whereas Barber’s editorial, pointedly titled “Shall We Materialize the Negro?,” asked whether property would accord the race respect, Washington and the Business League responded in the affirmative. The League’s response to instances of violence against black property holders was that these were unique, local or otherwise unconnected to the broader aims of material uplift. Other violence against blacks might have been provoked by law-breaking, or at least this was how Washington’s 1906 Business League remarks were received. At the Business League, which focused most closely on material uplift, the conferences were silent on occasions like the 1901 spasm of violence in Missouri, or even the 1908 Springfield, Illinois race riots that occurred the week before the League’s 1908 convention in Baltimore. The Atlanta race riots in September 1906 were preceded by the Business League’s late August meetings.

While Washington had verbally nodded to “law-breaking negroes,” to tamp down possible racial tension in the city, his full remarks contained his patented formula of Southern boosterism and an appeal to property and respectability. Washington wrote that “[The League] feels that the race can make progress and secure the greatest protection by its efforts in progressive, constructive directions, by constantly presenting to the world tangible and visible evidences of our worth as a race.”

The idea that African Americans needed to prove themselves via property was to this point unimpeachable. The signs, as well, were both promising and troubling if developments in Atlanta were any indication. In Philadelphia, the next cohort of Berean’s provides us with further context and a view of the cultural and economic development taking place for the race in Philadelphia after the turn of the century.

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267 Ibid., 295-97.
That Determined Class – A Hopeful Sign of the Race’s Future, 1906 - 1910

An Era of Economic Proliferation in Black Philadelphia

By the middle of the first decade of the 20th century, the presence and importance of the black building and loan continued to accelerate. Much like other building and loan associations, black-led associations helped direct shareholders to Philadelphia homes. By 1900, Berean building and loan had “originated” 60 mortgages to members of its building and loan. These were the stirrings of success that Andrew Hilyer proclaimed at the 1900 National Negro Building and Loan Meetings. And in 1900, Berean would originate thirteen loans, more than it had in any single year since it began loaning in 1888 and more than it would until 1905 and 1906, when it made fourteen and twenty loans, respectively. 1906 marked the maturity of these building and loans and a breakthrough of the idea that savings and property were community contributions. The increase in the number of Building and Loan associations founded by African Americans signaled that building and loans were a necessary, familiar, and reliable pathway to home ownership.
As noted in Chapter Four, in 1905 in New York, Theophilus Minton and the other Philadelphia leaders suggested to the Business League community that the cooperative building and loan was as much an institution of ideas as an institution of practical necessity. Indeed, between 1903 and 1907, black Philadelphians had been involved in the founding and chartering of a new real estate and insurance group, The Conservative Company (1903); five new building and loan associations Cherry (1904), William Still (1905), Banneker (1906), Colored (1906) and Eighth Ward (1906); and had established a bank savings institution, The People’s Savings Bank (1907). Historian Charles Nier characterizes the founding of these building and loans, amid the decades long marshaling of black wealth in these societies, as a “movement.”

I argue that this era of acceleration of the founding of black financial organizations was fueled by the growing black migration into the society, and by the involvement of certain key individuals.

Black building and loans should be viewed in the light of the contemporary development of other associations with similar purposes and complementary roles. In fact, these institutions – including the National Negro Business League, where they shared their ideas beyond Philadelphia – were overlapping circles of influence and growing affluence among the African American community. In Philadelphia, there was a distinct overlap in the institutions that focused on spiritual and economic advancement. Berean Building and Loan reflects both the

church and the economic communities intertwined. Matthew Hopper, who writes of the explosive church growth in Philadelphia from the 1860s to 1900, notes an increase in the number of churches serving the increasing African-American population. This increase of churches, from an estimated twenty to twenty-nine from 1867 to 1892, tells only part of the story. Church membership, a large driver of such growth, increased even more. Although no correlated data exists for Philadelphia congregation growth, Hopper notes that, during the Gilded Age, many African American churches experienced prosperity – the AME church nationally listing 400,000 members and supporting fourteen institutions of higher education.269

As one example of this growth at least sixteen black Baptist churches in Philadelphia moved into new buildings between 1880 and 1923, with the majority of these moves involving the construction of new, presumably larger, facilities. The capability of these congregations to move to larger and often elaborate church buildings was an indicator of the growing vitality of the African American religious and economic communities in Philadelphia.270 Du Bois, in his late 1890s exploration of the city, argued that black dollars and financial focus might ultimately be better served in the development of building and loan associations that would further and better serve black property’s interests. In some senses, Du

270 Ibid.
Bois’s analysis either predicted or prodded the development of the financial developments that would follow.

Richard R. Wright, Jr, in his 1911 post-*Philadelphia Negro* sociological examination of the economic condition of blacks in Pennsylvania, underlines one of his central premises – many black men learned for the first time what deeds, builders’ contracts and mortgages meant from their participation in church buying and building.\(^{271}\) Wright’s view was less an origin story regarding black property than it was his sense of how black churches and black property owners were linked together. Perhaps the relationship was as linear as Wright suggested in some instances. More broadly, black churches and institutions supporting property ownership functioned as a ball in a socket. These institutions empowered one another as the social relationships among churchgoers and members fostered analog institutions.

The overlap between economic and ostensibly spiritual organizations is notable, and was powered by a lineage of racial economic stewardship and experience. William Still, Anderson’s father-in-law, was part of the first “black” building and loan in the city, Philadelphia Building and Loan founded in 1869 and closing in the 1880s. Philadelphia Building and Loan begat the Century Building and Loan, founded out of Shiloh Baptist Church in 1886, with several men who had been involved with the Philadelphia Building and Loan. Pioneer Building and

\(^{271}\) Wright, *The Negro in Pennsylvania; a study in economic history*: 220.
Loan, founded in 1888, the same year as Berean, had Theophilus Minton as its attorney. Minton, who eloquently explained the building and loan’s purpose, process and community product to the National Business League, would be among the 1903 charter members of the Conservative Insurance and Real Estate Company, which originated in the 1890s.\footnote{Lane, Dorsey’s Philadelphia., 289, 290 Du Bois, Anderson, and Eaton, Philadelphia Negro., 227} Cherry Building and Loan, founded in 1904, was a direct outgrowth of First African Baptist Church -- affectionately called Cherry Memorial because of its former home on Cherry Street. \footnote{Peggy Pinder, “First African Baptist ends 175th birthday celebration,” Philadelphia Tribune, July 13, 1984.} It would be incredibly useful for historians to know which church or economic organizations begat which – like the genealogic lineage listed in the first chapter of the New Testament. That specific forensic work is incredibly necessary and still to be done. More generally, the flourishing of these organizations in the early 1900s suggests that black Philadelphians and those who would be part of new associations learned lessons from their own experiences and from those who preceded them.

Despite these highly racialized institutions and the social community that spawned them, we know that the capital of Berean’s stockholders did not stay segregated. In fact, we are assured this because of John McGill’s central role in administering the associations’ finances, and his personal presence at the monthly stockholders’ sessions, as well as discussion of his lending money to

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Berean during certain shortages. Beyond this, the evidence of how each loan was drafted and witnessed suggests that Berean’s capital moved beyond Philadelphia’s black communities. To wit, each loan was witnessed usually by the building and loan’s organizers --including often by black realtor John W. Harris or by Elizabeth J.B. Still. Similarly the mortgages were notarized by notaries, such as the white Stanley Bruce or the black William McKee, whose names frequently appear as witnesses to the signatures on the mortgage. If the loan was marked satisfied in the city’s records, John McGill, Berean’s white patron, or John McGill Jr., his son, or Irvin Shupp respectively, had served as the “attorney in fact.” The “attorney in fact” was the loan association’s agent who managed filing such loan-closing documents with the city.\textsuperscript{274} Even during the years of 1906 through 1910, of accelerated investment and finance among African Americans, Berean did not amount to a separate economy. And, while the vast majority of its borrower/investors were black, a handful of white borrowers are found throughout the three decades and intervals studied -- such as Mary Donohue, who took a mortgage of $500 in 1907.

\footnote{274 See Philadelphia Recorder of Deeds Volume WSV 1278, 6 (1907.09.30), loan to William A. Drain, with Irvin Shupp as attorney in fact, as one example.}
Projected Gains, Projected Growth

That so many flocked and gravitated to the building and loan as a particular formation of black capital – in homes and savings – spoke not only to the success that institutions like Berean had achieved in material terms, but also the projected gains and growth these areas might offer – for leaders and for the race. Indeed, three years after Booker T. Washington spoke in Philadelphia to the Union League – pointing philanthropic money to Tuskegee and Alabama, he had returned to the city pointing leaders to Berean’s Industrial School and to its Building and Loan. In 1902, Grover Cleveland, the ex-President, and Booker T. Washington had come to Philadelphia, ostensibly to raise the banner of industrial education, directly to the benefit of $5,000 to Berean. The fundraiser was one of a number that Cleveland would lead with Washington, alongside the local titans of industry, including Ogden in Philadelphia and a bevy more in New York. These events clearly traded on the respectability of Booker T. Washington and the supposed respectability of those who would have been trained in the industrial arts. In the Quaker City, Cleveland would intone:

If there are any here to-night who doubt that the Negro can take advantage of an education, let him recant at once. If there are any here who even dreamed that the Negro would not develop all the characteristics of a gentlemen, let him hide his face in shame. If any thought that the Negro could not attain the utmost refinement and best of character that would make him worthy of fellowship, let him abandon…

275 “Grover Cleveland, Eloquent Endorsement of Industrial Education,” The Colored American, December 20, 1902.
Of Washington himself, Cleveland stated:

If any one present ever entertained such ideas, he is to witness a man whose very history would shatter those thoughts a colored man who can well afford to bear the title of gentleman, scholar and citizen. If any ever dreamed that the rights of citizenship had been ill-bestowed, he may be assured at once, for this man has proven himself one of America’s best and foremost citizens.276

Washington consolidated Cleveland’s praise with his own rousing speech for Berean’s Manual Training and Industrial School:

The day of the Negro with his whitewash brush and the Negro washerwoman has passed and in their stead have come the Negro mechanic fighting for place with his white brother. The time will come when the American employer will not ask is a man white or black, but can he do the work. Sentimentalism will have passed. Men will not take pity on a Negro because he or his father had been a slave. Every man will be measured by his marketable value.277

In New York, in April, 1903, the fundraiser concert that Grover Cleveland and Washington presided over helped open the door to $600,000 worth of U.S. Steel bonds form Andrew Carnegie.278 In Philadelphia, Cleveland, Washington and their supporters raised $5,000. Washington requested that his audience raise $35,000, alluding to the “100 Negroes who owned houses, with assets

276 Ibid.
277 Ibid.
278 Lewis, Biography of a Race., 298 Harlan, The Wizard of Tuskegee., 134,135
valued at $100,000, because of the lessons taught them by the institute’s building and loan association.”

It is unclear whether Washington’s invoking of the “marketable value” of the building and loan opened any additional wallets for Berean that year. Ironically, Berean’s building and loan preceded the founding of the training institute by a decade and, to this point, would have been, as Anderson had suggested, the most valuable of its efforts. In 1906, the Berean Presbyterian Church would extend a $6,000 mortgage to the Berean Manual Training and Industrial School, reflecting that even if manual training was a winning idea, Berean still provided access to wealth of the era through extending mortgage loans. In the instance of Grover Cleveland’s 1902 visit to Philadelphia, and Booker T. Washington’s involvement, Berean Institute and its Building and Loan traded upon the respectability of those who Berean served – hoping to capitalize on that respectability. The former president’s presence and Booker T. Washington’s direct support of Berean must have sent some sort of signal to those assembled in the city and those who heard of the visit. That signal was likely amplified in the early 1900s by likeminded and similarly connected men of the city.

The amassing of influence and persons forming black building and loans, and how quickly they came together is striking. In the 1907 words of Richard R.  

279 “Grover Cleveland, Eloquent Endorsement of Industrial Education.”
Wright, Jr., one of these late-arriving persons of influence, “[to] show how rapid this development has been in the past few years, it is only necessary to point out that within twenty months there have come to Philadelphia seven companies to do real estate business among Negroes.”

The former North Carolina Congressman George H. White, who had fled the racist insurrection against black property in Wilmington, NC in 1898, founded black Philadelphia’s The People Savings Bank in 1907 – only after founding the eponymously-named town of Whitesboro, NJ. Charles Nier notes that, by 1906, Whitesboro had greater than eight hundred black residents, 95 percent of whom were homeowners. White viewed a move to Philadelphia as an opportunity to expand his law practice and to capitalize on the growing need and desire for property among the city’s African Americans. People’s Savings Bank crystalized those efforts.

Theophilus Minton served as solicitor for The Conservative Company. John W. Harris, who was Berean’s auditor in the late 1890s was a realtor and founder of The Conservative Company, as well as the brother-in-law of Philadelphia Tribune editor Christopher J. Perry. Both of them served as officers, as president and treasurer, respectively, of The Conservative Company. According to the evidence, John Harris borrowed from Berean in the 1890s, its

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280 Richard R. Wright, “Home Ownership and Savings Among Negroes of Philadelphia,” *Southern Workman* 36(1907)., 674,675
281 Nier, "Race Financial Institutions.", 118, 119
youngest borrower at age 21, again in 1909 and again in 1916 and 1918. Robert Jackson, himself a Berean borrower, was a director of Berean’s building and loan, as well as a director of The People’s Savings Bank. Jackson would serve as both treasurer and later president of Cherry Building and Loan. Charles Brooks, who had introduced Matthew Anderson at the 1905 business meeting, served as Cherry’s secretary. Insurance agent J.A. Carrington was secretary of the Banneker and the William Still building and loans. Carpet cleaner Levi Cottman was secretary of The People’s Savings Bank. Either Cottman or his son served as secretary of The Eighth Ward Settlement’s building and loan. Richard R. Wright, Jr., a recent émigré to the city, was among Eighth Ward Settlement building and loan’s charter members – and would serve later as secretary of People’s Savings.282

Richard R. Wright, Jr., Making a Record of the Business of the Race

Richard R. Wright, Jr, who arrived in Philadelphia in 1905, deeply understood the moral and economic communities present in the city. Wright would become among the most important recorders of black Philadelphia – and truly was participant and observer of the developments of this era. Wright was the son of Major Richard Wright, the boy born a slave who had ascended to president of Georgia State College. The senior Wright was one of the founding

282 Wright, 87 Years., 152, 154, 160
organizers of the Atlanta conference of scholars that would draw Du Bois to Atlanta and was an admirer of Du Bois’ scholarship.\textsuperscript{283} Richard Wright, Jr., after graduating from the school headed by his father, headed to Chicago where he pursued a divinity degree at the University of Chicago, minoring in sociology.\textsuperscript{284} While in Chicago, Wright served as a local minister, exploring the workings of the social gospel. The holistic ministry of the AME church in Chicago helped cement Wright’s interest in church service, even while he labored in a field that was akin to social work and the settlement house workers with whom he came into contact in Chicago – notably social work pioneers Jane Addams and Frances Kellor.

Wright, who harbored academic ambitions beyond the ministry, headed to the University of Pennsylvania as a sociology doctoral student.\textsuperscript{285} Another of these social work pioneers, Mary White Ovington, would credit Wright’s settlement house work in Philadelphia.\textsuperscript{286}

More than any other figure, Richard R. Wright, Jr.’s career in Philadelphia as scholar, settlement house organizer, business person and minister, underscores the extent to which the social community emergent at the turn of the century built a material world that was intellectually wrestling with respectability


\textsuperscript{284} Wright, \textit{87 Years.}, 48

\textsuperscript{285} In his magisterial examination of the foundations of the discipline of Sociology, Aldon Morris argued that Wright was a clear protégé of Du Bois. In the main, I believe this summation to be true. See Morris, \textit{The Scholar Denied}. Concerning Wright feeling the influence of Addams and Kellor, see Wright, \textit{87 Years}: 47.

\textsuperscript{286} For Wright’s contact with Mary White Ovington in Philadelphia, which then influenced her work, see Morris, \textit{The Scholar Denied}: 73.
as one of its byproducts. The centrality of figures like Matthew Anderson and Richard Wright, Jr. and others in this community reinforces that their goals were moral as well as material. Although Anderson and Wright only seemed to have served together once in their two decades in the city, Anderson’s “institutional church” model was clearly an influence on Wright. Wright noted that Anderson was one of several persons who, in his words, “had their faces turned toward the future,” with whom Wright “joined his humble hands.”\footnote{Wright, \textit{87 Years}: 68.} Wright would also serve as a pallbearer at the elder churchman’s funeral in 1928.\footnote{“Throng Pay a Tribute to Dr. Anderson: Founded Largest Negro B. And L. Association in World; Also School,” \textit{Philadelphia Tribune}, Jan 19, 1928.}

In many ways, Wright walked a similar intellectual path to his role model Du Bois, having travelled to Germany for university study prior to taking on work toward the Ph.D. Wright’s chosen field of sociology allowed him to craft a scholarship that crackled with activism, even as he committed to the A.M.E. church. Wright listed Anderson, as well as A.M.E minister Reverdy C. Ransom, who had been in Chicago, as models for his idea of an “institutional church.” Ransom and Anderson’s respective churches were models of fellowships whose “social gospel” concerned not only or solely with entry into heaven, but focused on the social welfare beyond the church’s walls and even beyond a church’s roster of members.
Wright was encouraged by the sociologist Frances Kellor, a classmate of his at Chicago, to apply to Penn to “do research in Negro-American conditions in Pennsylvania.” to follow up Du Bois’ work, as he recalled. Befitting the relationship that the Wrights and Richard Jr. developed with Du Bois, Wright, Jr. worked with his Chicago classmate Monroe Work and Du Bois on research into Lowndes County, Alabama. Wright produced the 1907 Colored Directory and articles in the Southern Workman, work which presented aspects of his research and preceded the completion of the dissertation in 1911. And in 1907, Booker T. Washington presented Wright Jr. – “Carnegie Institute”-funded researcher, “the son of Major R.R. Wright of Georgia,” Washington said – to the Topeka, Kansas, audience of those convened for the Business League’s annual meetings.

To that audience, Wright said, “I am trying to make a record of the business development of our race, and as it is hardly possible for me to get over the entire country, I thought that this convention would offer an excellent opportunity for me to meet and confer with a quite a number of the business men and women of the race – especially those conducting enterprises in the West and Northwest.”

Wright’s visit to the Business League highlights a signal, though unexplored, moment in the struggle for “Negro progress,” as Washington termed

289 Wright, 87 Years., 47
290 National Negro Business League and Convention, “The Eighth Annual Session of the National Negro Business League” (Topeka, 1907), 93, 94.
291 Ibid.
Wright’s research. W.E.B. Du Bois worked for some time to secure the funding for the study of Negro life that went eventually not to Du Bois but to the white Mississippian and social critic Alfred Holt Stone. Du Bois biographer David Levering Lewis recounts that Du Bois made direct pleas to Carnegie for the philanthropy’s support of his research at Atlanta University without success. In 1906, Du Bois believed that he had indirectly secured Carnegie’s sponsorship of the 12th Atlanta conference, to be centered on “Economic Cooperation among Negro Americans.” He believed that the white planter-cum-sociologist Alfred Holt Stone promised to underwrite his research with funds secured from Carnegie. Months later, in 1908, Du Bois learned that Stone wanted the work of Du Bois and his protégé researchers to fill out Stone’s set of essays, Studies in the American Race Problem, published that year.²⁹²

In an artfully worded section of his 87 Years memoir, called “My Education,” Wright briefly details the research arrangement that he must have found ironic or worse at the age of 29, with a degree from his father’s college and two more from the University of Chicago, as well as terms studying at the Universities of Berlin and Leipzig to his credit.²⁹³ Wright was either deployed at the behest of Stone – or was subject to be taken advantage of by him. Wright states “I traveled all over the North to study ‘Negro communities in the North’ under a grant from the Carnegie Institution of Washington, working with Alfred

²⁹² Lewis, Biography of a Race., 366-368
²⁹³ Morris, The Scholar Denied., 64,65
Holt Stone, a white man, of Mississippi." Rather than serving Wright’s or Du Bois’s goals of giving serious reflection about the challenges and opportunities of black communities in the North, Stone argued that white stewardship and confining Negroes to agriculture in the South was necessary. If Du Bois had assumed that Carnegie funding would flow toward the further establishment of the Atlanta conference, or toward Du Bois’s larger intellectual project, it did not. If Stone had read Wright’s research he did not credit or mention him in Studies. Wright put his research into publication elsewhere, including Southern Workman, but the Carnegie funding did not reach Du Bois who had earnestly sought it.

Wright seemed to indict Stone and perhaps held his Ph.D. advisor, Carl Kelsey, partly to blame for Stone’s misplaced ideas. While Stone, in his essays, listed William Dunning and Carl Kelsey as “leading authorities to-day on several phases of Southern conditions,” Wright noted that Kelsey was the “local authority on all phases of ‘The Negro question,’ and when a welfare dilettante quoted Dr. Kelsey, that was the last word.” Stone was perhaps not a “welfare dilettante,” but he was no more informed than one, Wright seemed to say offhandedly. Of Kelsey, Wright observed “He and I had many a long and heated argument, giving and taking. I contended that, given the same statistics and the same body of facts, my interpretation of these should be more valid than his, for I knew what it is to be a Negro-American from experience and he did not.” Wright noted that he

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294 Wright, 87 Years., 48
295 Alfred Holt Stone and Walter Francis Willcox, Studies in the American Race Problem (New York,: Doubleday, Page & company, 1908)., 47 Wright, 87 Years., 48
and Kelsey, with whom he became “good friends,” had a secret arrangement wherein Wright would correct Kelsey’s lecture outlines to eliminate “what he called the ‘emotional areas’ and what I called the ‘areas of ignorance and prejudice’—that is those in which there were not enough facts to venture a valid generalization.”

Wright’s economic and sociological research among black Philadelphians amounted to a mapping of their moral universe to ascertain the valid foundation of and facts about the community. Wright’s generalizations as to the race’s progress relied on a focus away from the non-respectable aspects of Philadelphia’s black community. Historian Roger Lane, in his examination of crime and policing among late 19th century black Philadelphia, estimates that non-legal enterprises outweighed and outnumbered the number of legal enterprises in city. With the exception of listing two saloons in the pages of the Colored Directory and the inclusion of a section on “The Negro and Crime,” Wright offered no suggestion that black Philadelphia was anything but an upright moral community pursuing employment, savings and property as their means of advancement. Indeed, Wright would later remark, “Almost nobody wrote about

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297 Lane, *Roots of Violence.*, 152
the constructive side of Negro-American life, for the simple reason that the records gave such little positive data."\textsuperscript{298}

As a consequence of his position, Wright may have considered the over-inflation of black Philadelphia’s crimes or criminal economy to be a result and a product of whites’ general lack of knowledge of the respectable black community in their midst. He argued:

The old instinct in all of us which prompts us to magnify the evil and minimize the good of a group, different from ours, affects the Negro in all walks of life. White men do not associate with the best Negroes; they rarely enter their homes; they are excluded from their social circles; they cannot become members of their secret societies; they do not become members of their churches; they are seldom business partners and they cannot know the inside life of the higher group of Negroes. On the other hand, they are often the benefactors of the poorer Negroes; they meet the criminal Negro in the court, the pauper at the poorhouse; they have the servant in their kitchen, and they read the newspapers in which are sensational reports of Negro crimes, written by reporters, most of them who never saw the inside of the houses of the well-to-do Negroes.\textsuperscript{299}

Another result of Wright’s sociological approach and lens was to view savings and property as essential markers and measures of black progress — “a hopeful sign of the race’s future.”\textsuperscript{300} Indeed Wright looked at these measures broadly. In his “Improvement in Housing Negroes in the North,” in the \textit{Southern

\textsuperscript{298} Wright, \textit{87 Years.}, 153
\textsuperscript{299} Richard R. Wright, "The Negro in Pennsylvania; a study in economic history" (A. M. E. Book Concern Printers., 1912), 183
\textsuperscript{300} Wright, "Home Ownership and Savings Among Negroes of Philadelphia.", 676
Workman journal of 1908, Wright suggested property ownership begat the improvement of the race or showed it flexing its muscles and coordinating its strengths. He pined to see the growth in home ownership as a necessary conclusion or an important marker of the race’s status in their community. Wright argued that Negroes who had migrated north and west often were in slum or overcrowded housing with deteriorating buildings in these cities, including Philadelphia, Chicago, St. Louis, Boston, Pittsburgh and Newport. He drew a parallel between homeownership and how or whether Negroes were able to get away from those slum conditions. “These new ‘black belts’ [in those cities] – away from the brothels and dens of vice of both blacks and whites – are an interesting study. Though they have many defects, especially regards sanitation, still the homes of these neighborhoods, both outside and inside, compare favorably with those of other poor people.”301 In Wright’s view, improvement in housing was a tide that lifted the boats of African Americans in the North.

In response to Wright’s work, the Philadelphia Public Ledger, one of the city’s white-run daily newspapers, editorialized that Wright’s arguments “fail completely to show that the Negro population of the North, taken as a whole, is progressing, or that the conditions are more favorable for progress here than at the South…A city whose Negro element is growing two and a half time more rapidly than is its total population has reason to concern itself with the case of the

301 Richard R. Wright, “Recent Improvements in Housing Among Negroes in the North,” Southern Workman 37(1908), 604
black man. The Ledger viewed the wave of population growth with skepticism. Wright would study home and property and be among those ushering in the wave. In 1907, he crafted a number of articles for the Ledger on “The Negroes of Philadelphia,” to continue his argument and their themes.

The extent to which Wright prized the display of the home among African Americans and reified it conceptually is captured in a revealing incident that occurred during his early years in Philadelphia. The moment reveals not only a moment of racial confusion, but also provides an example of how respect in home and property functioned in Wright’s mind. Wright wrote:

One day Dr. [Carl] Kelsey [Wright’s advisor at the University of Pennsylvania,] told me of a ‘young colored man from Hampton Institute’ Virginia, who came to him well recommended by Dr. Frizzell, the Institute principal, and that he, Dr. Kelsey, wanted me to meet him in order that I “might help him find his way to ‘something definite.’” This young ‘colored’ man, John Thompson Emlen, called on me and we talked at length. I told him my idea of an organization to help colored to get skilled jobs. He was enthusiastic; he invited me to his home at 36 School Lane, Germantown, for Sunday dinner. When I arrived where 36 School Lane should be I saw only a large house in the middle of a large lot. I said to myself, ‘I wonder if Emlen works here. Strange, he invited me to his working place.’ Still believing him to be a Negro-American, as Dr. Kelsey said, I could not make out how one I had never heard of lived in that fine house, for I had a list of the homeowners and thought I knew all the wealthy Negro-Americans in Philadelphia.

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302 The Philadelphia Public Ledger as quoted in “The Negro of the North,” Lincoln University Herald XI, no. 2 (1906).
303 Wright, 87 Years., 310
So I went to a small house across the street, No. 35, saying to myself, ‘It must have been No. 35 instead of No. 36.’ I asked the woman who came to the door if she knew where a colored man named John T. Emlen lived. She asked, ‘Who? Mr. Emlen?’ He lives yonder in that big house; but he is no colored man.’ I have had had many surprises but none greater than this, and I felt humiliated too. Dr. Kelsey had not known Mr. Emlen, for he dismissed him as a ‘colored man.’ Moreover, Mr. Emlen was dark for a white person, and quite a humble man. When I at last arrived he, his wife and baby were waiting for me; I enjoyed a fine dinner and fellowship in spite of my mistake. “There was a warmth and genuineness about him that I like.

Next day I went to City Hall, looked up the tax records, saw John T. Emlen’s house assessed at $40,000 and his personal property assessment was $200,000. I later found out that he was the grandson of John Thompson, former president of the Pennsylvania Railroad. He was a large stockholder in and a director of the Provident Bank and had been in business, studied at Union Theological Seminary, New York, taught at Hampton Institute, and was a Quaker with a deep and sincere sentimental interest in Negro-Americans although he knew very little about them.\textsuperscript{304}

Wright’s “humiliation” and confusion as he described it would have been several fold: that he believed Emlen was “colored” when he turned out not to be; that his own knowledge of black Philadelphia may have been incomplete; that none of his educated and wealthy contacts in the city had previously brought him into contact with Emlen; and that Kelsey had, once again, been misinformed. Wright retreated to a method that he had used to understand Negro-American class in the city – visiting the city’s records to measure Emlen’s worth. In the

\textsuperscript{304} Ibid., 157,158
moments when Wright thought Emlen was colored, he could not process that a “colored” person could own as impressive, or at least as substantial, a property as he found at 36 School Lane. As noted, Emlen’s property – and its valuation in the city’s records, far outstripped what Wright had ascertained were the values of black property in the city. If he had any suspicions that Emlen was colored or may have been “passing” for white after his dinner introduction, Wright used the city’s records to reassure himself. Wright’s interpretation of the property at first sight stretched his paradigms of where and what property could be owned by blacks in the city.

Within a decade of his arrival, Wright had taken two mortgages from the 8th Ward Settlement Building and Loan, in 1909 and 1912, to support the purchase of several property purchases of his own. Wright notes that the family first purchased a home in South Philadelphia on South 19th Street in the 36th ward, a block that was then “being opened to colored people” due to the death of 10 persons from tuberculosis. Then, the family bought land on Laycock Avenue, but found it too expensive to build an actual home on the location. Then, the family purchased a home in the 27th ward in West Philadelphia, opposite the University of Pennsylvania law school. Wright and the family maintained their connection to the 7th ward, living there as boarders before they moved into their West Philadelphia home.305 And, in 1911, at age 33, the year he completed his sociology Ph.D. at the University of Pennsylvania, Wright made a bold purchase

305 Ibid., 136.
of the then-insolvent African Methodist Episcopal Book Concern building, at 631 Pine Street in the 7th ward, which housed the same-named AME printing arm, buying it under the nose of more-experienced AME clerics.\textsuperscript{306} Wright’s brother, a reporter and correspondent for the Afro-American newspaper, commented that the Book Concern, of which Richard, Jr. was editor, was “the oldest publishing house of its kind…emphasiz[ing] that which they think is more important in race building, the endeavor to develop race authorship and a love for race books.”\textsuperscript{307}

For Wright, as well as other mortgage borrowers through Berean, the decade seemed to be filled with the spirit of race building, both materially and culturally. Unlike cities such as Baltimore, Philadelphia declined to enforce racial property codes, formally. The broad success of African Americans in business in the city, and the lack of specific legal pressure points to affect housing, gave black business leaders and church leaders in Philadelphia the imperative and the broad latitude to pursue property as a positive tool. However, the informal realty practices that governed neighborhoods and even individual streets made change incremental and slow. The slow inexorable movement of the building and loan, led by respected community leaders who could approve and disapprove mortgage loans, streets or neighborhoods, proved to be a strength in extending the respectability of its leaders to its borrowers. Of course, how borrowers conducted themselves once they purchased homes was difficult to predict. On

\textsuperscript{306} Ibid., 169, 70.
\textsuperscript{307} Whittier Wright, “Prime Factor in Race Uplift.: Old Reliable Book Concern’s Plea for Race Authorship,” \textit{Afro-American}, Mar 4, 1911.
the whole, however, Berean building and loan borrowers did not prove to be particularly activist in their approach to African American advancement – at least if cross-referencing their names in the pages of the Philadelphia Tribune is an indicator. Berean’s borrowers did not appear at the forefront of political activism during this era. Notwithstanding moments of crisis that necessitated public defenses of property, Philadelphia’s African American moral leaders superseded the authority of municipal leaders.

Within several years of his arrival in Philadelphia, Richard Wright, Jr. would become an aspirant moral leader and become involved with the Eighth Ward Settlement House and an explicit effort out of the settlement to help Negroes find and take care of their homes. Although Wright had this community’s best interest at heart, the Eighth Ward Settlement House was no paragon of racial equality. One worker described its work as follows: “At the present stage of the neighborhood development, the settlement stands, perhaps more than anything else, as a disinfecting agency to the community—a sort of moral Platt’s Chlorides—striving by the radiation of spiritual power as lies within its command to make a purer, sweeter atmosphere for the more normal growth of all who respond to its influences.”

308 As quoted in Elisabeth Lasch-Quinn, Black Neighbors: Race and the Limits of Reform in the American Settlement House Movement, 1890-1945 (Chapel Hill: University of North Carolina Press, 1993), 27, 28
Indeed the cleansing language used by one observer contrasts with the intense focus that Wright had on property and uplift. The Eighth Ward Settlement House, on Locust between Ninth and Tenth Streets, sat squarely inside of or next to what the city’s residents and its newspapers referred to as “Hell's Half Acre,” a zone of crime and vice – “bounded by Spruce and Walnut Streets and Tenth and Eleventh” – that was ignored, if not protected, by the city’s politicians. Frances Bartholomew, who opened the Settlement House in 1897, would eventually give up her efforts at cleansing this particular quarter in 1912 – vowing to continue her work in other parts of the city, where vice had not taken over completely.309

Wright called the Eighth Ward Settlement Building and Loan Association his “best work” – much like Matthew Anderson had called his building and loan Berean’s most important effort. The two associations paralleled one another in concept, if not in practice. Much like Berean’s loan association, the Eighth Ward Settlement building and loan association was founded with the capital investment from a white investor who served as patron and guiding hand for the fledgling association. Businessman William W. Frazier, who owned a sugar refinery and lived in the ward, funded Wright’s graduate study, extracting the promise that Wright would serve at the ward’s settlement house. Wright would convince

Frazier to assist in the capitalization of the building and loan – “helping our people build homes” with $5,000.\(^\text{310}\)

The modest Eighth Ward Settlement Building and Loan would concentrate on helping residents of the settlement and of the ward to purchase homes of their own. Frances Bartholomew noted that the small house that was so prized by housing reformers, and observers like Du Bois and Wright, had its origins in the ward.\(^\text{311}\) Wright observed that the Eighth Ward Building and Loan Association’s first loan was to help a woman borrower build her home in the city’s Crestmont section – well north of the Eighth ward.\(^\text{312}\) As it was, mortgage records also reveal that in 1908, Eighth Ward Building and Loan initiated one of its earliest mortgages to the former Congressman George H. White.\(^\text{313}\) It is certain that White and the other real estate leaders knew each other and supported one another, as evidenced by their overlapping responsibilities and relationships as officers on the newly forming real estate concerns. The woman borrower mentioned by Wright evidences the continuing centrality of women borrowers in the building and loan’s operations. This was the loan that Wright chose to “publicize” as evidence of the association doing its work effectively. On the other hand, White’s mortgage was a case of an institution, which its founders believed was established for workers, proving more accessible to a more affluent

\(^{310}\) Wright, \textit{87 Years}., 152, 153
\(^{311}\) Bartholomew, “On Settlement Work.”
\(^{312}\) Wright, \textit{87 Years}., 153
\(^{313}\) Philadelphia City Archives, Mortgagee Indexes, 1901-1908, 1909-1912.
borrower. Building and loan leaders espoused the accessibility of property for the masses. Loan records show reality to have operated quite differently. This was a theme or pattern that would be repeated among Berean Building and Loan’s mortgages of this era.

**Berean’s Borrowers in the Era of Proliferation**

In 1907, in his Philadelphia *Colored Directory*, Wright listed 802 properties associated with black taxpayers.\(^{314}\) Here, as elsewhere, Wright noted “the largest number of properties are valued between $1,000 and $3,000 and nearly three-fourths of them are $3,000 and under. The highest single valuation is $28,000 and the lowest a lot for $75.”\(^ {315}\) These figures are consistent with the Berean loans from this and the period prior. During the years 1906 through 1910, Berean distributed 111 mortgages. The average mortgage amount was $2,943. The data is more valuable and suggestive in that it suggests the Berean’s borrowers were broadly representative of the economic station, including occupation, and the financial wherewithal of the typical black Philadelphia property owner. Berean borrowers represented an important stream among the group of property taxpayers that Wright observed in his work.


\(^{315}\) Wright, "Home Ownership and Savings Among Negroes of Philadelphia.", 674
To establish a true comparison between Berean’s mortgages and Wright’s house valuations, we have to remember that half of the mortgage amount went toward the building and premises. Recall, Berean’s mortgages were structured so that the borrower re-paid half of the amount within the year. Thus a $3,000 mortgage from Berean may have amounted to a $1,500 home price. The remainder of the mortgage amount was a pay-as-you-go investment into Berean, wherein the borrower became a shareholder after the full term was paid and complete. The structure ensured that Berean had capital at the ready to lend— and that, by the investment of those pay-ins, Berean could pay back its shareholders at the given rate of eight percent.316 A Berean loan was a mutual investment. The association invested in the borrower’s future and ability to own and maintain property. The borrower invested in Berean’s investment capabilities.

The average Berean borrower during this era was around 43 years of age, given available evidence. Once more, the vast majority had an adult female living in their household. Indeed, the youngest borrower, Maryland-born twenty-two-year-old dressmaker Anna Jones (1906) and the oldest borrower, the 75-year-old widow Virginia-native Rebecca Ramsey (1906) were women. Fifteen of the 111 mortgages during this period were made directly to single women or widows, some of whom received multiple mortgages within this same six-year period. Rebecca Ramsey received her mortgage on a Fernon Street property, where she

316 “8-10 Per Cent Our Net Earnings Last Year,” *Philadelphia Tribune*, August 7, 1915.
did not reside. Most likely, Ramsey received the mortgage on an investment property or a home in which she may have lived in the 1800s, prior to being widowed and moving in with the family of her daughter and son-in-law, Elizabeth J.B. Still and Wilbur Still. Thirty-eight mortgages, more than one-third of this set, were made to wives and husbands together, such as the one that the Stills received in 1908 on their 30th Ward Home. The aforementioned Anna Jones and her husband William, a waiter, were also among these. Some of these, again, received multiple mortgages, most notably Frank and Dora Thompson, whose interesting case I detail below. Once more, the array of occupations represented among these borrowers suggests that the “determined class” could come from anywhere on the spectrum of economic opportunity, including janitors, waiters and waitresses, dressmakers and laundresses, porters, housekeepers, teachers and chemists. Of the 111 mortgages, only seven of the recipients were identifiably listed as caterers in the earliest federal census records, preceding or following their loans. All of the caterers listed from 1906 to 1910 received mortgages multiple times, except for one couple. The decrease in the number of loans given to caterers suggests how that occupation was slipping from prominence. Berean’s willingness to fund, and to fund again, the caterers on its rolls, suggests the durability of their importance – if not their continuing relevance as economic actors.

Only thirteen of the 111 mortgages were to borrowers with no adult woman in their household. One of these was made to a group entity – the Hotel
Brotherhood, a fraternal order, which received a mortgage of $5,000 on their Bainbridge Street property in 1906. This group loan was of great significance, displaying Berean’s investments in black workers in the city – investments which would bear fruit in the next decade. Beyond that, the Hotel Brotherhood’s burning of their mortgage in 1915 signified their independence and vitality as an organization.\(^{317}\) Of the remainder of Berean’s borrowers during this moment, three of these give us little info at all into their households. In other words, only ten of the 111 loans made by Berean from 1906 to 1910 were to men without related adult women in their households.

Women workers during this period give us our clearest sense that Berean was finding clientele with mixed economic prospects – and perhaps that black women were somewhat bound to the domestic sphere, despite clear individual breakthroughs. Of the 111 loans made during 1906 through 1910, women adults were the recipients, as part of a husband and wife group or separately 53 of those times. Women or two women were the recipients (without a husband or brother on the loan) sixteen times.

Viewing the listed occupations for women who received loans during 1906 to 1910, it becomes abundantly clear that their labor was tied to domestic work,

but nonetheless important in determining the economic fortunes of the race. Of the sixteen women or sets of women who were borrowers (without men relatives) during this time, fourteen were of working age, between twenty-six and sixty years of age. That set of women had their occupations listed in the census as own income, or some variation of servant, or person doing housekeeping work. Ella Redmond, widow of the late steward, Noble Redmond, who took a Berean loan in 1897, was listed as having her own income. It’s possible that Noble had left her some estate, from which Ella, who was in her forties, was able to derive income. Ella Redmond was also the older sister of W. Basil Webb, a city employee who would become Berean’s secretary in 1914.318 The other widows in this set of borrowers either had no listed occupation or were listed as doing some form of housekeeping or housework, if their occupation was recorded. During this set of years, the widows Ella Redmond, Susan Roland and Rebecca Roe all received a loan in 1906 or 1907 and then received renewals of these loans in 1910. If Berean were concerned about their ability to repay, it likely would not have re-extended its loan commitments to these borrowers. We have to then assume that their labors were substantial enough to allay the concerns of the Association.

The Association did rely upon and support women in this line of work as their principal set of borrowers. Among the larger set of women borrowers who

318 "Important Notice: The Berean Building and Loan Association (Other 4 -- No Title)," Philadelphia Tribune, July 11, 1914.
were co-signators on a Berean loan with their husbands, there was listed a
housekeeper, a dressmaker, a waitress, and various listings of housework. The
Association relied on women who did domestic work or were entrepreneurs in the
sphere of seamstress or dressmaker, to highlight two occupations in particular.
However, in these households, whether the adult woman was a lone signator, a
co-signator, or was an otherwise supportive adult in the household, there were
women who uniquely did not fit into the class of domestic workers or solo
entrepreneurs. It is likely that Mary Donohue, who took a mortgage of $500 in
1907, was an investor who never lived at the Felton Street property she was
indentured to pay on. Elizabeth J.B. Still, wife of Wilbur Still, lawyer and real
estate dealer, was first listed without occupation in the 1890s during their first
Berean loan. By 1910, Elizabeth was a clerk in an attorney’s office. Mrs. Still
played a notable role as a witness to a large number of the Berean mortgage
 signings during this era – signaling a white-collar status that the Stills maintained.
And when Matthew Anderson himself took a mortgage of $2,000 in 1908 on a
George Street property, his wife Caroline, a physician with a general practice,
was clearly a financial support to their household, which included their three
daughters. Women who worked outside of the domestic sphere were exceptions
among the Berean borrowers between 1906 and 1910.

While borrowers came from various places in the economic scale, they did
not typically come from Pennsylvania during the 1906 to 1910 borrowing interval.
There were no New Jersey natives in the set. A handful of Berean’s borrowers,
five, had been born in Delaware. Only two Delawareans were below the median age at the time of signing their mortgage. Only eleven of the 111 and mortgages were born in the state. Reverend Matthew Anderson, a Pennsylvanian but not a native born Philadelphian, was in this set, taking a mortgage of $2,000 in 1908. Of these eleven, six of the borrowers – couples or persons never or no longer married – were below the average borrowing age, around forty-three years old. From this evidence, we can surmise that Berean was successfully making its case to people who had arrived recently or within recent decades to the city. However, native Philadelphians, New Jersey natives and those from Delaware were becoming less represented among the roster of borrowers.

We do not have direct narrative evidence about Berean’s lending priorities during this era. We can suggest that as the circle of borrowers expanded, it became less likely that Berean’s building and loan leaders could make the argument that borrowers were respectable based on their established community reputation in Philadelphia. Thus, respectability as a force for structuring the experience of the borrower was diminished. On the other hand, respectability likely did affect the experience of the home owner -- in the public arena. As a lending institution, Berean evolved to rely less on the overt arguments concerning “good streets” as the sheer number of persons and other lending institutions increased.

Instead, Berean was lending to a wider circle of persons with varying needs and ideas of their own regarding the importance of property. If the average
age of Berean’s borrowers was 43, then they largely would have come of adult age in an era of expanding political rights followed by diminishing political effectiveness. To wit, the association issued 111 total loans during this interval. Eighty-one of those loan recipients were born in the South; 28 of them were born during the years of slavery. Berean issued more mortgages on average per year during this period, suggesting community strength as well as the influx of Southerners earlier than we typically date the waves of migration. Property would certainly have been a proxy way for Berean’s audience to invest their time and monies in a project of uplift in which they could see the direct results in their lives and the lives of others in the mutual association.

Certainly, there were several borrowers who received mortgages around the “average” amount of nearly $3,000 during the years 1906 to 1910. The most loaned amount, accounting for 21 – more than 1/5 of the mortgages obtained – was $2,400. Among those were William Jackson – the one caterer on the list – in 1906. Examining these borrowers is helpful for filling out our understanding of Berean’s operating credo. Interestingly, none of the individuals or couples who received $2,400 mortgages were born in Pennsylvania. Borrowers from Virginia, followed by Maryland, and Washington, D.C., and Kentucky took this most loaned amount. This underscores not only the general profile, but the reality that more and more African Americans were pouring into the city during this decade.

The largest Berean mortgage of this period went to the North Carolina-native barber James Allen. Allen, who had been in the city at least since the
1890s, lived at several addresses through 1900 when he moved to the 611 s. 12th Street address, which was associated with the Allens at least until 1940. Allen lived there with his wife Esther, and who at one point would be listed also as a barber when he reached working age. The Allens also shared their home with five unrelated adults who, undoubtedly, also helped them with the money that they would need to pay for their mortgage. One of these was also a barber. The Allens were able to establish themselves enough that Berean loaned them another $3,200 and $5,600 in succession in 1908. While the census was unable to detect it, Berean’s 1908 mortgage records suggested that Allen was also a minister, which may have added to the esteem that James Allen and the Allen family received.

**Cast Down Your Bucket? The Property Moves of Bertina and Usher Davis**

Then there were Usher and Bertina Davis, moving from the South to and through the North over the course of forty years. Real estate and stability in residential choice shadowed how the Davis family moved. Usher Davis’ story began in Georgia, where he was born in 1882 by various records and accounts. By 1909, the 27-year old Usher was employed as a waiter, married to Bertina, and living in Baltimore at 1009 Druid Hill Avenue, one of the fault lines of racial residential grouping in the city. Bertina and her family had lived at 1119 Druid Hill Avenue. Both addresses were within sight of the grounds of Johns Hopkins
University’s original campus and were coveted addresses as Baltimore’s upwardly mobile citizens sought housing.

In 1909, Booker T. Washington referenced Druid Hill Avenue and its black residents, explaining to the Afro-American Ledger, “So far as I know there is no city in the United States where the coloured population own so many comfortable and attractive homes in proportion to the population, as in the city of Baltimore.” 319 Washington’s comments signaled that he was no longer singularly determined to see blacks clustered in agriculture in the South, while he was still energized to see their focus on property and uplift. Bertina’s family, the Wheatleys of Maryland, were notably prominent in Baltimore. Bertina’s great-grandmother was a sister of Frederick Douglass’s mother. Her grandfather was a ship’s captain and was listed as “the first colored man to own an excursion resort in Maryland.” 320 Bertina’s family was found at several Baltimore addresses before the census picked them up in the home they rented on Druid. Bertina’s father, Raymond Wheatley, a publisher and the brother of prominent black physician Dr. Edward J. Wheatley, was listed as the Druid Hill Avenue home’s only working adult. McCullough Street, one block east of Druid Hill Avenue, would become the epicenter of the focus on keeping Baltimore segregated. In 1910, white municipal lawmakers and the Baltimore Sun newspaper began a campaign to develop a segregation ordinance that would keep black residents from purchasing homes.

320 “The Funeral of Mrs. Wheatley,” Afro-American, October 7 1911.
or living east of the Druid/west-side of McCullough Street line. The result was that up and coming black families exercising their residential will faced stark choices, restrictions and hostilities from some Baltimore whites.321

Some change of fortune, possibly the death of Bertina’s mother Annie, caused the entire Davis and Wheatley families, including Usher, Bertina, Raymond and Bertina’s remaining siblings, to move to Philadelphia. By April of 1910, the family, which also included Usher’s Georgia grandmother in the household, was renting a home on South 18th Street in the 36th Ward. By September, Usher and Bertina, both in their late 20s, had received a Berean mortgage for $4,600 for an 18th Street home several doors up from where they had been renting.322 As noted, the amount was fairly large by the standards of the other mortgages Berean issued at the time. If the family maintained the same shared-housing structure they did while renting, it’s likely that both Usher, now a porter at the railroad station and Raymond, still listed as a publisher, were the main sources of financial support for the Davis home. Almost certainly, the Davis family was able to trade on the respectability and reputation of the Wheatley family. Indeed, Raymond’s presence may have been a factor in Usher and Bertina receiving a mortgage for such a relatively large amount – considering that the average Berean mortgage during this period was just less than $3,000 and

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Usher was previously only listed as a waiter. Still, Berean extended the mortgage in Usher and Bertina’s names, reinforcing that Berean was interested in observing a certain standard of lending to married couples – even if the woman partner’s sources of income were unclear.

By 1918, Usher and Bertina had paid off their Berean mortgage and moved to New York City, where they rented a Harlem apartment that they shared with Bertina’s sisters Helen and Alma, along with Alma’s daughters and an unrelated lodger from Virginia. Raymond Wheatley had moved back to Baltimore and was linked to the Pullman Company, as well as the Brotherhood of Waiters. Usher Davis was a dining car waiter on one of the railroad trains passing through New York’s Grand Central Station. Usher’s working life and the family’s residential life followed his work on the rails. By 1930 the family was in Chicago where Usher worked as a garage attendant and Bertina as a Photostat operator in the County Recorder’s Office. By 1940, the family had purchased a home on Chicago’s South Side. Usher had returned to his work on rails, as a Pullman Company attendant. A job as a noted Pullman car porter was a lever of economic stability and opportunity for Black men and their families. Bertina’s job was also stable. In 1939 she became Deputy Sheriff – in charge of women jurors.

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323 Concerning satisfaction of the Berean mortgage, see previous. Regarding residence in 1918, see Registration State: New York; Registration County: New York; Roll: 1786678; Draft Board: 144. The Davis’ residential arrangement in 1920 is found in Year: 1920; Census Place: Manhattan Assembly District 21, New York, New York; Roll: T625_1224; Page: 40A; Enumeration District: 1440; Image: 811.

– at the Cook County municipal building. It was the first time a “colored” woman had been appointed to such a role. Under their Chicago roof, the Davis’s rented out space to at least three sets of unrelated families. Real estate was still central to their concerns and their future as a family.325

In their own ways, Usher Davis, the Pullman porter, and Raymond Wheatley, publisher, were African American knowledge brokers, learning and sharing the rules of African American advancement – and the places. Usher would have learned and shared these places and practices on the railroad, encountering African Americans of all stripes. Raymond Wheatley would have done so through the written word. It’s notable that the family chose the most respectable address, Druid Hill Avenue, as their place of residence. Either by written sources like Berean’s advertisements in black newspapers or by word of mouth, they learned Berean Building and Loan could gain them access to the most respectable spaces – “good streets” in Philadelphia as well.

For the Davis family, there was no “casting down” of their bucket in one place. The process of establishing themselves caused the Davis family to leave the South – Georgia, in Usher’s case – purchase a home in Philadelphia, rent in New York City, rent in Chicago and then purchase another, probably more

325 "Chicago Woman Named Deputy Sheriff," *Afro-American*, October 14, 1939. See Year: 1930; Census Place: Chicago, Cook, Illinois; Roll: 420; Page: 30A; Enumeration District: 0142; Image: 1102.0; FHL microfilm: 2340155 and Year: 1940; Census Place: Chicago, Cook, Illinois; Roll: T627_927; Page: 6B; Enumeration District: 103-208. Concerning the enhanced class position of Pullman car porters and respectability, with Chicago as a reference, see Grossman, *Land of Hope.*, 129
spacious, home in Chicago. The land of hope that Bertina and Usher Davis worked toward was not simply a physical destination beyond the constraints of legal segregation in Baltimore – it superseded “good streets” – but, rather, the hope was something that they carried with them from city to city and from neighborhood to neighborhood.

A “Million Dollar Avenue” Takes Shape

In a city the size of Philadelphia with a diverse community of black occupants and occupations, the closest Philadelphia had to Druid Hill Avenue in the years between 1900 and 1910 was Christian Street, which began to form a bulwark of black wealth from 1905 onward. The Philadelphia Tribune chronicled the buildup of the “Million Dollar Avenue” in 1919, noting almost 70 properties owned by African Americans, among these individual homes, and church and civic properties. Without further detailed evidence to bolster the Tribune’s account we know little beyond the newspaper’s assertion that “most of their purchases are being made thru (sic) reputable colored real estate brokers, who by fair dealing have won the confidence of the people.” Archival mortgage records, incomplete on this account, reflect that at least a handful of these were purchased or mortgaged through building and loan associations.

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On Christian Street, we have little evidence that Berean’s borrowers were central or essential in that buildup of wealth. However, at least five of these properties appear in the City Archives’ index of borrowers during the years studied 1890 to 1920, including two homeowners who received their mortgages from Berean, and two who received their loans from Cherry Building and Loan. A fifth homeowner received a mortgage on Christian Street from Century Building and Loan in 1894. Scant though this evidence is, it supports Richard Wright, Jr.’s notion that church building and buying and black property ownership were entangled as Century, Cherry, Berean were all formed from their respective church fellowships, Shiloh Baptist Church, First African Baptist and Berean Presbyterian.327

As regards the 30th Ward surrounding Christian Street, more broadly, Berean and its members were well represented throughout the period studied, even if they were not particularly significant in the amassing of wealth on Christian Street. Indeed, the 30th Ward was exceeded only by the 40th Ward in the number of loans made. (See Appendix, Table 2.) While the 40th Ward reflected something akin to a wildfire growth in investment, Berean’s borrowers in

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327 A comparison of the Tribune’s examination and listing of black property owners and the listings in the Philadelphia City Archives Mortgagee Index shows several mortgagees: in 1894, Shiloh Baptist Church at 1639 Christian Street took a mortgage from the building and loan that it had spawned, Century. Robert Primas, at 1449 Christian, took a mortgage from Berean in 1901. First African Baptist Church, which had two properties on Christian Street, at 1600 and at 1839, received its mortgage from its own building and loan, Cherry, in 1908. And Baptist clergyman Wesley Graham who had migrated from Mississippi took a loan from Cherry in 1912. In 1915, painting contractor William B. Southern received a mortgage from Berean. See ibid. for the entire list of black property holders listed by the Trib’s writer.
the 30th Ward were found across the three decades of this study. Some of this is attributable to a historical quirk, in that the 40th Ward, west of the Schuylkill River, was only created out of the 27th Ward in the late 1890s. The 30th Ward contained an older settlement of Philadelphia housing and development.

With that said, Berean’s borrowers in the 30th Ward were more representative as a whole of the spectrum of black borrowers than we see in the 40th Ward. Whether we cite some thoughtful investment principles or the zeitgeist of this moment of black capital investment, the 40th Ward’s borrowers were more certainly entrepreneurial or of the investment variety. Beyond this, within several years of this moment, in 1915 black homeowners in the 40th Ward would be demonstrating a degree of political efficacy directly made possible through property and by this mobilization of black capital throughout the city. The 40th ward’s attractiveness to black homeowners would necessitate a political apparatus to defend them.

In fact, 1907 marked a watershed year, when African Americans in the 7th Ward in particular were politically mobilized enough to elect to the city council Richard A. Cooper, a Maryland-born, local black businessman, an erstwhile seller of cigars and then an insurance clerk. The moment was signal enough that Wright tabbed Cooper “Our Councilman” in the cameo-type photograph insets in the 1907 Colored Directory. The implications for black property owners of Cooper’s election would become clearer in the next decade, when moral and
civic leaders needed the critical support of political leadership to further advance and protect the respectability and the property rights of black Philadelphians.

**Entrepreneurs and Repeat Borrowers**

During this particular period, from 1906 to 1910, we see that Berean Building and Loan facilitated more than just the small homeowner in the 40th Ward. The milk dealer John Saunders received a mortgage of $7,200 in 1906, an incredibly high-dollar amount for the period. That mortgage was registered at the family’s 16th Street house in the 7th Ward, and perhaps renewed a mortgage that Saunders had taken in 1897 with Berean. In 1907, in quick succession, Saunders received seven mortgages of $2,000 each against property in the 40th ward. He also received a mortgage of an unspecified amount in 1908.

Then there was Frank and Dora Thompson. Berean’s mortgages and Philadelphia’s deed records show that the Thompsons were connected to twelve individual lots and sixteen different transactions between 1907 and 1910. Separate from loans made to the Thompsons, several of which amounted to the refinancing of their initial loans, Frank Thompson sold lots that he owned to six other Berean borrowers. The result was that Berean’s lending practices exemplified the spirit of the age. Enhanced or expanded access to financing certainly transformed the lives of the capacity of Frank and Dora Thompson. It also transformed the lives and opportunities of the families to whom they sold. In
this regard, Berean served both the typical home-owning couple and striving investors such as John Saunders and Frank and Dora Thompsons.

Together these two families received money for mortgages more than seven times each. John Saunders and Frank Thompson, a builder, were the beneficiaries of Berean support toward multiple lots. Between the two of these borrowers, they were responsible for 16 of the 37 loans initiated in the ward with an average value of $1,913 and a total of $30,600. Through the census and other records, neither John Saunders nor Frank Thompson and his wife Dora were directly associated as residents of properties located where they had received their mortgages. Each of John Saunders’ loans were at the value of $2000. Thompson on the other hand received loans that were larger in total value -- up to $2400. However, because he and his wife Dora received more loans, their overall average mortgage through Berean was lower, $1,844. Based on the mortgage records, one or two of Saunders' loans made in 1907 may have wound up in default and may have had to be bought back by Berean -- an outcome that would have left the Association with either rental property or a house that it would have wanted to sell.

Negro Taxpayers, Berean Mortgage Recipients

In 1907, under the aegis of the “Philadelphia Colored Directory Company,” Richard R. Wright, Jr. compiled *The Philadelphia Colored Directory*. The
publication was, of course, related to his thesis research at the University of Pennsylvania, and perhaps, more broadly, to the study of black business that he would be undertaking for Carnegie that summer. A directory of Philadelphia was not unprecedented as several existed at the time of Wright’s arrival. A directory wholly focused on the efforts and developments of the city’s colored citizens was. Wright noted: “The city has grown so large, and its population of color has grown so rapidly, that it is not now possible for even a small minority of the members of the race in question—to say nothing of the citizens as a whole—to know what is being done by the Negroes of Philadelphia. The progress of our colored population in business, in home-owning, in their churches, and social life is such that it is difficult for even one who gives his whole time to the subject, to keep his information up to date. For not a week passes but a new business is opened, a new home bought, and some new evidence of progress shows itself.”

As Wright was creating his survey, building and loan leaders were important members of the growing class who further advanced property and its capacity to materially and socially advance African Americans. Du Bois’s assessment of black property holders across the city in 1897 relied on anecdotal information and only directly assessed those in the 7th Ward. With the limited information he was able to glean, Du Bois pointed to the building and loans as an important, necessary and effective vehicle and an important provider of the

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328 Wright, *Philadelphia Colored Directory*, 1907., 3
financing for black property holders.\textsuperscript{329} Wright’s 1907 directory, published in 1908, reflected the scope of black property ownership in the city as he was able to capture it during this era of organizational expansion. Wright observed 802 pieces of property owned by black Philadelphians with a taxable value of $2,438,675. Wright sketched a long list of the “Negro” taxpayers in the city, noting that “the compiler will most gratefully welcome any corrections or additions.” As it was, in the set of persons included in the first and second cohort of this study, Berean had issued at least ninety mortgages to borrowers by the end of 1907. Wright managed to account for more than twenty of these black property owners who were Berean mortgage recipients and doubtless missed more of these as he stated “there is no way what ever to tell the names of Negroes from the tax records” – names that mortgage and census records do reveal.\textsuperscript{330}

In his 1911 dissertation research, published the year after by the A.M.E. Book Concern, Wright identified 1,080 black property holders, including organizations and individuals in Philadelphia, solid growth in the three or four calendar years since his 1907 survey.\textsuperscript{331} Wright’s evidence parallels the mortgage records from Berean Building and Loan in suggesting where black

\begin{thebibliography}{99}
\bibitem{329} Du Bois, Anderson, and Eaton, \textit{Philadelphia Negro}., 179-185
\bibitem{330} Wright, \textit{Philadelphia Colored Directory}, 1907., 81
property holders were concentrating. By far, the 7th and the 30th Wards had the most black property holders in Wright’s 1911 research. (See Appendix, Table 3.) Again, this growth in black property ownership was the result of an era of organizational development and focus on the financial future of the race. By the end of 1910, the cohort studies, which examine only a subset of years, reflect that Berean had issued 153 mortgages, albeit with numerous repeat borrowers among this set. Without further research, we don’t know how many of these borrowers still owned their property at the time of Wright’s 1911 research. Even an imperfect comparison between Wright’s set of more than 1,000 property owners and the eighty-nine unique (non-repeat) borrowers would suggest that Berean a significant factor in black property ownership in the city. In 1910, Berean’s then-secretary Robert S. Jackson, himself a multiple-mortgage recipient, suggested that Berean had helped between 200 and 300 “men” become homeowners.332 Taken anecdotally, Berean’s contribution to Wright’s 1,000 was significant – likely somewhere between 10 and 25 percent of the total. (See Appendix, Table 3.)

Wright asserted that the development of the black building and loan association paralleled the growth of the black community – as the size of the community grew, more expert-led organizations were needed to serve the community’s interests.333 Berean was far-and-away foremost in providing

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332 Memorial service to John McGill, Esq. ([Philadelphia]: [Berean Presbyterian Church], 1910). 23.
333 Wright, The Negro in Pennsylvania: A Study in Economic History., 84-86
opportunity for those who aspired to ownership, according to Wright’s study and his data from 1906. (See Appendix, Table 4.) Both the numbers of homes purchased and the number of organizations dating to the mid-decade signaled the hopeful signs of progress typical of this moment. Even as the signs of progress were reflected in the number of organizations and the number of property owners, changes in the city and changes with Berean helped set the stage for the outcomes of this growth.
“That Determined Class” Reckoning with Respectability and Property, 1916-1920

Protecting the Pearls

On Sunday, April 3, 1910, the community of Berean Presbyterian Church and Berean Building and Loan Association gathered at the church to celebrate and memorialize the late John McGill, Esquire. From its' founding in 1888, McGill had served as treasurer of the building and loan – up until his death that year. McGill was deceased at the end of January, but the Berean community needed or wanted time to assemble an appropriate memorial service for its late benefactor. McGill's death marked an important demarcation for Berean as the organization had never been without the involvement of both of its founders, Matthew Anderson and John McGill.

The era surrounding McGill's death helped to highlight that in order for African American property ownership to be a fruitful part of advancement, it had to be joined with municipal leadership that worked beyond personal uplift or contributions to individual citizenship. A multifaceted approach, including the industrial education efforts of the Berean Training Institute was necessary. Additionally, municipal leadership was needed in these moments to be sure that
the gains of the community’s moral leaders could be consolidated and increased.

To be clear, it was not that African-Americans had previously been uninvolved in electoral politics. The expansion of economic opportunity – and the associations and organizations that solidified that opportunity – also provided a firm launchpad for an era of civic accountability, including mass action and group politics, in ways that would not have been possible even several years earlier.

In his influential reflection on black uplift at the turn of the 20th century, the historian Kevin Gaines, termed the paradoxical view of black middle class leaders in this way. Gaines wrote:

The uplift preoccupation with self-help and respectability, tied to racial stereotypes that demonized the race, revealed the defensive position of aspiring black elites. Accordingly, black ministers, reformers, and educators, increasingly dependent on white philanthropists, generally sided with economic and political elites against organized labor and the unemployed poor. Their construction of class differences relied more heavily on cultural ideologies rooted in white supremacy than on economic realities. But although the magnitude of antiblack violence qualified black elites’ support for the status quo, particularly around such hotly contested issues as lynching and imperialism, the sense of agency, respectability, and moral authority promised by uplift ideology made it no less compelling for many African American elites, who were ultimately powerless as those disfranchised populations they sought to dissociate themselves from.334

What Gaines terms “ultimate powerlessness” was not a destination, certainly not one that the determined class of Philadelphians set out to reach. Nor did they set out to dissociate themselves from the poor and disfranchised

334 Gaines, Uplifting the Race., 45
necessarily. However, as a pathway to the middle class in Philadelphia, home or property ownership often did what it was purported to do. As a means of connection with other Philadelphians, particularly other black Philadelphians, it is less clear whether property ownership served or was meant to serve that purpose.

Early 1900s observers, such as Carter G. Woodson, viewed the politics of black clergy as a contest between conservatives and progressives as historian Barbara Savage details. The cultural politics of Philadelphia meant that conservative and progressive reform efforts occurred side by side. The politics of black property in Philadelphia provided a reminder that the efforts and politics of black clergy were often as much pragmatic as they were ideological. Even among progressive clergy, their politics might be expressed situationally or conditionally.

Black businesses and churches -- AME, Presbyterian and Baptist -- with their leaders at the helm formed the cultural backbone of this era. Once these leaders acquired a seat at the table they further clawed at resources and community support through political and cultural avenues. These businesses and churches were also the launching point for forays into politics and arguing for

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equal treatment -- particularly if their constituents lived "decently" *nee* respectably.

An era of civic accountability commenced during which respectability played a large and constitutive role. Political expression became an important mode of property ownership engagement for African Americans in Philadelphia between 1910 and 1920. African Americans were moving into the 14th, 15th, 20th, 47th, 32nd and 22nd wards at the beginning of the decade, often clustering within black neighborhoods.³³⁶ The population of African Americans swelled during that time by nearly 60 percent from 84,459 in 1910 to 134,229 in 1920. Some estimates attributed 80 percent of that growth to the 1916 to 1918 period – 40,000 persons.³³⁷ As the migration thickened Philadelphia’s neighborhoods, black leaders and institutions found themselves at the crossroads of boosterism and protection for these new residents, most of whom would not immediately become home owners. For respectable property owners in Philadelphia, the home ownership process was contested from its beginnings.

McGill’s memorial service in 1910 proved illustrative of this moment when black leaders began looking beyond the relationships they had originally formed for greater freedom and representation for the race. The service gave Anderson and Berean’s supporters an opportunity to publicly praise McGill and to highlight

³³⁷ Ibid., 227.
the Building and Loan’s successes to that point. This research indicates that Berean had originated 206 mortgage loans in the period between 1891 and the end of 1909. The memorial allowed men who had been involved with the church and the building and loan to eulogize their friend. Women who were part of their community were featured as singers on the program.

For the most part, the speakers did not rehash McGill’s biography. Indeed, McGill had likely been otherwise memorialized months before and days after his January death, and had been buried back in his native Lancaster, Pennsylvania. The proceedings in April highlighted and revealed the structural tension inherent in Berean Building and Loan’s origins, its management structure and the outcomes that it delivered for its stockholders.

Befitting of an association that announced its bi-racial bonafides when discussed publicly, the group of speakers came from both the races. The event featured internationalist Archibald Grimke, whose brother Francis was a Princeton Seminary alumnus who, like Anderson, was a Presbyterian minister. Reverend William H. Roberts, General Secretary of the General Assembly of the Presbyterian Church, also delivered remarks to the assembled.

Anderson gave the most extensive remarks. Once more, in official Berean church “business,” Matthew Anderson tended to obscure any politics that he himself may have espoused. However, the context of the previous year is revealing of the direction that Anderson’s project was trending. Anderson had
briefly resigned from the pastorate of Berean a year prior to McGill’s death, presumably to focus on work with the Berean Manual Training School.\textsuperscript{338} He reversed course within days and remained as Berean pastor. As it was, Anderson praised his deceased friend in great detail, revisiting the $5,000 loan that McGill had granted to Berean, after – as Anderson recalled it – much quiet deliberation. While he counted this studied approach toward the more positive characteristics of McGill, who was older than him by twenty years, Anderson pointedly directed his audience that there were some aspects of Berean’s development for which McGill was not responsible – nor deserved credit.

Anderson observed:

> The purchase of the lot on South College avenue and the erection of the buildings—there being now six in number—was not the result of any concerted action on the part of any number of friends, but it was largely the result of the persistent and almost Herculean efforts of the pastor [Anderson] of the Berean Church, the instigator and promoter of the enterprise. I make this correction not that the pastor of the Berean Church wishes any special honor to be conferred upon him, but because he is jealous of the few pearls which belong to his race, a race which has been long wronged, but which is now making a manly effort to retrieve his past. He would have no man or men, though they be friends, take their crown.\textsuperscript{339}

The sentiment Anderson expressed was reminiscent of his efforts in his 1897 memoir to reflect the hard work he had done to build the church and to raise funds. Anderson made explicit that those “pearls” – the hard-won and

\textsuperscript{338} “Resigns Pastorate,” \textit{Afro-American}, January 16, 1909.
\textsuperscript{339} \textit{Memorial service to John McGill, Esq.}, 21
individual and group successes of the race – should not be papered over in an attempt to eulogize the “friends” of the race. Anderson did note that McGill made it “possible for me, the pastor of the Berean Church, to succeed in raising the funds to pay off the entire indebtedness on the same.”\textsuperscript{340} This represented also the closest that Anderson himself would come to specifying that the church – and by extension properties purchased by black property owners – were “pearls.” The implication was they had been gained for the race, specifically, beyond any bi-racialism that the building and loan’s structure implied. That Anderson leveled his observation inside of the church and also critiqued the Presbyterian Church for its lack of direct support for Berean, was emblematic of the zeitgeist in the city among black clergy who saw the church’s work as institutional and more expansive than simply offering spiritual comfort and ministry.

As a bookend to Matthew Anderson’s eulogy, his daughter Maude sang “I Have Read of a Beautiful City.” The hymn’s refrain echoed Anderson’s remarks, that in the creation of a blessed community that would transform the lives of believers “not half has ever been told.” The irony was rich. If Berean Building and Loan as an extension of the institutional enterprise of its host church had been building a “beautiful city,” its work was incomplete in Matthew Anderson’s view.

Beyond his remarks at the McGill memorial, Anderson had been undergoing something of a transformation, which had only fourteen months

\textsuperscript{340} Ibid., 20
before led him to resign, albeit for a short while, as Berean’s pastor. The Afro-
American newspaper stated as his reason, “the failure of the Presbytery to ade-
quately support his church, declaring that the raising of nearly all the funds
devolved upon him.”

The Manual Training and Industrial School, which satisfied its 1906 Berean mortgage loan from the church (not the building and loan) in March of 1909, was Anderson’s planned destination. That destination had proved problematic as well for, perhaps, similar reasons. Essentially, Anderson was unable to extricate himself from institutions for which he had to plead for funding.

While Anderson had argued in 1897 that the Negro needed the Presbyterian Church, his own feelings regarding their support of him was more complex. In 1906, Anderson had been “excluded” from a gathering of Princeton alumni at the Presbyterian Assembly in Des Moines, Iowa. Anderson noted:

They told me that they were sorry, but I did not believe it then, nor do I now. The fact of the matter is, that just now Presbyterians are down on their knees before the thought of a worldwide church and they are especially eager for union with the southern church. Some of these men who insulted me have been my personal friends and I have held their personal regard, but they would not hesitate to sacrifice me or any other negro rather than offend the [Jim Crow (added)] south by giving a negro social recognition, or do anything that would put an obstacle in the way of the church union movement.

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341 “Resigns Pastorate.”
Now, several years later, John McGill’s death meant that there no longer might be two insiders at the helm who had shared the common biracialist vision from the outset. Anderson’s tone at McGill’s memorial bespoke a moment in the city’s history when its African American leaders were making greater overtures beyond their ties to white patrons or white institutions. At the memorial, it was left to Robert S. Jackson, who spoke after Matthew Anderson at the memorial, to tidy up any fallout and to remind the audience of some of the specifics of the deceased McGill’s role in the building and loan’s success. Jackson said:

The Berean Building and Loan Association owes its great success chiefly to Mr. John McGill. Scores of our people who are now living in their own homes would never have owned a foot of land had it not been for the encouragement they received from him. Very often members would come to the Association and say they were not able to keep up their payments on their homes, and were ready to let them go by default. When Mr. McGill would hear of it he would say to some one of the members of the board: ‘Go and examine privately into the condition of these parties, find out all about them, whether they are working steadily, what wages they are receiving, what obligations they have on them and report to me.’ I have often gone on this errand, and when Mr. McGill would find out all the facts and if the people were worthy he would say to me and other members of the board whom he would send: ‘Well, I'll let them have the money. Don’t say anything about it, and I'll try and tide them over.’ Frequently the association would be in debt to Mr. McGill five, ten and twenty thousand dollars at one time. The fact is, we would not have been able, in very many cases to loan to our stockholders on homes had it not been for the kindness and generosity of Mr. McGill...During one of his last ill spells I was sent for by Mr. McGill to talk over some matters of business, and his conversation from beginning to end, was the Berean Building and Loan Association, so that I was obliged to back and back, and finally to back and bow myself out of the room in order to leave.344

344 Memorial service to John McGill, Esq., 24
Robert Jackson noted that often he would visit McGill (Sr.) and find him examining the work of Berean, often personally extending funds to guarantee loans to persons that Jackson and the others deemed suitable. Jackson’s specificity regarding the deceased reminded the gathered that the building and loan association was very much also still counting on the bi-racial support of the McGill family, in the personages of John McGill, Jr. and Irvin Shupp. The elder John McGill had been married twice with adult children from each marriage who in some measure supported Berean’s building and loan: John McGill, Jr. assumed the role of Berean Building and Loan’s treasurer and Irvin Shupp, McGill’s son-in-law, served as its Assistant Solicitor.345

As it was ever important for African Americans to pursue property, henceforth, after John McGill’s death, borrowers from Berean would do it without the closeness of relationship between founder, managers and patron that Anderson, Jackson and others had shared during its founding era. Mortgage records detail that the junior McGill and Shupp were involved in Berean’s affairs during the ensuing era but that Berean also made fewer “repeat” mortgage loans to longtime or existent stockholders. We can surmise that without the senior John McGill’s institutional knowledge and relationships, it was more difficult for Berean insiders to receive the benefit of support or loans that were guaranteed because

345 Ibid., 3, 32
of the personal reputation of and familiarity with the borrower. The age of the importance of the small network of respectability which Berean had started with had come and gone. A wider, more-complex, and more-professional network replaced the small familial network.

While McGill (Sr.) had kept his Spring Garden residence until the end of his life in 1910, it is unclear whether or how long McGill Jr. would remain in the 15th Ward or if he lived beyond 1920. He was still listed as Berean’s treasurer in 1916. Irvin Shupp, who served as assistant solicitor and was McGill Sr.’s son-in-law, kept an office in the city, but had decamped his residence to Lower Merion by 1920.346 Into the 1920s, the McGill family still maintained some connection to Berean. Henry B. Cooper, also a merchant and John McGill’s son-in-law, would serve as Vice-President until at least 1930.347 It’s difficult to know to what extent the closeness of relationship that the principals once enjoyed prior to John McGill’s death in 1910 continued, but we can surmise that it also evolved.

Berean Building and Loan Association did continue to change immediately after McGill’s death – sometimes in unpredictable ways. In 1914, William Still’s son and Matthew Anderson’s brother-in-law, Wilbur Still, who had served as

346 Re. McGill, Jr., see “Excellent as a Home-Buyer or an Investment.” Year: 1920; Census Place: Lower Merion, Montgomery, Pennsylvania; Roll:T625_1606; Page: 12B; Enumeration District: 118; Image: 431
347 The McGills are not listed among those who attend a 37-Years-of-Service banquet given in honor of Matthew Anderson. See “Dr. Matthew Anderson Presented with Diamond Ring by Berean Asso,” Philadelphia Tribune, March 21, 1925. However, Henry B. Cooper (married to Bellmina McGill) is listed as Berean’s Vice-President as late as 1930, when Berean was issuing its 84th series of stock. See “Display Ad 15 -- No Title,” Philadelphia Tribune, July 31, 1930. The ad lists the officers and directors of the building and loan.
secretary of the association for twenty-six years, was forced to resign, after being accused of stealing $9,000 from the accounts. That year, Still was one among several building and loan officers of a handful of associations who were accused of embezzlement. In 1914, Berean ran notices in the *Philadelphia Tribune* noting the change in the role of secretary – as well as a request that stockholders “always bring your books and have them receipted.”\(^{348}\) This was likely because of the recent embezzlement finding. It’s unclear whether the *Tribune* covered the embezzlement proceedings against Wilbur Still. The issue touched other building and loans beyond Berean and was not confined to black institutions.

Still was replaced in this key role by W. Basil Webb, a native-Mississippian who served as a messenger for the mayor as well as a real estate agent. Webb would serve as secretary until his death in 1943, when he was replaced by another realtor, John Harris, Jr., son of John Harris, who was one of Berean’s borrowers and one of its turn-of-the-century auditors. Harris’ experience will be further treated below. As fallout or consequence of Wilbur Still’s removal, Elizabeth J.B. Still, his wife, also appears to no longer have had a continuing role as a witness to the signing of Berean’s mortgages. One has to assume that a

\(^{348}\) See "Important Notice: The Berean Building and Loan Association (Other 4 -- No Title).". Regarding the embezzlement accusation see "Plan to Safeguard Building Societies from Loss by Theft - Nine Alleged Embezzlements Since April Prompt Suggestion of Compulsory Auditing of Passbooks," *Evening Ledger*, September 25, 1914.
change in the way that Berean was administered, resulting from John McGill’s 1910 death, led to the financial irregularity uncovered in 1914.\footnote{Regarding W. Basil Webb’s service, see A Colored Judge, "John Harris, Jr., Succeeds Webb As Berean B. L. Secy.," \textit{Philadelphia Tribune} March 6, 1943.}

\textbf{The Politics of Matthew Anderson}

If there was another factor that led to Matthew Anderson’s withdrawal or absence from politics after 1910, it may have been Matthew Anderson’s age. At age 62, Matthew Anderson may have found himself too old or entrenched to be energized by a Philadelphia political activism that he might have taken up 30 or even 20 years earlier. Anderson remained true to his credo that the worlds of service work might still serve the Negro well, but he did not broadly participate in the protests or rallies that pushed for civic accountability for political and community leaders.

In some regard, Anderson, born in 1848, sat astride several worlds. He had been a darling of the earliest National Negro Business League sessions that promoted materialism at the cost of all else. Anderson’s own experiences as clergy and as building and loan administrator depended on biracialism and the involvement of whites in the Presbytery and in Philadelphia. Those efforts were incremental in their intent and conservative in their aim – meant to accommodate African Americans to the social and political context of their times and to slowly
change social relations. On the other hand, when queried, Anderson could express dissatisfaction with the conservative nature of politicians and of his own Presbyterian institution.

While he worked beside clergy whose outlook gravitated toward reform of municipal government and city neighborhoods, he himself never broke free of the scope of the impact of Berean as an institutional church. To be clear, Anderson led Berean in ways that were very much impactful on labor training and home ownership and savings. However, he did not become a critic or shaper of municipal or state politics, as did those who emerged during the 1910 era.

Anderson had been an early participant and member of Alexander Crummell’s American Negro Academy that pushed forward the uplift and education the race. He served as Vice-President of the American Negro Historical Society, founded in Philadelphia in 1897. He also served as a member of American Academy of Political and Social Science. Anderson’s direct experience with the Berean Enterprise had also cemented for him that there was also a reality of work and opportunity. At the American Negro Academy, Anderson had spoken on “Institutional Churches and the Negro,” and “The Opportunities of the Negro in Domestic Science.”

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350 “Berean Pastor Dies Suddenly In Hospital :Rev. Matthew Anderson, 50 Years in Ministry, Dies of Pneumonia Was Founder Of School.”
with the set of intellectuals who attempted to make this a vanguard effort –
including W.E.B. Du Bois – but he came short of the type of radical advocacy that
Du Bois, Grimke and others would champion in the Niagara Movement and
immediately later in the founding of the NAACP in 1909. If that group would press
for an expansion of civil rights, Matthew Anderson was an ally more than he was an affiliate.

The straits that confined a wider breaking free of this critique from within
the clergy was not as simple as the loosening of ties to white patrons. Indeed,
white patrons, like John McGill in Anderson’s case, and William Frazier in
Richard Wright, Jr’s case, intentionally or unintentionally helped black
Philadelphians to develop leadership skills and institutions, which became the
launching pad for the reform politics of the era. Moreover, the multiple roles held
by black religious leaders meant that they often displayed an array of ostensibly
“political” positions – conservative or reform.

Indeed, electorally, Anderson’s political home may have landed him locally
in 29th Ward Republican circles, but he was not inflexible in practice. In the run
up to the presidential election campaign of 1912, for example, Anderson was
among the local Philadelphia clergy who criticized the Progressive Party politics
of the erstwhile Republican Theodore Roosevelt. According to the *Afro-American*
newspaper’s coverage of the incident, there was “strong Roosevelt sentiment
here, and it is not thought that the colored vote committed to the cause of the
Colonel will turn to Taft an appreciable extent [because of a letter sent by
Roosevelt regarding the removal of Southern delegates at the Progressive convention], but that those who have become ‘sore’ may turn to Woodrow Wilson.”

Anderson was not among the black business and clergy leaders who would visit the reform mayor Rudolph Blankenburg that fall of 1912 to garner support for their planned Emancipation Exposition. Nor was he among the political and religious leaders, including the mayor, who attended a spring 1913 banquet at the Musical Fund Hall to honor Booker T. Washington and the National Negro Business League. Anderson also failed to register for or attend the 1913 Negro Business League Convention in Philadelphia, according to the printed proceedings from the convention.

Matthew Anderson chose a specific mode of local participation, rather than participating in the new or next generation of city politics. He stood beside the next generation but befitting his education and his role as a religious leader, struck and stuck to an intellectual and moral tone. Anderson was not incapable of electoral politics, but his mode was out of phase with a more direct and organized push for civic accountability that had become possible and necessary in the city. His political prospects and acceptability may have been more tenuous in the wake of Still’s 1914 building and loan embezzlement – but this alone does not explain his absence from the political scene in 1912 and 1913. A shift of focus toward propping up the Industrial School meant that he no longer appeared...

in the business league circles in the high-profile bully pulpit role of property promotion, extolling the positive virtues or necessity of property. Anderson still foregrounded economic opportunity and economic solutions to the condition of the race.

**Matthew Anderson and Berean Manual Training Institute**

Anderson continued to juggle his responsibilities at the helm of the building and loan, as principal of the manual training institute and as pastor. Throughout the decade the building and loan would meet on the fourth Thursday of each month, with office hours from noon until six in the evening, and from 7:30 to 9:30 p.m. We assume that Anderson, as president, and John McGill, Jr., as treasurer, continued to be attendance on those evenings. Perhaps, W. Basil Webb, Berean’s new secretary, also joined those sessions.

Berean’s training institute, which met in the chapel of Berean Presbyterian during evenings, attracted students from as far as twenty-five miles from Philadelphia, including Wilmington, Delaware, and from Philadelphia’s surrounding towns, Chester, Ridley Park, Kennett Square, Bryn Mawr, Bala Cynwyd, Wyncote, Frankford and Germantown, among them. From across the Delaware River in New Jersey, pupils came from Woodbury, Camden,

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353 "Excellent as a Home-Buyer or an Investment."
Merchantville, Paulsborough and Riverton, according to Anderson. According to a 1913 visitor’s account, the school offered day- and night-time sessions with instruction in the following areas: “Carpentry, upholstery, tailoring, millinery, plain sewing, dressmaking, shirt waist making, practical electricity, stenography and typewriting, plumbing, printing, vocal music, bookkeeping, cooking and waiting, together with an English course. To complete a course in the day or night school and receive a diploma requires from two to four years, according to the trade pursued.”

Anderson explained the new emphasis of the industrial training school and its capacity to contribute to the uplift of the race – and its relationship to the citizenship of African Americans – at a moment when the population of African Americans in the city increased drastically. Moreover, in emphasizing that the destiny of the race would have to be worked out in Philadelphia and by extension the urban north, he markedly departed from Booker T. Washington’s preference for the race remaining in the South. In 1909, Anderson told the American Academy of Political and Social Science that:

[With] the suburban towns, Philadelphia is practically the largest city in the country in point of colored population. The Negro is here and is here to stay. All the solutions to the so-called race problem which do not take this fact into consideration are foolish and will fail. Now, therefore, since he is

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355 "One Hundred Members of the Colored Public Waiter’s Association of Philadelphia, Pa. -- Tuesday Evening, March 11, Editor Taylor Addressed the Students of the Berean Manual Training and Industrial School and was the Guest at Dinner of Rev. and Mrs. Matthew Anderson, who is the Principal of the School and Pastor of the Berean Presbyterian Church," *The Broad Ax*, April 5, 1913.
here to stay, why not aid him in his preparation to live here in the midst of your civilization? True statesmanship will not leave him ignorant so as to become a menace to the homes and firesides of the nation. True statesmanship will not look forward to the Negro as a perpetual ward of the nation. True statesmanship will throw open the door of opportunity to him, will aid him in his rise to greatness and will be satisfied with the Negro as nothing less than a potent factor in the promotion of the highest interests of this country.356

Anderson decided to place a greater focus on this aspect of the Berean “enterprise” (as he called it) in 1909. Anderson told an audience that the school needed funding for physical expansion to serve more students and an endowment that would help it pay its mortgage and meet operating expenses.357 While remarking on the Industrial School’s well-managed and well-attended June 1915 commencement exercises, the Tribune noted that Anderson “severely scored [sic] [Republican] Governor [Martin] Brumbaugh for his disinterested attitude toward the school, after having promised interest and support…It is well known that Berean School has twice lost a State appropriation of $45,000.”358 The Tribune headlined, somewhat contrapuntally, “Evidence Plentiful That Admiring Friends Will Help Make Work Enduring,” as it noted $300 cash and a pledge of $3,000 that the School had received in the weeks prior. Despite

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357 Ibid., 116, 117
pledges and gifts, the school needed $9,000 for its 1915-16 operations, according to the *Tribune*. 359

That September, the *Tribune* reported that the School might have to close its doors after funding that it had received for nine year was no longer available. Paraphrasing Anderson, the *Tribune* headlined “Governor Accused as Pledge-Breaker.” In November, one week prior to Election Day, Anderson’s Sunday sermon had been on the topic of “Civic Righteousness.” 360 Brumbaugh had spoken at Berean’s Commencement before he was nominated and promised to support the School. We can assume fairly safely that Brumbaugh spoke at the school to curry favor and eventual votes in the 1914 election. He apparently had also given his word to support the appropriation to Berean. Clearly Brumbaugh’s action had stung Anderson and the Manual Training and Industrial School. That Anderson and the *Tribune* rehearsed a year-old election so close to the election suggested that there were also political stakes for the Republican Party, if not for Martin Brumbaugh. The sting was not fatal to Berean as the *Tribune* had portended and the school survived. The difficulty the Institute had in fundraising did underline Anderson’s critique of the broader Presbyterian Church, which he criticized for its inadequate support. This funding difficulty was also likely why Anderson had to reverse his decision to leave his pastoral role.

360 “Governor Accused as Pledge-Breaker: Dr. Matthew Anderson Says That As a Candidate Dr. Brum. Assured Him State Aid,” *Philadelphia Tribune*, Sep 11, 1915. See also “Berean Presbyterian Church,” *Philadelphia Tribune*, Nov 6, 1915.
As it relates to Berean mortgage borrowers from the ranks of the Institute, we have no specific and direct contemporary evidence to confirm that the manual training institute trained persons who would become stockholders and home buyers through Berean. However, we can surmise some relation and overlap, based on the courses of instruction at the institute and the occupations of buyers in the years studied. There among the Berean borrowers during this next interval (see Appendix, Table 5) were dressmakers, tailors, servants, cooks and waiters who may have been trained at the Berean School. With no roster from the school for comparison this is only conjecture. However, if the Presbyterian Church would not provide the colored man with justice, then the Institute and the Building and Loan were working toward a rough measure of economic equality.

Matthew Anderson’s “Beautiful City”: Berean’s Loans 1915 to 1920

Even without Anderson at the political forefront, the era of institution building after 1900 well served the next era of service and ministry, which, in light of the migration of African Americans into the city, necessitated new modes of activism from leaders forged in this moment. Ministers, such as Anderson, were likely to be called to serve or volunteer themselves in ways that ministered to the various needs of their flock or their perceived constituents. As such, their impacts were often beyond the area of their specific role or title. In this respect, the lines
between spiritual ministry and financial ministry, or between church and community ministry, or between financial and political patrons, was thinly drawn.

Indeed, Anderson’s variety of roles and titles was emblematic of the multiple occupational roles that ministers might fill. Robert S. Jackson was a Berean director and took the lead evangelizing home buying throughout the city; when he wasn’t a pastor, he was an entrepreneur who directed a bank and served among the directors of multiple building and loans. Historian Clemmie Harris observes that a number of religious, social and religious leaders in Philadelphia, such as Anderson, either functioned or viewed themselves as political independents for whom affiliation with the Republican Party was situationally defined, as determined by the needs of the campaign or election.361

Anderson’s political position or lack thereof and Wilbur Still’s removal did not necessarily damage the success of the building and loan. The number of mortgages Berean originated dipped only for one year, 1915 when the building and loan made only eight mortgage loans, the lowest number that it had originated since 1904. (See Appendix, Table 1.) This was probably an immediate consequence of the embezzlement. Berean’s performance during these years is particularly notable viewed against the national freeze in home construction between 1914 and 1917 associated with shifts in wartime production.362 Instead

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361 Harris, “Race, Leadership, and the Local Machine.”, 50ff
of a consistent decline connected to either Still’s embezzlement or lack of availability of new housing, Berean was able to double the number of mortgages it offered the next year, seventeen in in 1916. Any change in the way the building and loan was administered made it stronger, apparently.

A close examination of Berean’s mortgages from this period suggests that there was no particular uptick of the number or repeat mortgage recipients, after the one-year decline in 1915. Very likely what we see in summary is that Berean issued more mortgages to new borrowers who were purchasing homes in neighborhoods with older housing stock. The data set of borrowers for the period 1915 through 1917 also suggests that Berean was offering loans to middle-class families, rather than common or manual laborers. Among the group of borrowers were teachers, postal clerks, shipping clerks and Pullman porters, in addition to waiters, butlers, hairdressers and cooks. (See Appendix, Table 5.)

Berean Building and Loan seemed more firmly fixed on a foundation of middle-class strivers – “that determined class” – to good effect during this moment. Berean continued to stress its consistency to potential shareholders – as an investment or as a buyer.³⁶³ The association was able to improve its position. Berean replaced the 60-year-old Wilbur Still as secretary with the 46-year-old Webb, who had more up-to-date political connections – useful when

³⁶³ “Excellent as a Home-Buyer or an Investment.”
Anderson seemed to recede from connection to local electoral politics. Instead of fading into ignominy, Berean was able to enhance its standing as a building and loan.

From 1915 through 1920, Berean issued 128 loans to borrowers. This group was most representative of the “beautiful city” that Matthew Anderson may have envisioned. Women continued to be central to the building and loan enterprise, as central partners and, perhaps, as the unseen motive force beside and opposite the men who argued and defended homeownership. For the 122 loans where gender was evident, married women or women-only loans made up forty-eight percent of the recipients. (See Appendix, Table 6.) Women were preeminent in the development of Berean’s project of homeownership. Evidently, as developments in the city would illustrate, women would also become figuratively essential when movements for civic accountability in the defense of homeownership spread across the city, in 1914 and, especially, in 1918.

As a group, eighty of the 122 borrowers, two-thirds, came from parts of the South. Nine of this group were born during the years of slavery. Twenty-seven of the total 122 mortgage recipients recorded were from Pennsylvania. Of these only Ernest Mahand, a janitor, and John W. Harris, who had deep connections to Berean, were natives of the state and were repeat mortgagors. Nine of the mortgagors were from outside of the south and outside of the state, mostly

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364 Webb, 75, In Real Estate 25 Years; B. And L. Leader," Philadelphia Tribune, February 20, 1943. Wilbur Still and W. Basil Webb’s ages are derived from their certificates of death.
Delaware and also, in one instance, Connecticut. Three of the borrowers had emigrated from outside of the United States. These borrowers were in 1919 and 1920, Conrad Bell, a physician from Jamaica; Clarence and Esther Berkeley, clothing manufacturers from Denmark, and William Pollard, a secretary of the YMCA. New York and Ohio were also represented in the set of borrowers.

Overall, twenty-seven of the borrowers in the set worked in professions where they likely had additional education. Including the aforementioned Dr. Bell, these included dentist William Hamilton; postal clerk Arthur Bailey; Leroy and Lela Bryan, a post office clerk, who was Howard University-trained in law and would open a real estate office, and his wife, a well-regarded teacher; Marcellus Lloyd, a letter carrier, who at age twenty-two was the youngest mortgagor in the cohort; Rhoda Tilton, a public school teacher; and several other post office workers. Among the group, there were seven teachers.¹¹¹ Eleven borrowers, mostly men, worked in some capacity for the post office as clerks or letter carriers, according to census records. Another eleven borrowers worked in personal service as servants or as waiters, butlers, and chauffeurs, including sixty-eight-year-old Charles George, a butler, who was the oldest borrower in the cohort. There were two women servants among the set, which relative to the previous two cohorts was a diminishing number.

One hundred of these 122 mortgages went to households that included women adults, including fifty-nine of these made directly to borrowers or sets of borrowers that included an adult woman as signator. Ten of these loans were made directly to single women or a women-only set of borrowers. Notably, these women were workers in the domestic sphere as servants, serving as a housekeepers or doing housework in private families. But there were also three women teachers among these female borrowers. In the larger set of borrowers, there were two additional women teachers. Beyond working in education, the women borrowers in this third cohort continued to reflect occupations in the domestic sphere such as housekeeping or housework. They also were self-employed as dressmakers or hairdressers. Others in this group of women included a typist, a Post Office clerk and another mail service worker.

Accounting for duplicate or repeat mortgages, Berean’s borrowers were not completely disposed against having non-related adults living in their household. The “small home” philosophy evident during this era might have suggested homeowners might have frowned on this practice. In his study, W.E.B. Du Bois found 38 percent of the homes in the 7th Ward had lodgers in the households. The apparent evil, according to Du Bois, was that it bent the

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morals of girls and women. If we take these ideas to be influential, Berean Building and Loan’s borrowers showed themselves less and less disposed to housing unrelated persons in their homes. While accounting for duplicate loans among the borrowers, prior to 1900 12 loans (with 22 persons) total were among the set. In the group before 1910, 20 loans with 34 total “unrelated” persons were found. And in the group borrowing before 1920, 27 loans were made to households that housed 38 unrelated persons. Given the increasing total numbers of loans in each set – 42, 110, and 122 – and the diminishing percentage that they represented, it’s not clear that Berean’s organizers prohibited its borrowers from this practice, or even knew about it. In any case, Berean households showed a diminishing reliance on the economic contribution of these unrelated persons as the building and loan developed. More analysis is needed to contextualize this data and to determine where the boarders came from and where in the landscape of the city they were impacting. However, given the moral nature of Berean’s establishers, it is unlikely that Matthew Anderson or his counterparts in leadership approved of the practice.

Regarding mortgage amounts, the average amount during this interval was $4,266. The lowest mortgage was $600 in 1917. The median loan amount was also the most-often loaned amount -- $4,000 – a mortgage amount offered twelve times between 1915 and 1920. Berean issued its highest mortgage amount of the entire set of loans in 1919, drugstore proprietor Mortimer Miller and his spouse, Emma, received a $12,000 mortgage. The next highest
mortgage of the entire set, $10,400, was issued to painter William B. Southern in 1915; and barber James Briggs and Bertha his wife received the third highest mortgage amount in 1919, $10,000. All three of these borrowers were southerners. The next highest amount of $7,600 was issued twice in 1920 to William Harvey, a medical doctor, and John Thomas Mathias, a laborer, and Elizabeth Mathias, his wife. Overall, this set of borrowers reflected more solidly stable jobs and occupations along with a much more readily identifiable group of persons whose jobs had provided them with specialized training. Like those aforementioned, Berean also invested in persons who performed steel work and workers at the Navy Yard. Jobs at Hog Island gave Berean borrowers a need to live in some proximity – in South Philadelphia and in West Philadelphia – to these jobs.

Berean’s loans demonstrate the hardening of the color line in the late-19th and early 20th centuries. Racial categorization in the census and other records attempted to fasten racial identifiers on Philadelphians. However, the persons themselves could be characteristically hard to pin down from one era and one place to another. William A. Drain appears in connection to Berean during each of the periods studied. By Berean’s standards, the $800 mortgage that he signed in 1907 was unremarkable. Nor was the $1,900 mortgage that he signed two years later particularly notable. Drain, who was listed as a five-year-old mulatto in Delaware in the federal census records of 1870, found himself listed as a black janitor in 1900 on Philadelphia’s Wilder Street in the 26th Ward. Drain’s wife
Cordelia (nee Durham), had been listed with her family as a mulatto in the Delaware 1880 census. Matthew Anderson listed William A. Drain among Berean’s directors in the late 1890s. According to the 1900 census, the black couple were married with one son, Clarence. By 1910, with hard work and the wherewithal he had marshaled, Drain, who went by his middle name, Arthur, had moved his family, to S. 20th Street. While the City Directory still listed him as a janitor through 1912, it’s likely that Drain was working to be successful as a caterer, as he was listed in the 1910 census. The 1910 census, perhaps because of the street the Drains lived on, listed Arthur as mulatto and Cordelia as white. Clarence Hawkins and his wife Elizabeth, who borrowed from Berean a decade later, lived across the street from the Drains as early as 1910. The Hawkins family was similarly listed as mulatto. Obviously, South 20th Street in the 36th Ward would have been classified as a “good street” in Matthew Anderson’s terms. This goal, investing in property in the right location, was still central to Berean – even as the borrowers and their occupations shifted.

How families like the Drains and the Hawkins’ used their racial status to advance themselves is unclear. However, it was a feature of their experience. At his death at age 74 in 1940, Arthur was listed by the Department of Health as white. In the census of that year, Cordelia, head of household and 70 years old, was listed at their North 55th Street address, as a Negro. A year later, Cordelia died of a cerebral hemorrhage. Her death certificate listed Cordelia as white.

368 Anderson, Presbyterianism: 245, 46.
Over the course of forty years, the Drains would appear in the official records of the city as either mulatto, black, white or Negro – dependent on the viewer or how they presented themselves. Berean, from whom the Drains received loans in 1907, 1909 and 1918, helped the family to stabilize their financial status – even if their racial status was continually, officially, murkier.

If the Drain family’s racial experience was not typical, it was emblematic of the ways in which Berean helped to stabilize and provide its borrowers with homes which could serve as the foundation of solidified class position and greater class status. Even so, the Drain’s experience and the broader racial structure of Berean as an association suggested that its racial project evolved as its participants evolved. The idea of a biracial building and loan and even a black one shifted and changed over time. Moreover, the desirability of bulwarks of black property also shifted, depending on the lens of who was viewing it – and for what purpose.

And then there was the occupational significance of the Drain family. Only one caterer was specifically listed among those who borrowed during the 1915- to-1920 period. William and Cordelia Drain received what could be characterized as a relatively minimal $2,000 mortgage in 1918. As noted, for the Drain family, this represented their fourth loan during the periods reviewed. The amount was at or near the average for the Drain family’s four loans, $2,176.75, including its younger generation. The continued participation of the Drain family suggests that Berean still focused on stabilizing those borrowers with whom it was familiar.
Recall, William A. Drain was a Berean director at the turn of the century. As a specific occupation, caterers were greatly diminished as an economic factor by the later period. William A. Drain was listed as a retired public waiter at his death in 1940. His son, William Clarence Drain was listed as a retired chef in a private club. It’s likely that culinary work represented a family trade for the Drains, even if they were no longer caterers in the 19th-century sense of the occupation. If we also count those listed as cooks among the caterer set, only five additional persons could be added to this set. It’s unlikely that these persons were caterers in the same sense as the caterers of yore described by Du Bois and Wright. Indeed, Wright suggests that black caterers retained less of their monopoly as caterers, but carried on larger-scale enterprises than they did even in their heyday.\textsuperscript{369}

\textbf{The Political Education of Richard R. Wright Jr.}

Historian Clemmie Harris refers to this particular moment as an era of political regeneration for African Americans in Philadelphia. Anderson’s withdrawal or redirection into the manual training institute meant that others at the forefront of the building and loan movement would step forward to advance the claims of property as uplift. By virtue of the building and loan’s success in garnering an unprecedented amount of property – pearls – for the race,

\textsuperscript{369} Wright, \textit{The Negro in Pennsylvania: A Study in Economic History.}, 76
Anderson had established the terms and conditions of an argument that others would follow. As regards Berean’s building and loan, Robert Jackson, who summed up the work of John McGill at his memorial, was among the Berean directors would “go from church to church to convert people to the worth of buying homes.” Others among the set of younger leaders who had migrated to Philadelphia and learned to lead during the organizational growth of the early 1900s would remain at the fore. Richard Wright, Jr. was the most prominent of these.

As noted earlier regarding his fascination with the property of John Emlen, Wright, Jr. had a personal engagement with the possibilities and promise of property that helped shape his approach toward the economic welfare of African Americans in Philadelphia. Having arrived in the city himself in the midst of a wave of migration, Wright brought a perceptive insight into the role of property in broadening equality. In the South, Wright noted: “When a Negro-American wanted a better home on a street where there was water or sewage, he was said to be seeking ‘social equality.’ The cry of ‘social equality was made to bar Negro Americans from every line of progress they endeavored to enter.”

The unpredictable opening of neighborhoods in Philadelphia meant that Wright arrived in the city as the 40th ward became fertile ground for Berean’s investors such as John Saunders and Frank and Dora Thompson. The buildup of

370 “53 Years Leading Spirit In Building Homes; Honored,” Philadelphia Tribune, March 6, 1941.
371 Wright, 87 Years., 73
black property in the 30th ward, which the Tribune attested as beginning after 1905, coincided with Wright’s arrival. And the 7th ward was undergoing a political renaissance of its own with the election of Richard Cooper to the City Council. Wright noted that political conditions at the moment of Cooper’s election were in an “upheaval.” The era of proliferation and accumulation that formed the leaders of the black building and loans and the other leading black institutions was followed by a moment where protecting the race’s gains was needed and, by virtue of black political involvement, was possible.

The expanded formal political possibilities and economic enterprises formed in the first decade of the 20th century meant that leaders like Wright could make appeals to political leaders, not only for material improvements to their home and business neighborhoods but also for funding of educational programs and events that would further steer the lives of African Americans toward equality. We should view Matthew Anderson and Richard Wright, especially, among the group of political independents that historian Harris described. In particular, their connection to property as a mode of social and economic politics helped determine their focus as much as or more than connection to local party politics. For Wright social and economic activism accompanied electoral politics.

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Prior to 1910, Richard Wright Jr.'s active involvements in politics included a 1900 run for Republican county convention party delegate in Chicago and campaigning for black Republican Richard Cooper's successful initial run for the Philadelphia city council out of the 7th ward in 1907. By Wright, Jr.'s own account, as he aged his participation and allegiance in party politics seemed to bend toward whomever he believed would treat the race more equitably. Indeed, he wrote that he supported the Republican ticket with his first vote in 1900, while in Chicago; in 1908, he voted for the Democrat William Jennings Bryan; in 1912 he supported the former-Republican now-Bull Moose candidate, Theodore Roosevelt; and, like Matthew Anderson suggested could be the case, in 1916, evidently “sore” with Republicans, he supported Woodrow Wilson, after taking a delegation of black leaders to Princeton to gauge whether Wilson would be fair to the race.

The activist minister and scholar clearly took his civic responsibilities seriously, even if he did not regularly play an active role in the electoral politics of his local section in Philadelphia. Wright’s political instincts bent him toward the broad independent streak that Harris highlights among others with similar education and experience. Indeed, Wright’s endorsements and participation in Presidential elections would have suggested that he was as active locally.

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374 Wright, 87 Years., 201
However, Wright would continuously affirm the role he saw for himself, which foregrounded the uplift of the race through a cultural and economic focus, rather than electoral politics.

Perhaps Wright recognized that politics and politicians were most useful as partners in that effort. Wright’s support of Richard Cooper suggests that the two whose birth years were separated by 5 years – 1868 for Wright and 1873 for Cooper – were closely allied. Cooper proved to be a friend and help to Philadelphia’s black community in myriad ways that Wright listed in the 1913 *Colored Directory*. Wright gave credit to Cooper as a central figure who had enriched the neighborhoods where African Americans in the city lived, particularly the 7th Ward.

Under the heading “Our Councilman,” Wright informed his *Colored Directory* readers that R.A. Cooper, Esquire, was practically and singlehandedly responsible for much of the financial and political flourishing occurring in the 7th Ward. Wright noted Cooper’s illustrious beginnings in business as a tobacco dealer who had been brought on to serve as the solicitor and claims adjustor of a white insurance society. With that experience under his belt, Cooper had gathered a group of colored men together in 1902 to “[organize] and charter the Keystone Aid Society, the first real insurance society conducted by Negroes in Pennsylvania, of which [Cooper] was secretary and manager for ten years.” In the 7th Ward, Cooper, according to Wright,
represented the younger element of Negro man in politics, and was endorsed by practically every professional and business man of the Ward...He was instrumental in having passed sewers for Camac and Isenminger Streets; relocation of electrical and gasoline lights in the east end of the ward, improved facilities of pavement in many of the small streets, secured a passage of a bill for $1,000 for an automobile for the Morris Refuge for Suffering and Homeless Animals, and assisted in securing an appropriation of $1,000 for the Home for the Protection of Colored Women; also an appropriation of $2,000 for the entertainment of the National Negro Business League in Philadelphia, August 1913; secured the use of the City Plaza at Broad and Oregon Ave., for the holding of the Pennsylvania Emancipation Exposition in September 1913; an ambulance for Douglass Hospital, and assisting in resecuring telephone service; introduced an ordinance for paving in front of Douglass Hospital. 375

Wright also noted that Cooper had recently labored in the establishment of the $100,000 colored YMCA on Christian Street.

Regarding his 1913 service to the event surrounding the commemoration of Emancipation and celebration of Negro progress, Cooper had served in multiple roles and capacities. It was perhaps this event that knitted Wright’s admiration most tightly to Cooper – if he had not already been connected to Cooper through Wright’s AME service in the 7th Ward and Wright’s various civic and business involvements.

According to historian Charlene Mires, Wright, Jr., his father, Major Richard Wright, and W.E.B. Du Bois traveled to the nation’s capital in the spring of 1912 to testify before the Senate’s Committee on an Industrial Exposition. The

375 Wright, Philadelphia Colored Business Directory, 1914., 83
group sought $250,000 support for a 1913 commemoration of the 50th Anniversary of the Emancipation Proclamation. Once again, Wright, Jr. arrived armed with statistics that outlined the progress of the race during the preceding half century since Emancipation. His father asked the Committee members to “Help us show that we are striving our best to develop the resources of this country...Help us to gain the hearty good will of all the people of the country.”

The request from the visitors to the Senate did draw some sympathy from their interlocutors, who believed that such an event, while laudable, was not a compelling use of federal funds. While the group was unsuccessful, at least in the regard of drawing the immediate support they desired, Du Bois planted the seed of an exposition that might inspire commemorations in the various states. To that end, the local efforts in Pennsylvania and Philadelphia were related. In effect, if not in purpose, the Pennsylvania Exposition would “not only encourage and inspire the colored people, but it will be a lasting civic and national benefit in that it will help allay prejudice, for it will inspire a higher respect on the part of the community at large for the colored population when it sees assembled in one place the products of its handiwork.” So wrote Whittier Wright, Richard, Jr.’s younger brother and a correspondent for the Afro-American. “The white people of the country know too little of the good work of the Negro,” he continued.

The *Afro-American* also claimed that the idea for the Exhibition had originated with Raymond Wheatley, father-in-law of the aforementioned Berean building and loan shareholder Usher Davis. Raymond Wheatley may have helped share this idea of a display of the race’s respectability with the Negro state legislator Harry Bass, who was supposed to serve in a steering role for the state’s support of the Philadelphia Exposition. Bass was able to procure a $25,000 appropriation from the Pennsylvania Legislature toward the event in 1911. Overall, the Exposition would garner just shy of $100,000 from the state.\(^{378}\)

In September 1912, Harry Bass and Richard Cooper were among a delegation of more than forty black professional and civic leaders, with Wright as spokesperson, who visited the city’s Progressive mayor Rudolph Blankenburg to entreat him for his aid in the mounting of a celebration of Negro progress in the form of a “50\(^{th}\)-Anniversary” of Emancipation exhibition to be held in the city, perhaps in the city’s Musical Fund Hall or its sprawling Fairmount Park.\(^{379}\) As noted, Matthew Anderson, Berean’s stalwart leader, was not among those who visited City Hall for the caucus. For the meeting with Blankenburg, state legislator Harry Bass served as “master of ceremonies,” while Wright gave the central address to those in attendance regarding the purpose of the jubilee.

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\(^{378}\) Mires, "Race, Place, and the Pennsylvania Emancipation Exposition of 1913," 259.

celebration.\textsuperscript{380} For his part, Blankenburg expressed his support for the Exposition and sent an invitation to the Business League to hold its convention in the city in 1913.\textsuperscript{381} In response, Booker T. Washington announced Philadelphia as the meeting place for the 1913 Negro Business League Annual Conference, to coincide with the planned Emancipation Exhibition.\textsuperscript{382}

The level of detailed praise and the parallel nature of the relationship between Wright and Cooper – if only as co-equals in their linked efforts at racial representation and uplift – was emblematic of the shift in leadership among African Americans occurring in the early 20th century. Racial uplift had ironically moved through the phase of persuasion that hoped to garner the help of patrons such as McGill toward a more marshaled effort using cultural and economic capital, with the aid of black political leaders who grew in the space created by the hothouse of racialized neighborhoods and the social and economic customs that engendered them. In common, these economic, cultural and political leaders shared the experiences of social and institutional development in the severely restrictive political climate of the late 19th century. From Richard Wright, Jr.’s perspective, Richard Cooper served a defining role in the Exposition’s success. Cooper “served as chief clerk of the Pennsylvania Emancipation Commission,

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\textsuperscript{380} Ledger, "Blankenburg Will Assist Celebration." See also Whittier Wright, "Half Century of Freedon: Mayor Blankenburg Informed of Proposed Exposition, Wright Heads Delegation,” \textit{Afro-American}, Nov 9, 1912.


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and as such was head of the Finance Department, and chairman of the Committee on Grounds and Buildings. [Cooper] assisted very materially in drafting the plans for grounds and buildings in conjunction with the architect,” C. Henry Wilson.383

Notwithstanding Matthew Anderson’s continued and sincere efforts on behalf of Berean Industrial School, the moment further underscored the new power black leaders could exercise on behalf of a burgeoning and determined class of workers and strivers. The distance between the races that Washington acknowledged in his 1895 Atlanta speech and that he and other black leaders hoped to capitalize on did in effect engender a suffocating and ironically crucial air space where black leaders would cultivate their institutions. The confined alleyways of Philadelphia, for example, or the air shafts of Harlem tenements let in enough opportunities for a group of black entrepreneurs to take advantage of them. In sum, if persuasion was the overweening mode of approach to racial uplift and property in the late 19th century, a decade of black economic development, built hand-by-hand, allowed a more resistant and resilient political structure to form. The irony was that politics served as a helper to protect the “pearls” that Matthew Anderson, the shareholders of Berean, and other black economic leaders had worked to produce.

383 Wright, Philadelphia Colored Business Directory, 1914., 83, 87
The 1913 Negro Business League conference and the Exposition that followed it that fall further highlighted the new political possibilities of the moment as well as the various and old durable restrictions on black life in the city. The Wrights and Du Bois had been unsuccessful at the federal level. Harry Bass, for his success in fundraising at Harrisburg, faced pointed criticism from white Philadelphians who believed he was enriching himself and serving the spurious interests of black Republicans. Cooper was able to secure the use of the South Philadelphia location. However, as Charlene Mires, historian of the 1913 Exposition, notes, Broad Street and Oregon Avenue was the terminus of residential and commercial development in 1913. No African-American neighborhood was near the location. And slow permitting for construction delayed the opening of the event which was meant to coincide with the Business League gathering in August. When the Exposition did open, one AME minister, J.S. Caldwell, hoped that the park space could be one dedicated for African American use beyond its use for the Exposition. The black newspaper Tribune responded that African Americans in the city wanted “no Jim Crow Park.” The conversation drew an ironic contrast to an Exposition dedicated to fifty years of black progress since Emancipation, produced under the banner of a team of black leaders. As emerging black leaders considered the landscape of the city of

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385 Ibid., 271.
Philadelphia and its neighborhoods, and as they and their spaces continued to coalesce around race and social connection, a segregated park was one possible outcome they could consider.

During the 1913 Business League conference earlier that summer, Booker T. Washington continued to forward the idea of Negro farmers, jabbing at the thought of “crowded cities with their complex life,” including Washington, D.C., New York, New Orleans, Baltimore and Philadelphia’s Negro communities. Washington suggested to his Business League audience that the “200,000 acres of unused, unoccupied land” was there for the taking and the race’s birthright. Washington made clear that this also applied to Philadelphia and the conference included a presentation that pointed to nearby Chester County’s Downingtown Industrial School for Colored Youth, which had hosted a recent “Back to the Farm” session. Washington also acknowledged the resources, including churches, business and homes of Philadelphia’s black community and their respectability. He nodded to their growing political influence, thanking the City’s Common Council, which through Councilman Richard A. Cooper had provided the Business League with a $5,000 appropriation toward the convention.

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386 League and Convention, "Report of the Fourteenth Annual Convention.", 16, 17
387 Ibid., 92
388 Ibid., 28
389 Richard Cooper and G. Grant Williams, “Councilman Cooper Explains What He Has Done,” Philadelphia Tribune, September 28, 1918.
For his part, Matthew Anderson would give one of several five-minute addresses during the “religious congress” on the opening day program of the Exposition in September 1913. He would also chair the next day’s “sociological committee” at the fall exposition and preside over the second day discussion which featured Howard University sociologist Kelly Miller’s presentation on “The Physique of the Negro,” with Drs. Algernon B. Jackson, R.W. Bailey and Nathan F. Mossell as discussants on the matter.390 The three-day program of the Exposition featured spiritual, scholarly, intellectual and political leaders – black and white – including Republican politicians George White, John Asbury, Harry Bass and William Vare; scholars and university leaders W.E.B. Du Bois, Carl Kelsey of the University of Pennsylvania, Alain Locke, Miller and William Crogman of Clark University, Wright’s father-in-law; and cultural and intellectual leaders like Anderson, Nannie Helen Burroughs and Carl Bolivar.391 The event also served as something of an ecumenical gathering with Episcopal, AME and Jewish religious leaders participating. The gathering affirmed the link between class, cultural politics and religious leadership in the city.

The success of the event – although it faded from mainstream view – could be viewed in its ability to marshal political, social and cultural capital for an unprecedented event with local and national participants. It’s instructive that Wright, Jr., who organized the exposition, did not view the gathering nor what

390 “Big Crowds at Exposition,” Afro-American, Sep. 20 1913.
391 Ibid.
immediately followed through the lens of “politics.” Viewed through the lens of organization and association, the exposition served as a precursor to politics for Wright and other building and loan leaders and participants. By Wright’s recollection in his memoirs, he did not involve himself in local politics until the 1918 race riot and crisis in Philadelphia.392

In 1914, Reverend William Creditt, director of Cherry Building and Loan, George Dawley, a shipping clerk and 1907 Berean mortgage recipient, and Wright founded the state-wide Negro Protective League of Pennsylvania. Creditt served as president, with Dawley and Wright serving as the recording and corresponding secretaries, respectively. The League was established to counter segregation in the nation’s capital and elsewhere, to counteract the scourge of lynching which had appeared in Coatesville, Pa., in 1911, and to encourage job opportunity for the race as well as the exercise of the ballot to counter Democratic politics. The group asserted the necessity of a movement that included other Philadelphia leaders, as well as black leaders in Steelton, Harrisburg and Pittsburgh. The Afro recorded that the League was organized for

The purpose of promoting the civic, industrial and political interests of the race in this commonwealth and of the country…The Negro Protective League of Pennsylvania stands for the protection of the civic interests of the race and the promotion of the same. When it is considered that our people are largely excluded from hotels, restaurants, places of entertainments and amusements in this state the need of such and organization becomes at once apparent…[The League] stands for promoting efficiency and skill among Negro workmen, securing better positions for our men and women and better industrial training for our boys

392 Wright, 87 Years: 201.
and girls. We desire to see our men who are well qualified put into positions worthy of their training and experience, both in private and public service....[The League] stands for the fullest exercise of the elective franchise. We urge that it is not only a privilege, but the duty, of every man of color to vote. The Negro in this state and in the north in general needs to use the ballot not only for the effect it will have here, but also to protect the franchise rights of our brethren in the south. We believe that the Negro should vote for those men who stand by the race and vote against those men who stand against us. We should put every candidate on record as to his attitude upon the race question and see that pre-election promises are kept...We see the need of this right now better than ever before. For just now the Democratic congress is doing all it can to humiliate the Negro.  

For Creditt, the League was part of his longstanding leadership in the city and an aspect of his political activism. Historian Clem Harris includes Creditt's activism within an era of urban progressivism where black leaders broke free of Booker T. Washington's influence and accommodationism. Creditt, for example, had engaged in a 1912 battle of words with the theologically trained Philadelphian leader Dr. William Sinclair regarding Washington's muted political stances and the involvement of clergy in the mire of politics. Creditt and Sinclair parsed one another's arguments to the effect of praising Washington's work as an educator at Tuskegee, without defending Washington's remove from or disregard for politics. In 1909, Sinclair had served as a signatory at the launch of the NAACP, which signaled the emergence of civil rights liberalism as a refutation of Washington.  

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394 For a detailed discussion of the Sinclair-Creditt debate, see Harris, "Race, Leadership, and the Local Machine," 56-64.
While Richard Wright, Jr. had supported W.E.B. Du Bois at Niagara, the earlier model for the NAACP, his direct reflections on Washington’s political leadership are missing as are his view of the 1912 debate between Sinclair and Creditt. Indeed, Wright had been duly committed and occupied while the Du Bois and Washington divide was running its course with the founding of the NAACP in 1909. Wright had served as Field Secretary for the Armstrong Association, a Philadelphia-based job agency, in 1908 and 1909; and had become editor of the AME’s newspaper *The Christian Recorder* and the manager of the organization’s publishing company, its Book Concern, in 1909. Wright and Charlotte Crogman married in 1909 and welcomed their first child in 1910 and their second in 1912. He received his Ph.D. in sociology from the University of Pennsylvania in 1911, and was publishing his own study through the Book Concern in 1912.\(^{395}\)

In 1912, Wright, who had committed to using the Book Concern for the purpose of uplift with his own vision at the fore, published and wrote the foreword for author and managing editor Charles Frederick White’s *Who’s Who in Philadelphia*, which contained biographical sections on prominent black Philadelphians.\(^{396}\) Wright noted that the volume’s purpose was “to show by accumulated individual examples just what the opportunities of our people are in this great city and how they have availed themselves of them. Such a work would

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\(^{395}\) Undated biographical entry, UPenn Archives, Richard R. Wright, Jr. folder.

be information to many who do not come into intimate contact with our people, and an inspiration to hundreds who are often discouraged because of the obstacles they find.”

Wright argued in substance once more that the example of the few would prove useful to the many. This was akin to an article of uplift faith. In the years surrounding this, it would be joined by the argument of the necessity of promoting civil rights. In practice, these civil rights would reinforce the strength and separation of a privileged determined few, who had overcome the obstacles facing the race.

Who’s Who listed among its Board of Editors George White, Reverend William Creditt, attorney George Mitchell, who had founded several building and loans in the city in the years previous, Dr. Caroline Anderson, whose husband was Reverend Matthew Anderson, Christopher Perry, editor of The Tribune, and Abel Caldwell, a 1910 Berean mortgagor who was editor of The Courant, another Philadelphia black newspaper. Each of the editors, among more than two dozen persons total, including several Berean mortgage recipients, received a glowing biography which listed their education, business, social and professional affiliations and, in the case of the men, their property ownership.\footnote{Ibid., 8} \footnote{Ibid., 1-4}
Who’s Who also included White’s broader reflections on politics and social relations in the city. White lambasted Booker T. Washington in one such reflection, “The Race Question,” a reprint of a late-1910 letter to the editor of The Bulletin. Wright republished White’s criticism of the Tuskegeeian. Per White:

[My] criticism of [Washington] is based on his hurtful policy of advising the colored man to let his civic rights lapse while he acquires property and skill at labor, when history shows that no races or classes of people have ever been able to protect their property and their right to work – ‘that equality of opportunity which to every American is, fundamentally, as important as his liberty,’ – without a fair, just and proper participation in the government under which they lived. It is like advising a man to build his house on the brink of a stream, when he, and every other observant person, knows that the undercurrent is gradually, but surely washing away the soft ground upon which his foundation stands. The thing most needed in the United States, and which would be most helpful to the colored population thereof, is not only a new negroism, but also a new white-manliness. Without the congeniality of situation which these two amendments of attitude would bring about, there can be no ‘solution of the race problem’ in this country.399

While Wright may not have wholly agreed in such detail with White, who called Washington “not a true Negro in the fullest sense of the word,” Wright supported White’s sentiment enough to publish it.400 White’s “build his house” on a solid foundation metaphor underscored that uplift in this moment required multiple avenues of approach – property and labor – as well as fair and appropriate access and input into the governance. As far as White was concerned, none of these would be effective without a spirit of ownership and

399 Ibid., 169
400 Ibid., 169
manliness among the race – and a commitment to equality and nondiscrimination from whites.

Notionally, the leaders and notables of Philadelphia’s propertied community were increasingly pressing for civic accountability with the ballot as a necessary counterpart to property and education. To be clear, the impulse toward property accumulation and toward respectability did not fade away, but was notably broadened during this moment. Those who weren’t locked into a struggle for national influence with Booker T. Washington found themselves able to parse the differences between Washington and Du Bois without jettisoning either leader. A Tribune editorial in early 1913 may have captured this sense of the divide and of the moment: “Our own people needed a man to teach the world something of the value of educating both the head and the hands, and Booker T. Washington was ready. The American people needed to be taught that colored men and women aspired to be cultured, refined and educated, and Prof. Du Bois stepped forward.”

For Richard Wright, Jr. in particular, the distinction between 1912 and 1914 seems to have been the civic organizing work he undertook – in the nation’s capital and in Philadelphia – to organize the Exposition. Notwithstanding his own views of his work he undertook with the Negro Protective League, Wright

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401 “Just Gone!,” Philadelphia Tribune, March 1, 1913.
and others built on their economic and cultural leadership to take ownership of their political destinies in the state.

By 1914, the conflict between Creditt and Sinclair had so lessened that they found themselves on the same side of a political debate. Notably, via the Negro Protective League black Pennsylvanians placed a statewide emphasis on the importance of the ballot and found common cause – against Democratic policies and for the election of Republican Senator Boise Penrose in 1914. Moreover, the rise of civil rights liberalism – and distaste for segregation – had arrayed black leaders toward using the vote strategically and against segregationist policy.

When given the opportunity, in 1915, to offer his own thoughts on segregation in the cities of the South, Booker T. Washington made no mention of the ballot, but did suggest that segregation laws were unjustly arrayed against the black taxpayer. “The negro objects to being segregated because it usually means that he will receive inferior accommodations in return for the taxes he pays,” he said. Interestingly, Washington narrowed in on “house renters” as the typical black taxpayers: “the man who pays house rent pays large taxes, for the price paid for the rent includes payment of the taxes on the property.” Washington could not conceive that taxpayer activism, particularly collective

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taxpayer activism, might uplift the race or that the ballot could be used to protect and advance the race’s interests.

Washington leaned toward the non-necessity of segregation laws because they were unjust, unnecessary, and inconsistent in their treatment of blacks and whites, and were harmful on moral grounds to blacks and whites. In this instance, he leaned further into this idea and framed spatial integration as a positive good for African Americans. In his words, the “objective teaching” to Negroes that would result from living near whites was valuable because the race could learn the superior manners of dress, behavior and conduct of whites.403 Along these lines, Washington’s categorical identification of African Americans as renters may have, in his view, made them legitimate subjects for elevation. This position was the inverse of the angle from which the Business League viewed black property and homeowners. By his lights, renters were low and without redemption unless they adopted habits they could learn from whites. Washington seemed to suggest that black property owners made no or very little impact on city spaces. He gave no account to the collective power of black homeowners as taxpayers. In a similar respect, he had little view of the power that black voters had accumulated in those cities and how they might utilize the ballot.

In the case of the statewide League, the organization translated its ballot influence directly into the re-election of Penrose. At a campaign event, Penrose

403 See ibid.
noted lessons learned from the 1913 Exposition, per Harris’ history of those developments. Wright and Dr. William Sinclair appeared at a spring 1914 rally to support Penrose. The Protective League held meetings in various parts of the state, also in support of the candidate. Sinclair and Creditt were now joined on the civil rights issue, perhaps further nullifying any remaining tension between them.\textsuperscript{404}

It is unclear to what extent Wright’s Protective League attempted to make an impact beyond the elective issue or beyond the Penrose campaign. Indeed, if the League was active in Philadelphia during the summer of 1914 it did not appear in the account surrounding West Philadelphia homeowner Mary Montague, whose home was attacked by white neighbors. The case bore some similarity to one that would occur four years later. The contrast between the responses to the two cases reflected the evolution of the civic accountability movement and its connections to the city’s propertied members.

On Saturday, June 27, 1914, Mrs. Mary Montague and her family moved into the 1904 N. St. Bernard Street home they had purchased “through a colored agent,” and no sense that their presence would be objectionable in the neighborhood. That day they encountered insults from their new neighbors. The next day white children threw fireworks on the porch and at the windows of the home, with the encouragement of white adults. The Montague family described

\textsuperscript{404} “'Poor Whites' Become Enraged Because Colored Woman Bought House,” \textit{Philadelphia Tribune}, July 11, 1914.
Monday, June 29 as relatively uneventful. On the evening of Tuesday, June 30, however, a mob described as “more than a thousand people” descended on the home, using bricks, stones and firearms to “demolish the property,” in the words of the *Tribune* writer who chronicled the incident. The family was fortunate that a male visitor to the house escaped the mob from the back of the home and was able to run the half-mile distance to a bar at 52nd and Westminster, where hidden from the mob by the owner, he was able to call the police for help at Montague’s home. In the *Tribune’s* view the police failed to respond appropriately to the calls for assistance, which the family said had begun on that Sunday.

No accounts suggest that Mrs. Montague’s case rose to the level of a united cause for black or white Philadelphians. Perhaps, the incident fell outside the charge of the Protective League, or Mrs. Montague did not have membership in or association with a church that would have aided her. Or perhaps the event did not go beyond the several-day harassment and threat to life and property. No one was shot or killed. By the *Tribune’s* account, the Department of Public Safety (responsible for Philadelphia’s police unit) promised an investigation and arrests. The *Tribune* asserted there was a clear case to be made against a storekeeper who sold fireworks to members of the mob at “half-price so as to ‘blow the niggers out.’”405 The local NAACP was said to have an investigator on the case. Mrs. Montague’s experience – purchasing a home through a black agent and

405 Ibid.
encountering difficulty with white neighbors – was connected to the broader account of black home and property owners in the city.

At the city level, African-Americans were working to mobilize politically, using their status and property ownership as the rationale for political representation. We do not have a sense of whether this was directly linked to incidences like those which affected Ms. Montague, but these homeowners did mobilize to protect themselves politically in the context of the property they had acquired. In 1915, in the weeks prior to the election that fall, The Tribune noted that a group of black homeowners in West Philadelphia’s 40th Ward approached their local (white) committeeman with the goal of gaining his support for a slate of black Republicans who they hoped to have as their representatives.

The Tribune noted:

During the past few years many citizens of color have moved into So(uth) Markoe street, Linmore street, May street, 46th and 47th streets which constitutes a great portion of the eighteenth division of the 40th Ward. These streets were formerly occupied by white people, and they moved out because they objected to the presence of colored neighbors.

The colored citizens have in many instances purchased their homes and made many improvements, and they feel know that they should at least have recognition, according to their political strength, and they have selected the following candidates to be voted for on the Republican ticket at the Primaries next Tuesday, as representatives of the 18th division of the 40th Ward.406

406 "Voters Tire of Taxation Without Representation - Citizens of the Eighteenth Division, 40th Ward to Have Say at the Primaries -- Many Property Owners."
Of Berean mortgage recipients that this research has tracked only one seems to have taken a mortgage on one of the streets mentioned above in the *Tribune*. Moreover, that homeowner, the Virginia-born porter Harvey James and his wife, Alice, received their mortgage in the spring of 1917 – a year and a half later – at the relatively young ages of 24 and 20, respectively. Even if they resided in the right political division and lived in the ward before they received their loan, they were unlikely to have held the degree of authority exercised by the black homeowners mentioned by the *Tribune*. Even so, the *Tribune* pointed to “Many Property Owners” in the area – which may have included other Berean borrowers.

The 40th ward property owners put forward a black Republican slate that included a candidate for each of the offices of judge, inspector of elections, assessor and school solicitor. Mrs. Theresa Williams, whose husband G. Grant Williams was City Editor of the *Tribune*, was the slate’s candidate for school solicitor. Hoffman, the committeeman, had flatly turned down the opportunity to endorse the ticket of black Republicans. The *Tribune* argued that colored voters should vote for the slate, regardless:

The colored citizens have a right to select their own candidates, and not submit to Mr. Hoffman, or any one else as boss…They should turn out next Tuesday and vote for their own candidates and others whom they see fit as all other republicans (sic) are priviledged (sic) to do and Mr. Hoffman should to be taught that the respectable colored citizens will not
be classed with the vote selling class, and that they will at least make an effort to establish a precedent in the 18th division of the 40th Ward.\textsuperscript{407}

In the \textit{Tribune}'s view, these respectable colored citizens recognized that their ownership of property made them suitable participants in the spaces of governance. That the \textit{Tribune} parsed a difference between direct representation and the contemporary prevalence of ward bosses who paid for votes through ward clubs suggested that homeowners were unique from other voters – in that they had achieved a different level of citizenship, authority, and respectability, simply because they had taken the responsibility of owning their own homes. This view echoed Matthew Anderson's pronouncement in 1897 that property owners had elevated themselves in the eyes of the city and in their own eyes. Although Matthew Anderson's Berean Building and Loan and the 40th ward homeowners were not directly connected, they were part of this rising tide that homeownership moved up and along the trajectory of respectability and citizenship.

If Anderson and Berean had pioneered one of the direct methods by which black citizens could take the escalator of respectability, the developments in 1914 and 1915 in the city further confirmed that respectability and property ownership operated in networks of connection. Theresa Williams and the propertied citizens of the 40th ward attempted to take another step forward in

\textsuperscript{407} Ibid.
establishing civic accountability and in reflecting their credentials of respectability. Challenges to black homeownership required the defense of a committed set of associations. Even if the individual was made respectable by possessing the home, respectability and the benefits that proceeded from homeownership needed defense and protection. Mary Montague apparently had no special link to already-existent units that would defend her. But her status as a homeowner made her story visible enough for the NAACP to monitor her cause. The NAACP in 1914 had not been prepared to act on her behalf.

Less than a year later, in the wake of a campaign to reinstall black police offers who had been removed from the South Street business district because of discrimination, G. Grant Williams, the Tribune editor prophetically summed the issues that had been roiling black Philadelphia that summer and in the years before. He stated: “We pay taxes enough to have more representatives than we get. Just think of it, only one councilman and only one fireman, and we have over 100,000 colored people too.”

Given that his wife had been a prospective candidate at the previous election, it’s clear that her candidacy was unsuccessful. And because the issue of where police were stationed was a question of public safety, labor and

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408 As quoted in Harris, "Race, Leadership, and the Local Machine.", 128
discrimination, Williams remarked, “It is our duty to protect ourselves and resent this insult to the race.”

It might have been that G. Grant Williams was only speaking about protecting the race’s policemen and binding the city to be accountable to its citizens, but there was something more. Williams spoke to the plight of the property owner, like Mary Montague, whose existence was under threat:

They lynch us in the South, and they lynch us in the North, Coatesville, Pa. They segregate us in the North. In the South by legislation, in Philadelphia by force. We have published several articles in these columns where colored men and women have brought property and moved in only to have the fronts of their homes battered in with stones and bricks and pistol shots, and our good municipal government for some reason has not been able to convict the things [thugs].

It was as if G. Grant Williams had seen the conflagration of the summer of 1918 coming.

1918, Civic Accountability and the Protection of the Black Homeowner

The summer of 1918 Philadelphia “race riot” was not the first time that year that Mrs. Adella Bond had made it into the pages of the newspaper nor the first time that she had faced interaction with the Philadelphia police. Nor was the

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409 Ibid.
410 Harris, “Race, Leadership, and the Local Machine.,” 133
summer the first time that year that her entry to a respectable space in the city had been challenged. The events of 1918 spoke to how Mrs. Bond’s experience as a resident in the city and especially as a property owner exemplified the moments of contestation that respectable citizens could face between 1910 and 1920. For various reasons, researchers looking for proximate causes and incidences have neglected to examine Adella Bond’s story further or more deeply.411

On Wednesday, April 24, 1918, below the *Evening Public Ledger* report on the German army’s World War I offensive in France, the paper reported on the quarterly meeting of the YWCA at the Central branch, 18th and Arch Streets. The meeting was slated to address reorganization of the Philadelphia unit—including the status of certain funds and the administration of its Kensington branch. Although the meeting had been scheduled for 10:30 AM, as of 5:00 AM—the paper reported—women in some numbers began to gather at the building’s

411 Historians seem not to have found Mrs. Bond’s inclusion in the incident at the YWCA—either because they may not have been searching for it in the *Evening Public Ledger* or they had no reason to. Moreover, census records and other more readily accessible sources, such as city directories have not shown Mrs. Bond. Of note, the *Evening Public Ledger*’s practice of referring to married women by their husband’s first name helps identify Mrs. Bond as a (then) unmarried woman. Adella Bond does not appear in the 1920 census accounts at the 2936 Ellsworth Street address. Her whereabouts before and after 1918 are unclear. However, the uniqueness of her name in this regard make me confident that Adella Bond in the *Evening Public Ledger* is the same Adella Bond who otherwise suddenly appears in the accounts of July 1918. Vincent Franklin’s account of the 1918 “race riots” remains the most detailed recounting of Mrs. Bond’s July encounter. Charles Hardy does more to draw the 1918 incidences—from June through September—out and to connect them to eventual changes in police responses. My goal has been to amplify these accounts and to further link them to the concerns of property and respectability. See Vincent P. Franklin, “The Philadelphia Race Riot of 1918,” *Pennsylvania Magazine of History and Biography* 99, no. 3 (1975). And Hardy III, “Race and Opportunity.”, 143-148 I contend that Mrs. Bond’s earlier experience also helped show her as “respectable” in the eyes of Philadelphia’s black leaders and made her a candidate for defense and protection.
entrance. By the account of the *Ledger*, probably confirmed by the two policeman stationed at the doors, those assembled outside were not disorderly.\footnote{412}{“Y.W.C.A. Heads Override Rebels: Hundreds of Girls Barred with Police Aid from Quarterly Meeting,” *Evening Public Ledger*, Apr 24, 1918, 9.}

The struggle at the entrance concerned whether police and YWCA secretaries who blocked the doors would allow in voting members beyond those on the board of managers. Adella Bond, representing the Southwest branch, had been one of several black women who were poised to attend the meeting and represent their branches. Although, in that case, board members Mrs. Nathan Mossell, whose husband had founded Douglass Hospital and Mrs. Eva Johnson, president of the branch, were also shut out of the meeting.\footnote{413}{Ibid.}

The meeting commenced and adjourned in short order as a past president of the organization attempted to wrest control of the meeting but was thwarted by a quick adjournment of the session – without addressing any of the planned agenda. Once the session was adjourned the building was then swarmed by somewhere between 150 and 300 members of the Kensington and Southwest branches. The “revolutionists,” as the paper dubbed them, had hoped to uninstall the current president and the board of managers.\footnote{414}{Ibid.}

It was less clear why the women had been shut out than why they had assembled in protest. Those in revolt accused the current leadership of poor management and of using the organization, and presumably its funds, for their...
own enrichment. Indeed, according to the paper, the YWCA’s own record keeping and reporting neglected to mention the whereabouts of $53,000 worth of philanthropic funding that the Association had received. Other critics of the officers of the Central branch had charged them with criminal negligence for failing to fully investigate boarding houses where young women workers had been sent. That accusation was particularly troubling, critics charged, because it reflected on whether the Association was capable of functioning in a wartime environment and condition.  

When the scheduled meeting ended the crowd outside moved inside and held its own session, presumably to lodge its charges in a public forum. That Wednesday morning, they had indeed done that. As it was, the “minority group” had met the evening before, on Tuesday, at the Church of the Redeemer and selected a committee to “head the ‘combat.'” The committee was chaired by Mrs. George Vaux, Jr.; Mrs. Frank Griswold represented an “at large” group of challengers and Mrs. William Freemantle represented the Kensington branch. Griswold, Freemantle and Mrs. Adella Bond, representing the Southwestern branch of the YWCA, were each to select two additional women to join them and represent their respective camps in the effort as it moved forward.

By virtue of this planning and involvement, Adella Bond had taken a role as a campaigner and supporter of African American women’s rights as linked to

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415 Ibid.  
416 Ibid., 9.
the rights of all respectable women at a critical juncture. Within several months, W.E.B. Du Bois would issue his brief but influential editorial in the NAACP’s *Crisis* magazine that the race needed to set aside their distinct civil rights demands for the moment and should attach themselves to the concerns of American democracy – “equality, freedom and democracy” as the nation mobilized for war. The uniting of the Southwestern YWCA branch concerns to the concerns of women in the city more broadly suggested the transformative possibilities of women who were committed to use their authority and influence.

The “campaign” continued through the early summer and the remainder of the year. Mrs. Bond did not seem to have a continuing role in the matter among the YWCA branches beyond the spring controversy. The “insurgents,” as the *Evening Public Ledger* referred to the opposition group, took the issue to court, toppling Mrs. Hudson from the leadership in the process, as had been their intention. It was unclear whether the challengers received the full accounting of funds that they had hoped for initially. At least as far as the *Ledger* was concerned, neither Mrs. Bond nor the Southwestern branch played any additional part in the issue. Only the Kensington branch continued to receive publicity as the case and the matter was adjudicated and contested in state court and in the Y.W.C.A.’s elections through at least 1921, when the matter was still unresolved. Perhaps the Southwestern branch had settled or were satisfied

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418 The *Evening Public Ledger* continued its coverage of the Y.W.C.A. dispute between the "regulars" and the "insurgents." See "Mrs. Hudson Replies to Y.W.C.A. Criticism: President of
somehow in their claims against leadership. In truth, if Mrs. Bond had stepped
down from this role, it was based on developments that summer and
understandable.

Exactly three months later on Wednesday, July 24, Adella Bond moved
into the home that she purchased at 2936 Ellsworth Street in the city’s 36th Ward
in South Philadelphia. Bond would later recount that if she had known the
difficulty that would ensue that she “would not have accepted the house as a
gift.” Bond purchased the house through a black real estate agent representing
the white owner of the home, who also owned and rented out several other
homes on the street to white families. The currents of race and real estate in the
city, black cultural institutions and political practice, and world events would all
affect Mrs. Adella Bond’s ownership of 2936 Ellsworth Street.

On the evening of Friday, July 26, two days after Mrs. Bond had moved in,
a mob of angry white Philadelphians, including some of Bond’s neighbors,
assembled, throwing bricks at the home and shooting outside of it. When Mrs.
Bond, who the newspapers identified not by her connection to the YWCA but by

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Central Branch Proud of Deficit, Citing Aid to Girls,” Evening Public Ledger, June 25, 1918.;
“Court Criticizes Rules of Y.W.C.A.: Judge Pronounce Constitution Utterly Absurd and
Incomprehensible, Rap Autocratic Rule,” Evening Public Ledger, Nov 2, 1918.; “Y.W.C.A. Appeal
Halts Election: “Regulars” Take Row with “Insurgents” Into State Supreme Court,” Evening Public
Ledger, Jan 28, 1919.; “Y.W.C.A. Leaders in a Contest Today: Hot Fight at Polls to Keep
Insurgents in Office,” Evening Public Ledger, Jan 28, 1920.; “Insurgents Demand Y.W.C.A.
Reorganize: Appeal to Courts Likely Following Denial of Access to the Books,” Evening Public
Ledger, Apr 26, 1921.

419 “Lone Woman Holds A Mob of 500 Whites Brutes at Bay: Adella Bond Shoots Into Mob
her employment as a probation officer at the municipal court, came to the window with her revolver, the crowd began to scatter. Either because of the threat to her home or because she was attempting to draw the attention of police, Mrs. Bond fired one shot. That shot struck and wounded Joseph Kelly of 2311 Carpenter Street in the leg.420

The confrontation set off several days of street skirmishes with black citizens coming to the defense of Bond, and with black residents and white residents pitted against one another. By the accounts of the Tribune, police authorities provided little or no support or defense of black victims. After four days of violence, skirmishes and shootings, hundreds had been injured and three persons were dead - including Riley Bullock, a 30-year old African-American who was killed by police while in their custody. Initially, Philadelphia police claimed he was shot by an unknown assailant; a subsequent analysis showed that Bullock was shot from behind by a policeman's gun, while inside in a South Philadelphia police station.421

421 Vincent Franklin, Charles Hardy and Clemmie Harris provide the most detailed accountings of the four days of racial violence. Harris does much to connect the response to the violence and its lead-up to the political culture in the city. Franklin treats the riot as a standalone subject -- in view of racial riots in the north during the World War I era -- in his article on the 1918 Philadelphia race riots. Hardy provides a detailed examination of the violence within the context of his chapter on housing in the city, which is angle of approach also taken by John Sutherland. Altogether, I believe they give a valuable, albeit incomplete, rendering of aspects of the riots. Because I have focused on property and respectability, I have drawn from each of them to inform my approach. My approach would have been impossible except for their work. See Sutherland, "City of Homes: Philadelphia Slums and Reformers."; Franklin, "Race Riot of 1918."; Hardy III, "Race and Opportunity."; and most recently Harris, "Race, Leadership, and the Local Machine."
If World War I was the “father of many things,” it was also a contributor to the tension on Ellsworth Street. Historian John Sutherland, who chronicled housing reform in the era, observes that the increase in wartime production industries in the city drew many workers to Philadelphia and also caused production of new housing units to creep to a near halt. Under normal circumstances, the city needed 9,000 new houses per year to keep up with regular population increase. New home construction "declined from 7,762 in 1916 to 2,734 in 1917 to 965 in 1918."\(^{422}\) As a result of the need, seasoned with other ultimately inadequate policy measures at the federal and state level, the city formed a Negro Migration Committee to bolster the work of the Philadelphia Housing Authority.

The Migration Committee’s ability to make lasting substantive adjustments and proposals was limited. However, the Committee did make several recommendations which seemed to affect black housing. The group encouraged white realtors and landlords to make space for black housing in existent neighborhoods by filling tenants and purchasers into streets or neighborhoods adjacent to black districts but along the edge of white districts.\(^{423}\)

For the most part, these recommendations were meant to assist black renters. However, the recommendations could not help but affect the space for black homeowners because of the intersection of renting and purchasing real

\(^{422}\) Sutherland, “City of Homes: Philadelphia Slums and Reformers,” 224.
\(^{423}\) Ibid., 231.
estate in the market. A more detailed analysis of city neighborhoods and changes to them over time would detail how each of these were uniquely affected by wartime measures. Moreover, the detailed Berean mortgage data would provide a clear set of markers for comparison with purchase price data culled from newspaper and other contemporary files. At least in the case of Adella Bond’s 36th Ward neighborhood, Sutherland asserts that the Negro Migration Committee did have some effect. Ellsworth Street sat on the edge of a “white district” into which black neighbors were making some infringement.424

The early accounts of the incident and its precipitating events spoke directly to the “concerns” that Bond’s new white neighbors had with her purchasing and taking occupancy of the home. Moreover, the attack at Bond’s home in July was not the first such race and real estate encounter that summer. In June, G. Grant Williams in the Tribune observed that an unidentified black family had its furniture burned by “white ruffians” because they had bought a home in a neighborhood where white people lived.425 The Evening Public Ledger heard that black families were moving from the central neighborhoods in the riot areas downtown. And the paper blamed the Mayor and City Council for “endless triumphs of bad management in municipal affairs” – essentially for having curtailed police hiring or at least not hiring the most qualified persons.426 With

424 “Another Dies in Race Riots; Marines Used: Negro Shot Today While in Custody of Police,” Evening Public Ledger, July 29, 1918.
426 “‘Call the Marines!’: This is the Plaint with Which City Hall Atones for a Vanishing Police Force,” Evening Public Ledger, July 31, 1918.
that said, whites in the city likely viewed the episode as a local neighborhood or sectional issue, resulting from that municipal mismanagement, as the *Evening Public Ledger* asserted was the paper's view.\textsuperscript{427} [The *Evening Public Ledger* gave the war and developments abroad prime placement on its pages during the incident and its aftermath.] Black leaders viewed it as an issue of existential concern, part of the drumbeat of violence against black residents in the city.

Less than a week after the attack on Adella Bond’s house, a set of coalitions emerged to protect the interests of black property owners – and to bolster the claims against the city. Given the lack of direct response to the Mary Montague incident – including by the NAACP – the apparently spontaneous emergence of organizations might have seemed surprising.\textsuperscript{428} The response, however, was conditioned by a long trajectory and memory of black leaders who looked to bolster and defend their community.

Within several days of conflict, two committees of concerned black leaders approached Mayor Thomas Smith and Director of Public Safety William Wilson with the hope of addressing the present and longstanding issues. Richard Wright, Jr., and J.C. Beckett representing the city’s Methodist ministers, and attorney George Mitchell and B.G. Collier of the Knights of Pythias attempted to meet with the Mayor and were summarily dismissed by the police chief.\textsuperscript{429} Wright,

\textsuperscript{427} Ibid.
\textsuperscript{428} See Franklin, “Race Riot of 1918,” on the NAACP’s lack of vigor.
\textsuperscript{429} Wright, *87 Years*: 202.
representing both groups, issued a letter of rebuke to Mayor Smith. The letter in part was reprinted in both the *Ledger* and *Tribune*. Wright wrote:

We represent large constituencies who reside in the zone of the race riots which seem now in progress. We have visited the homes of scores of these people and are well informed concerning conditions.

We wish to deplore the fact that your police have not been able to protect our citizens from mob violence…

We desire you to understand that we put the whole blame upon your incompetent police force. But the sympathy of the police, their hobnobbing with the mob; what has now become the disgrace of Philadelphia would have been nothing more than a petty row. Your police have for a long time winked at disorder, such as the beating up of negroes, the stoning of their homes and the attacking of their churches.

In this very section Divine worship has time and again been disturbed by white hoodlums and there has been no redress. In nearly every part of this city peaceable and law abiding negroes of the home-owning type have been set upon by irresponsible hoodlums, their property damaged and destroyed, while the police seem powerless to protect. It is not to be wondered at that the mob thought it could scare negroes from their homes with impunity.

The riot was not started by negroes. Your police arrested negroes almost exclusively and let white hoodlums roam the streets to do more damage.

We severely condemn mob rule and we condemn negroes who disregard the law, and we feel lawbreakers of all races should be treated alike.

In every community where there are negroes the presence of policemen tends to put down race friction. We feel quite certain that if an equal number of white and colored policemen had been in the mob district, the disturbance would have subsided with a few minutes.
But for your policy of putting police in the political prestige in these districts there would not have been any such disgraceful disturbances.⁴³⁰

If Wright composed his letter spontaneously after being dismissed by the police chief, then it cogently and comprehensively relayed the view of the group. Beyond the particulars of the incident at Adella Bond’s home, Wright argued that Philadelphia Public Safety had placed police officers who were essentially patronage hires, incompetent in their roles. Wright placed the moral suasion and high ground on the side of their “constituents.” In this instance, Wright asserted the peaceable and law-abiding black homeowner as the most-injured victim of the riot. He indicated that the violence was an issue that had affected black homeowners throughout “nearly every part” of the city. Indeed, within several days of the Bond incident, various skirmishes and violence had occurred nearby in south Philadelphia as well as in the Old City and Center City neighborhoods.⁴³¹ Citing a history of maltreatment by “white hoodlums,” Wright also connected how churches in the neighborhood had previously been molested. In emphasizing homes and churches, Wright explained the rationale for a response from the

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⁴³⁰ See “Negroes Censure Mayor for Riots -- Committees, in Letter, Protests ‘Partiality’ to Whites - Pay Visit to Wilson,” Evening Public Ledger and Evening Telegraph, July 30, 1918. and “Lone Woman Holds A Mob of 500 Whites Brutes at Bay: Adella Bond Shoots Into Mob Attempting Violence, Police Disarm Colored Citizens and Then Help Mob Beat Them With Clubs. Our Citizens Present a Strong Protest.”. Owing to the publishing schedule of the two newspapers, the Ledger/Telegraph contained several days of coverage by the time of the Tribune’s weekly coverage of the event.

⁴³¹ See Franklin, “Race Riot of 1918.”
community that would bolster homes and churches and that would demand police accountability.

In the *Tribune*, G. Grant Williams linked the Adella Bond incident to the chain of racial attacks on black property owners in the city – and to the lack of an adequate police and municipal protection for these persons and family:

> Now we are again in trouble at 29th and Ellsworth Streets...A respectable colored woman employed by the city purchased a home at 2936 Ellsworth...The Police Department has been repeatedly warned about these assaults upon colored people, but they seemingly give little protection and now the colored citizens have resolved to protect themselves...If a real estate owner has a right to sell colored people houses in these districts, why is it that your police cannot give them better protection. Several years ago the Tribune reporter visited a house up on North St. Bernard Street where a colored woman and her child lived alone. The house had been battered (sic), back and front doors and windows broken and shots fired the windows and doors. We took a picture of the house and sent a marked copy of the paper containing the same to your office. Nothing was ever done except to station a policeman there to protect her, no arrests were made...Was it right Mr. Mayor, for these white brutes to attack a lone colored woman and her child simply because they were able to pay an advanced price for a piece of property and move into it?...Can you blame citizens of color for mobilizing at 29th and Ellsworth Streets to protect one who is employed by the city of which you have the honor of being Mayor and have failed to give proper protection? The colored people of Philadelphia are law-abiding citizens and ask your protection and if you don't protect them they shall and will defend themselves.\(^{432}\)

\(^{432}\) Williams, "Mob Spirit."

In the *Tribune’s* view, the attack on Adella Bond’s home was directly linked to the 1914 Montague attack. In addition to Wright and Williams, the *Afro-
American newspaper and the Evening Public Ledger would all cite tensions over real estate and race as a precipitating cause of the July 1918 conflagration. City police had ultimately done nothing to protect Montague beyond staging a watchman there to passively protect the West Philadelphia home. Within a week after the incident at Bond’s home, black Philadelphians were organized and prepared to act, spurred not only by recent incidences, but by longstanding concerns about home owner defense and civic accountability articulated by Wright and his cohort and by Williams.

By the second week of August, within two weeks of the precipitating incident at Adella Bond’s home in South Philadelphia, Wright was uniting a coalition of Methodist and Baptist ministers, notably from West and South Philadelphia to form a Colored Protective Association. In describing the group, Wright detailed its several-fold aims:

We shall stand for the right of colored people to live wherever they desire to live, so long as they live decently.

We shall stand for the right to work wherever we can get work. I have just sent letters to President Holbrook of the International Shipbuilding Corporation and to Admiral Bowles, telling them of the unjust treatment of our people. We are willing to do anything to help win the war; but we know we are unjustly treated at Hog Island.

We shall stand for our rights in the public schools of this city. We shall demand a square deal for colored children. Just now we are urging our people who work, to crowd the night schools to overflowing. Let us

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433 See "Race Riots in Philadelphia-3 Dead; Ministers Put Blame on Police: Fighting Starts When Colored Probation Officer Occupies Property in Section Where Whites Lived," Afro-American, Aug 2, 1918; also "Another Dies in Race Riots; Marines Used: Negro Shot Today While in Custody of Police."
establish a reputation for wanting to know things; for after all, the man who knows is in the best position to protect himself.

We shall, through our legislative committee, endeavor to get a Civil Rights Bill with teeth in it, through our next legislature.

We shall cooperate with the Department of Public Safety, the Bureau of Health and various other agencies for every protection for our people. We shall cooperate with the Draft Boards, Labor Bureaus, the Liberty Loan, Red Cross and all other patriotic agencies for bringing out one hundred percent of colored people's loyalty.”

While some historians have characterized the Colored Protective Association as grassroots association, without attributing its party politics, others have identified it as an organization of Philadelphia black Republicans. In truth, the disagreements among black Philadelphians at the time should caution against using the broad brush on this movement. A month into the CPA's existence, G. Grant Williams would pillory the Citizens Republican Club, including its prominent members Richard Cooper, George White and John Asbury, for not being involved in any of the public gatherings and conspicuously absent in any of the communications concerning the community and the aftermath of the riot. If neither these men nor the CRC were at the forefront,

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435 Vincent Franklin gives no account of the political context of the founders or members of the Colored Protective Association. On the other hand, Harris identifies the group as founded by independent black Republicans. See Franklin, "Race Riot of 1918." Also, see Harris, "Race, Leadership, and the Local Machine," 155.

436 For criticism of Cooper, Asbury and White, see G. Grant Williams, "Irish Mob Shoots Up Flag!: Emblem No Protection to Colored People Here, The Home of John R. Evans, an Employee of the U.S. Government, The Scene of this Criminal Outrage," Philadelphia Tribune, Aug 24, 1918. Williams would issue a more direct allegation against Cooper, saying Cooper only did what whites
then the CPA was not Republican or even partisan in substance, even if it involved independent Republicans. As Wright wrote, “Politicians courted us, but we were non-partisan.” In describing the group that he organized, Wright highlighted that it was populated by clergy as well as lay leaders. It brought together black immigrants to the city as well as “old Philadelphians.” In this context it is likely fairer to view the CPA and the movement it was part as drawing from the tributaries of religion, economic development, social networks and politics.

If the state-wide Negro Protective League that Wright was a member of in 1914 was a markedly political entity geared toward electoral accountability, the 1918 Colored Protective Association was more fine-grained, more moral and more organized.

The Association, which had up to 10,000 members, organized legal defense of African Americans arrested during the riot, raising money through a network of Baptist and Methodist churches in South Philadelphia and West Philadelphia. G. Edward Dickerson, a Virginia-native attorney, served as the CPA’s chief attorney. It pressed for the initial prosecution of the policeman who shot and killed Riley Bullock. The CPA protested and organized in the 17th police district area, in which Ellsworth Street was located, resulting in the transfer of the

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437 Wright, 87 Years: 203.
police lieutenant who had continually refused to curtail mobs of whiter marauders.\textsuperscript{438} The trial of the officers who shot Riley Bullock was sidelined after a colored officer on the stand refused to repeat his earlier statement incriminating the two.\textsuperscript{439} However, the organization’s efforts also resulted in greater cooperation with police in the district and in other areas of the city.

In a related effort, the \textit{Tribune} printed fundraising appeals for Adella Bond to help her legal defense for the “assault and battery” and toward her damaged home and clothing which had been stolen in the aftermath of the incident at her home.\textsuperscript{440} By Friday, August 23, the community support evidently resulted in the indefinite postponement of the proceedings against Mrs. Bond, without further mention of her case in the local and national black newspapers.\textsuperscript{441} The \textit{Tribune} would continue its collection fund –“Help Mrs. Bond Now” – into September 1918. Adella Bond hardly shrank from the violence or fled from the neighborhood. \textit{The Tribune} reported that she purchased the house next door to her own.\textsuperscript{442}

By early September, the community would turn its attention to other families whose right to property ownership was challenged. If the riot had been a flashpoint for racial conflict, it had also caused the community to redouble its

\textsuperscript{439} Afro, "Colored Cop Turns Traitor."
\textsuperscript{440} "Flashes and Sparks -- Subscribe to the Relief Fund for Mrs. Adella Bond," \textit{Philadelphia Tribune}, August 24, 1918.
\textsuperscript{441} "Postpone Trial of Mrs. Bond," \textit{Chicago Defender}, Aug 24, 1918.
\textsuperscript{442} "White Police Clubs a Race Riot Victim on Hospital Cot...Colored Citizens are Organizing Defense League and Putting Up Their Money," \textit{Philadelphia Tribune}, Aug 10, 1918.
efforts to support its most respectable citizens. The *Tribune* highlighted the Cowdery family’s move to N. 16th Street in early September. The family was “one of Philadelphia’s oldest and most respected families of color, representing our cultured, educated and wealthy class,” according to G. Grant Williams.\(^{443}\)

E.C. Brown, real estate agent, who had attended the Business League sessions in Boston, Richmond, Philadelphia, and elsewhere – and who Williams would endorse for National League President in 1920 -- had sold the home to the Cowdery family.\(^{444}\) When a Jewish neighbor threatened violence to the Cowdery’s new home, black banker Andrew Stevens, who would partner with E.C. Brown in the 1920s, stepped in and sought the involvement of the police to support the Cowdery family. Stevens, who had previously informed the police of the Cowdery’s intention to move in, had also informed the police: “that he had two automatic guns and he intended to spend the night at the home of his client the date he moved in, and if there was any mob violence, there would be some other troubles that might call the coroner and undertaker into service.”\(^{445}\) The police organized additional protection for the Cowderys shortly after Steven’s contact.\(^{446}\)

\(^{443}\) Williams, "Mills Stops Mob Leaders."

\(^{444}\) Ibid.; G. Grant Williams, "Likely to Be Candidate for President: A Business Man for President of the National Negro Business League, Local Man Suggested," *Philadelphia Tribune*, Jul 10, 1920.

\(^{445}\) Williams, "Mills Stops Mob Leaders."

\(^{446}\) Ibid.
In many ways, the CPA, which had the greatest set of participants at the time, was the expression of Wright’s understandings of the vanguard group of African Americans who had secured a stake, albeit a tenuous one, in the middle class. All of the aims Wright described were reflective of public behavior in the broader life of the city, including where African Americans might live, work, attend schools, and participate in state and national affairs. Inside church spaces, the CPA focused on self-education with civics lessons as well as how to comport themselves publicly and privately.447

If the CPA could not settle once and for all that African Americans had a broad right to live and purchase a home in whichever parts of the city they desired, it at least could establish a basis for self- and municipal defense. The CPA could not conclude the issue definitively but it extended the Washingtonian and Andersonian point that good neighbors deserved the opportunity to live peaceably – even if it meant working with an armed self-defense unit.

The Tribune also printed something that must have been read by those in the know as a sign of success of the community’s defense of respectable homeowners. The paper’s society section, “Flashes and Sparks” -- which covered the community’s respectable families, their social events, charitable events, vacations, and their returns home – had reason to cover Mrs. Adella Bond once more in January 1919:

447 Wright, 87 Years: 203.
Mr. Burney Burr and Curtis Oden, business men of Beaufort, N.C., who have been spending the holidays seeing New York and visiting their two sisters, Mrs. Frazier and Mrs. V. Ellison, 737 S. 22nd Street, were entertained at a dinner given by Mr. Vettier Allison, a recent appointee on the Phila. Police Force, at the home of Mrs. Adella Bond, 2992 Ellsworth St. The gentlemen were delighted with this their first trip North and thank their many friends for the magnificent way in which they were entertained. They left Sunday for Washington, D.C. to spend a few days there before returning South.448

The efforts of Mrs. Bond, Richard R. Wright, Jr., G. Grant Williams and the Colored Protective Association and their supporters had resulted in something perhaps not equal to police accountability but significant nonetheless. With the visit of the new colored Philadelphia police appointee to her home, Mrs. Bond had received actual respect.

In substance, Wright’s and Williams’ critique distinguished them generationally from the politics that had gone before. As noted, Booker T. Washington’s view of 1915 segregation necessitated that the race purchase property to prove themselves to whites. In rhetoric and approach, Washington valorized white acceptance of “good colored people” to positively affect the treatment of the race.449 Wright, Williams et al found themselves having to

448 "Flashes and Sparks: Social and Otherwise During the Week," Philadelphia Tribune, Jan 18, 1919.
449 See Staff Correspondence, "Dr. Washington Makes a Tour of Delaware, Is Given an Ovation by Black and White in Every Part of the Diamond State; The Foremost Citizen of His Race and One of the Foremost Citizens of Any Race in The Country,' says Governor Pennewell -- Wants His Race to Draw the Line on Undesirable Citizens -- Wants Equal Chance for Education of Black Boys and Girls," Afro-American, July 9, 1910. Also, see the aforementioned Washington, "My View of Segregation Laws."
confront white violence and the consequences of white municipal authorities unable or unwilling to face down white provocateurs. In some measure, with this incident, they had won.

1918-1920: A Mission Accomplished, A Minister Redirected

Matthew Anderson had observed that Berean Building and Loan’s participants were inclined to be more active and more responsible in city politics.450 To be clear, black homeownership became a gateway to politics via the success and confidence of black homeowners and their allies. Although Berean’s borrowers had not been directly involved in the Adella Bond episode, Wright and Williams’ had inherited a city and an environment where a movement for civic accountability could flourish. However, inasmuch as Matthew Anderson and Wright might have been evangelizing “the Gospel preached most practically,” as Anderson termed it, and might have been interested in instilling thrift into their flock, they were ministers above all, each with their own areas of interest, focus, and emphasis.451

In the lead-up to the riots of the summer and in the wake of the activities of the Colored Protective Association, the Tribune recorded that Anderson and Berean Presbyterian Church were displaying a politics more akin to the “close

450 Anderson, Presbyterianism: 42, 43.
451 Ibid.
ranks” position Du Bois had suggested. Rather than public political agitation, Anderson and Berean offered flag displays at the church’s services and, in February of 1918, introduced a regular "salute to the American and Christian flags," as part of the church’s service. The church also displayed a banner inside stating “Keep the School Fire Burning until our Boys Come Back,” perhaps honoring those from the Manual Training School who were away in the war.

In late September that year at the Central Presbyterian Church, the Tribune noted that Anderson participated in a reading of the “honor roll,” containing the names of “boys” from the church’s community who were serving in the war. By contrast, that same week the paper stated that Wright, Jr., held a Sunday afternoon service at his Allen A.M.E. church to detail the goals of the Colored Protective Association. The CPA’s attorney, G. Edward Dickerson visited Allen A.M.E. and explained the value and importance of the Association.

The Philadelphia Tribune made no special mention that 1918 had also marked 30 years of Berean Building and Loan. As the discord in South Philadelphia escalated, Matthew Anderson was publicly silent and did not appear among the organizers or the participants. Berean seemed to take no public position, arguably at a time when the stakes included where black Philadelphians could live and work. It seems Anderson quietly went about the business of the

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455 Ibid.
Church and the Building and Loan Association. It’s yet to be determined whether Berean Building and Loan advertised in the *Tribune* during 1918, a year when it issued twenty-two mortgages. (See Appendix, Table 1.)

For Matthew Anderson, at least, proving that African Americans could live anywhere in the city was the everyday work of the business and loan, rather than an occasion precipitated by the experience of one homeowner. Anderson, for the most part, could avoid the overtly political participation that came with stumping or striving for accountability from political leaders. In January of 1919, Berean and its pastor celebrated two other significant milestones – the church’s 40th anniversary and Matthew Anderson’s 71st birthday.

In praising Anderson, his friend and Princeton classmate, Francis Grimke, the Washington-D.C.-based Presbyterian minister, delivered sermonic remarks titled “The Power of Faith.” Grimke observed that the quality of Anderson’s faith distinguished him during forty years of ministry. “Had it not been for a strong abiding faith in God, and in himself, and in the work, he never could have held out, or accomplished what he has,” said Grimke. “It has been the sustaining power of a living faith alone that has kept him going during all these years and that still keeps him going,” he continued.456 In Grimke’s view, Anderson was singularly focused on growing and protecting Berean enterprise – the church, its building and loan, and the training school. Grimke noted, “Occasionally he runs

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456 Francis J. Grimke, “Power of Faith: A Sermon,” in *Francis Grimke* (Moorland-Spingarn Research Center, 1919 (Undated)), 18
down to Washington, but it is not to see either my brother or myself socially, but it
is always with reference to something about his work here."

Anderson was motivated, Grimke said

[by seeing] the colored people in this city crowded into undesirable
localities, and even in such localities finding it difficult to secure housing
accommodations, and being greatly overcharged for what they did get.
And he believed that that condition of things could be remedied, in part, at
least, by the organization of a building and loan association, through which
people in very moderate circumstances might be induced to save their
earnings, and purchase homes of their own.

He believed also that he could get together a sufficient number of men, of
character and standing, of both races, whose known integrity and
business standing would inspire confidence, to form such an organization.

And he believed also that the colored people themselves, as they came to
understand the purpose of it, and to realize the value of it, would enter
heartily into the movement. He saw the need, and had faith to believe that
an agency like this could be started and made to succeed; and so it came
into being. And not only is still living, but growing stronger year by year. It
never showed greater evidence of life than it does today."

Grimke noted the mutual nature of Berean's origins and the requirements of
character and respectability among men necessary at the building and loans
beginnings. It was a useful reminder that moral behavior and a view of gendered
roles was still central to the enterprise that Anderson was building.

The Tribune's account of Anderson's anniversary contrasted Booker T.
Washington and Matthew Anderson with loquacious-but-do-nothing critics. "The
truth is Dr. Washington's critics had done nothing but talk," wrote the Tribune's

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457 Ibid., 20
458 Ibid., 17, 18
writer. “But Dr. Anderson has done something else but talk during his years of labor...[He] is a man with constructive ideas and unquestioned ability as an organizer,” said the *Tribune*.\textsuperscript{459} The paper noted that Anderson, “has been preparing people to live, believing if they lived right, they would die right.”\textsuperscript{460}

The *Tribune*’s evocation of the now-deceased Washington at Anderson’s celebration confirmed that Anderson, from his vantage in the pulpit, was a leader on par with Washington and that their ideas were notably related to one another. Anderson’s ideas had taken shape in the age of Booker T. Washington. Anderson’s work occurred in a city where he found fertile ground for putting a version of those ideas, his own version focusing on property and respectability, into practice. As it assessed Anderson in 1919, the *Tribune* called to mind Washington and “living right”, a belief in the centrality of respectable behavior as it related to the race’s advancement. By virtue of Berean’s success in the areas of training the race to live right and to save and own property, Grimke and the *Tribune* argued that Mathew Anderson had accomplished his mission.

It was Anderson’s work that focused him and the impact it could make on individual lives as they intersected with Berean. His efforts as a moral and economic leader, with a specific set of parishioners, shareholders and workers who spanned the city, helped create the atmosphere and space for Richard R.


\textsuperscript{460} Ibid.
Wright, Jr., and those who would focus on economics and politics. Wright, Jr.'s activism in Philadelphia arguably began in 1905, more than twenty-five years after Anderson had begun work in the city in the late-1870s. In the 1890s, Anderson remarked on the necessity of property ownership as a fulcrum by which cultural and economic fortunes could turn. In the summer of 1918, a time of turmoil for some black property owners in the city, Anderson would sit out the movement that their economic strivings had stirred.

The movement for civic accountability, which had Wright at the forefront, showed signs of fraying in January of 1919, at the same time that Berean was celebrating Anderson. G. Grant Williams and Wright engaged in a letter-writing back-and-forth with one another, with Williams accusing Wright of lying about Williams and his motivations, and Wright taking a high-road position that Williams then questioned. The conflict centered on whether the Colored Protective Association would hold an event at the city’s Academy of Music on January 1, 1919. Williams had previously scheduled a multi-organization Emancipation Day event at the Academy of Music. Wright apparently had intimated to the members of the CPA that Williams had reserved the Academy of Music to either block the ministers or to spite them. Williams countered that Wright was at fault for creating the misunderstanding between Williams and the CPA's members.461

461 G. Grant Williams, "Somebody Has Lied (??)," Philadelphia Tribune, Jan 04 1919.
The Colored Protective Association did hold its own January 1 massive rallies at several local churches, indicating that the Association still was making a successful outreach to the religious communities that had founded it.\textsuperscript{462} However, the tensions between ostensibly lay organizations and the minister-led CPA reflected the difficulty of sustaining such a movement across religious and secular boundaries. Without a central antagonist like the white mob amassed outside of Adella Bond’s home or an unjust court and criminal justice system, and without the everyday impetus of home buying, such as Berean Building and Loan, the Colored Protection Association would have to find new rationales.\textsuperscript{463}

For his part, the \textit{Tribune}'s city editor G. Grant Williams, who had been so passionate throughout the riots of the previous summer and who had organized the event at the Academy of Music that revealed tension with the CPA, had exhausted his physical energies in January 1919. Williams, whom the paper called the “king of impresarios, in a class by himself when it comes to managing a big concert or celebration,” checked himself into a private hospital for treatment within days of the event at the Academy of Music. The \textit{Tribune} observed that

\textsuperscript{462} "Vernon Captures Philadelphia with Masterful Address," \textit{Philadelphia Tribune}, Jan 04, 1919.\textsuperscript{463} Barbara D. Savage and Matthew Pehl have observed that church-based coalitions can be unsuitable or unstable for sustaining political coalitions. Savage reviews the black religious context of the modern civil rights movement. Pehl examines 20th century Detroit and the religion- and class-based coalitions that shaped labor in the city. See Savage, \textit{Your Spirits Walk Beside Us}. Also, see Matthew Pehl, \textit{The Making of Working-Class Religion}, The Working Class in American History (Urbana, Chicago and Springfield: University of Illinois Press, 2016).
Williams was more than twenty pounds underweight at the time he sought his convalescence.\textsuperscript{464} Wright parlayed the influence of the Colored Protective Association into direct electoral action in 1919. The CPA supported Congressman J. Hampton Moore as its candidate for Mayor and helped to mobilize a black constituency that propelled Moore to the largest plurality received by a mayoral candidate.\textsuperscript{465} As mayor, Moore tabbed Wright to serve as an informal advisor and as a sociological investigator. The investigative role was similar to the work Wright had done years before with Du Bois. Wright’s first investigation was into a 7\textsuperscript{th} Ward vice district at Rodman and Lombard Streets between 10\textsuperscript{th} and 11\textsuperscript{th}. Perhaps because properties in this section were in a deteriorated condition, were owned by the city, and were occupied by poor black renters, there was no groundswell of support to protect these homes when Moore recommended that they be demolished. Indeed, the demolition seemed to be justified by Wright’s 1920 report that the area housed “several broken-down mission houses…together with places bearing ‘saloon’ signs and junkmen’s warehouses.”\textsuperscript{466} Renters had no defender.

\textsuperscript{465} Harris, “Race, Leadership, and the Local Machine,” 172. 
\textsuperscript{466} “Vice Spots Found on City Property -- Seventh Ward District is Said to Shelter Many Disorderly Houses -- Report is Sent to Mayor,” \textit{Evening Public Ledger}, August 25, 1920. The larger discussion seemed to center on the naming of the park and playground that would replace the houses in the area. Even then the public session to consider the name seemed to draw an audience from outside of the 7\textsuperscript{th} Ward. Matthew Anderson was among those who attended that
In September of 1920, within weeks of his report to the Mayor, Wright, Jr. and his father, Major Richard R. Wright opened Citizens and Southern, a South Philadelphia bank aimed to promote savings and thrift amongst the city’s black working class, particularly those who were recently from the South. Major Wright, who himself would permanently relocate to Philadelphia a year later, served as the bank’s president while Wright, Jr., was its secretary-treasurer. Founding Citizens and Southern affirmed Wright’s faith in the potential of black financial institutions to promote savings and property ownership.

However, Wright, Jr., founded Citizens on the heels of his experiences with the CPA and his 7th ward neighborhood investigation. One function of the CPA’s work had been to protect African-American rights in the law, at work and in housing. Another function was to create the habits of behavior. In that respect, for Wright, Jr., Citizens and Southern was a continuation of the work he had been doing, with a more explicit goal of making an impact on the city’s black working class. Thus, the bank was also the result of his assessment of the effectiveness of the current set of lenders and building and loan institutions, including Berean. To that extent, it was an acknowledgment that Southern migrants and the city’s working class black community were not fully served by those building and loans session in 1921. See “The Mayor Hears Arguments on Play Ground Naming,” Philadelphia Tribune, Aug 06, 1921.

Hardy III, “Race and Opportunity,” 339. Accounts of the bank’s origins tend to focus on Major Wright’s reasons for leaving Georgia – including an offending incident at the same-named Georgia bank, Citizen and Southern. There a white bank teller refused to address Wright, Jr.’s sister as “Miss,” and had cursed, kicked and shouted at her. Wright, Jr., records that the teller told a surrounding crowd, “I am a white man and I call no nigger, Miss.” See Wright, 87 Years: 189.
nor by those who ran them. The work of those two years with the CPA, from
1918 to 1920, made him more acutely aware of the lack of savings opportunity
for black working-class Philadelphians and of the contrast in how homeowners
and renters succeeded in the city’s economy.

What may have distinguished Citizens as an institution was its hours,
unlike the part-time schedules that characterized the building and loans.
Interviewed in the 1980s, Berean director Isadore Martin observed that building
and loans were supported by directors and staff who ultimately worked in other
capacities, not just for the loan institutions. The bank had special hours,
staying open until 9 P.M. to allow those who worked during the day to do their
banking in the evenings.

Citizens did encourage small donors and savers, but maintained some of
the conservative lending practices of the best of the building and loans, like
Berean. Although its services were oriented a working-class audience, potential
borrowers found that the bank still relied on familiarity as an assessment, rather
than examining credit history or using some regular formula to determine in
whom the bank would invest. So, like Berean, for example, Citizens and
Southern was said to consider a prospective borrowers reputation and character
to determine whether it would lend to them.

468 See Hardy, Interview with Isadore M. Martin, Jr.
469 “Citizens and Southern Banking Co. Open New Bank -- Hundreds Visit the Place, and Run the
Like the black building and loans that had emerged after 1900, Citizens and Southern was notably religious in its origins. Four A.M.E. bishops were on the first board of directors of the bank. The directors’ meetings were known to open and close with prayer.471 In that respect, Citizens expanded the moral economy of respectability and extended the connection between religious institutions and those that were ostensibly non-religious in purpose.

With Wright’s re-focusing, the specific secular and religious coalition that had come together to propel the Colored Protective Association proved less durable as a long-term contributor to Philadelphia’s political landscape. The ideas and institutional formations that spawned the CPA and defended black homeownership would persist. It is not clear whether the CPA was active much if at all beyond the fall of 1920.472

Black property ownership would gain new defenders and new promoters. A next generation of building and loan leaders were linked to both the 1918 moment, to Berean, and to the larger political currents in the nation. The development of those associations would show that race, manhood and property were still component parts of home ownership.

471 Ibid., 333.
472 In the spring of 1921, Moore appointed Wright, Jr. to a formal role addressing the issues of the Negro community, as part of Social Services Bureau
CHAPTER SEVEN

CONCLUSION

The events of 1918 and subsequent developments highlighted that much had changed while much had persisted from the world of 1880s and 1890s Philadelphia. Matthew Anderson formed Berean’s Building and Loan in 1888, after frustration with finding suitable housing and a lack of civic remedy for African Americans in the city. Richard R. Wright, Jr., had pressed for a civic remedy for homeowner protection, and secured one for Adella Bond, at least. When Wright observed the limitations of municipal action for non-homeowners, he founded a bank in 1920. Wright’s bank, Citizens and Southern, very well might have aided those who wanted to make their way toward homeownership.

Citizens and Southern was one of several race financial institutions founded in the wake of the CPA movement. Between 1919 and 1924, at least six churches founded building and loans for the uplift and empowerment of their communities.473 In view of Berean Building and Loan’s success and Matthew Anderson’s achievements, these churches and ministers likely drew inspiration and decided that they too might empower their members to own property and demonstrate their respectability. Isadore Martin, Berean Building and Loan’s later

473 Nier lists the following as having founded their own building and loans associations during this period -- African Zoar Methodist Church; St. Simon’s Church; Shiloh Baptist Church; St. Paul Baptist Church; Miller Memorial Baptist Church; and Calvary Baptist Church. See Nier, “Race Financial Institutions,” 223.
leader, observed that black building and loans grew to something of a high
watermark within several years in 1926, with 36 Negro-managed associations in
the city that year. Clearly, these ideas were firmly in the zeitgeist. Two notable
building and loan associations showed links to the homeowners’ defense of
1918, to Berean, and to broader movements for women’s political participation.
These associations demonstrated that black building and loans in the city were
still working through the ideas of how to appeal to renters and how to deal with
the question of gender.

**Out of Bondage: “Rent Slaves,” and “Wide-Awake” Women**

During the summer of 1918, realtor Edward Kelly, who was also secretary
of the Morris Brown Building and Loan, chartered in 1915, wrote a letter to the
editor of the *Tribune*. Kelly explained his support for G. Grant Williams’ ideas and
his readiness to protect black homeowners by any means necessary – financially
or with his life. Kelly wrote “I have noticed the apparent absence of interest on
the part of some our other public men…I only hope that we had more men of
your type, men who speak out and after speaking, if it becomes necessary, can
and will act.”  

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The South Carolina-born Kelly ran a series of *Tribune* advertisements that would seem hyperbolic if not for their connection to the ideas of freedom and property that Matthew Anderson signaled in Philadelphia, and that Wright, Williams and others defended. In 1918 and 1919, Kelly would urge Tribune readers to consider the times and to emancipate themselves from “rent slavery.” Kelly would list property that he either owned or were under his management in 1918. In 1919, he remarked that he “saw other visions which resulted in the organization of the well-known Morris Brown Building and Loan Association.”

African Americans would have recognized “Morris Brown” as one of the founders of the African Methodist Episcopal denomination, second only to its Philadelphian father, Richard Allen.

In May of 1918 Kelly would place his cartoon-centric ad in the *Tribune*, “Out of the House of Bondage in Three Chapters, You Can Do It Also.” [See Figure 3.] In Chapter 1, the respectably dressed “Rent Slave” observed that he and the hamster were similar in running without making progress. In Chapter 2, the rent slave found opportunity through Kelly’s ad, with a partial payment down and (monthly) payments the same as rent. In Chapter 3, “Several Years Later, Freedom” the former rent slave emerged with the title to his home in his hand. “Why not do, as did the man in the first chapter?” Kelly wrote. “He had a home for the balance of his life, to do with as he chooses. He determined that he would

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leave something for his wife, children and friends besides a doctor’s and undertaker’s bill or other expenses to be paid by them."\(^{477}\)

**Figure 3** - “Edw. D Kelly, “Out of the House of Bondage,” *Philadelphia Tribune*, May 18, 1918, p.8\(^{478}\)

Edward Kelly echoed Matthew Anderson’s 1890s conceptions of the freeing effect of homeownership. Kelly also provided *Tribune* readers with a figurative version of the ideal male participant that Theophilus Minton sketched for the Business League audience in 1905. Booker T. Washington would have immediately recognized the protagonist working toward self-sufficiency through

\(^{477}\) "Display Ad -- Edw. D. Kelly, Out of the House of Bondage."

\(^{478}\) Ibid.
property. The times had changed. The presentation of the ideas had broadened slightly. At the center of the effort was property and real estate. The “building and loan” idea had been distilled into the Kelly’s depiction of the “rent slave.” At its core it was similar to what Anderson had once described as the practical gospel, which Kelly now called “a business which tends to elevate and encourage a better living.”479 Kelly continued the building and loan legacy with a clear sense that property owners were distinguishing themselves from the slaves of previous generations. Kelly affirmed the linkage between business and property ownership, which Washington had assisted, and which Anderson developed through the church-based building and loan.

By the spring of 1919, Kelly had expanded the text following his ad in the Tribune. Kelly now noted that he was looking for “FIFTY WIDE AWAKE BUSINESS PERSONS – MEN OR WOMEN – to take part in the promise of straight forward business venture,” which seemed to be the Morris Brown Building and Loan. Although men were still at the fore, between the publishing of his advertisements in spring 1918 and 1919, perhaps because of Adella Bond’s example as an owner, Edward Kelly now invited into his scheme.

To be certain, there were other compelling reasons for Kelly to include “wide awake” women in the building and loan effort. African American women were heavily involved in the suffrage effort to take their claims to the ballot,

479 See ibid. Also, see “Display Ad -- Edw. D. Kelly. Out of the House of Bondage.”
particularly in Philadelphia. As one example, in December 1919, the Woman Suffrage Party held sessions to reorganize as the Philadelphia League of Women Citizens. Among the delegates to the sessions were Victoria Virginia Maginley and Mary Cowdery.\footnote{“Sixth Annual Convention of Woman Suffrage Party,”*Philadelphia Tribune*, Dec 13, 1919.} Both were entrepreneurial and connected members of the network of black Philadelphians who valued property, uplift and the right to live in a place of one’s own choosing. Maginley with her husband James received an above-average-for-the era $5,000 mortgage from Berean in 1916 toward a 30\textsuperscript{th} ward home.\footnote{See Philadelphia Recorder of Deeds Volume JMH 143, p. 187, (1916.04.20) $5,000 loan to James and Victoria Maginley. Berean also lists the Maginleys or James as having also received a 1911 loan. See Recorder of Deeds Volume WSV 2167, p. 199, (1911.03.08). The amount of that mortgage has not been recovered.} Maginley was the most prominent woman hairdresser in the city, training dozens of women through her school of beauty culture.\footnote{See “Mme. V.V. Maginley,”*Philadelphia Tribune*, Aug 10, 1918. Also, see “Madam Maginley Graduates Thirty-Five Pupils,”*Philadelphia Tribune*, May 1, 1920.} Mary Cowdery, the Louisiana-born daughter of a newspaper editor, had married into and worked with Philadelphia’s Cowdery family of caterers. The Cowderys, Mary’s in-laws, had to defend their home in the aftermath of the 1918 riots. Additionally, Mary Cowdery was secretary of the city’s Colored Women’s Committee for the Liberty Loan, spearheading fundraising efforts for women across the city.\footnote{“Women Raise in 4th Liberty Loan Campaign,”*Philadelphia Tribune*, Nov 16, 1918.} Maginley was a supporter of the same Liberty Loan effort, as was Theresa Williams, G. Grant Williams’s wife, who had stepped forward to run for office in 1915. If there were “wide-awake” women, alert to the times, Maginley and Cowdery were among them.
The notion that black business women would involve themselves publicly in a political effort might have intrigued Booker T. Washington, who had worked to lead the race’s business effort in a moment when politics was eschewed. The idea that the race’s women would form their own building and loan association out of efforts to secure the ballot might have reassured him that the pathway to racial empowerment proceeded through entrepreneurialism. In 1920, realtor E. Irene Walton and several other prominent women leaders founded Walton Women’s Building and Loan. Victoria Maginley was the founding “chairman” of the association’s board of directors, according to the *Tribune*.\(^{484}\) The paper observed that the association was “backed by officers who are brilliant, trustworthy and business women. Women who are known for their keen insight for such affairs, as they have handled their own and their husband’s funds and have invested them with forethought an ultimate paying propositions.”\(^{485}\) The association was certainly the only all-women’s building and loan association in the city or state and, perhaps, the nation.\(^{486}\) Mary Cowdery was not listed among the one of the association’s founders, but would later serve as secretary of the renamed Women’s Building and Loan Association.\(^{487}\) We can surmise that Cowdery supported the endeavor from the beginning.

\(^{485}\) Ibid.
The emergence of an African-American women's building and loan association in 1920 solidified these associations central role in the continually evolving connection between property, gender and the race's destiny. Those processes of property built on relationship and reputation, which were hallmarks of respectability. They were directed toward the goal of individual and collective material advancement. Associations like the Walton Women’s Building and Loan were founded out of the work and experiences of similar associations that had gone before, like Berean Building and Loan. Property ownership remained a key accomplishment for the race even as a next generation of leaders, male and female, organized to pursue it.

**Becoming Owners: The Worlds Black Homeowners Made Together**

Historians of black property ownership have increasingly looked at the institutions promoting and regulating property to gain insight into why property ownership proceeded as it did among African Americans. As a national matter, the conversations and presentations at Booker T. Washington’s National Negro Business League reflected the hopes and ideas of a vanguard group of leaders and entrepreneurs. The Business League was a meeting place for realtors, ministers, builders and others who had a particular interest in the processes of property.
Becoming Owners set out to examine the peculiarities and specificities of African American property ownership from the late 19th century into the early 20th century. With political and civil rights broadly sidelined during that late-19th century moment, material advancement stood as one reliable way for individuals and for the race to make progress and to prove their fitness for inclusion in public affairs. While the Business League gained a spotty history as a national organizing force, it seeded and watered the fertile black business organizations in cities as diverse in their black population as Philadelphia, New York and Milwaukee.\(^{488}\) Philadelphians, in particular, were featured contributors at the Business League’s earliest national sessions. With this in view, this study works toward a national context for how property was imagined as tool for uplift by the race’s leaders. Following this, it narrows in on Philadelphia as a site for examining the development of property ownership among the race.

Berean Building and Loan, founded out of Berean Presbyterian Church in 1888, was singled out among a national survey of business efforts for the work it had done as a biracial enterprise to broker understanding and cooperation among the races. Matthew Anderson, the church’s leader, promoted the building and loan, and the other elements of the fellowship’s work – including its manual training institute. By virtue of Matthew Anderson’s efforts at forums like the

Business League, the American Negro Academy, and at Hampton’s annual conferences, the Building and Loan took on a high profile. Additionally, Berean emerged as the most successful of a group of black-led building and loan associations in Philadelphia. The building and loan seemed to exemplify the exact sort of economic advancements – and accompanying proof of the moral advancements of the race – that the Business League believed was possible and necessary.

After nearly a decade’s worth of work with the building and loan, founded in 1888, Matthew Anderson declared that Berean had transformed its participants “into new men, and consequently…better parents, better Christians in the church, better members of the community, better citizens of the state and of the body politic.”\(^{489}\) In essence, *Becoming Owners* tests out how this could be the case. By situating an analysis of Berean’s borrowers within the social context of the years 1890 to 1920, it examines what economic leaders said and thought they were doing, who was being affected by participation in the processes of property ownership, and how those persons were either impacted by or impacting the city.

To be absolutely clear, not every individual who participated in the building and loan did so to advance their respectability or to advance the respectability of the race. However, by gaining entry to what was by definition a racialized project of home finance, they were participating in its aims and outcomes. Similarly, from

\(^{489}\) Anderson, 42, 43.
the perspective of the black building and loan’s leaders and organizers, each borrower represented an advancement of the racial project toward self-sufficiency, toward prosperity, and ultimately toward respect. Left unexamined within this study are the building and loan participants who used the association strictly for savings.

The novel examination of individual borrowers supports and extends the research of scholars in history and other disciplines who have thought about access to capital among African Americans. The methodological work here has utility here and beyond. While the social history methods of consulting census, city directory and death records is not new in practice, it has not been applied to first detect, present and amplify such a broad set of persons who in many cases left no records of their own and would be conspicuously absent from the historical record if not for this intervention.

As a collection of data, the underlying loan and borrower information in *Becoming Owners* stands alone. However, more research is needed on Berean and other building and loans in the city to contextualize homeownership in this city where it meant more and exceeded many other cities. (See Appendix, Note on Sources, for an explanation of how the data was collected and the dataset conceived.) Additional data comparison, including with the sets compiled by W.E.B. Du Bois and Isabel Eaton from the 7th ward, Walter Licht on labor in the
city, or the broad social history represented by Hershberg et al, may yield additional or distinctly different conclusions.490

The three moments in Berean’s development – homes on good streets, hopeful signs of the race’s future, and protecting the pearls – serve as rough metaphors for the world the generations who participated in Berean made together. (See Appendix, Table 7.) In the first instance, during the era of early establishment with few black business and loan counterparts, Berean served a set of borrowers mainly from states nearby. Within its set of borrowers and its directors, recipients listed as caterers were significantly involved in those who could take loans from the institution. As Matthew Anderson described it, the practice of property helped to prove the individual and corporate respectability of black Philadelphia.

To be clear, Berean set out to provide its borrowers with homes and financing – and not necessarily to establish black neighborhoods or to establish a set of middle-class or prosperous borrowers. The set of occupations suggest that the association either attracted or found itself serving a group that served in fairly stable occupations, like catering, and those who were servants. From its beginnings, Berean also served those who had or needed the capital to be investors and entrepreneurs, who did not seem to live at the property where they

had received loans. This set included several clergy and real estate agents. There also were janitors, laborers, porters, and teamsters who did manual labor.

W.E.B. Du Bois, a notable visitor to the city during this era, came to discern the nature of problem of the city’s integration of its black citizens. Among several ways of categorizing those who he surveyed, Du Bois found a group that he characterized not by their economic strata, but by their shared action and outlook. By his lights, this group was conservative, respectable and law-abiding. He termed them “that determined class” who overcome “nearly all obstacles.”

In the view of Becoming Owners, the array of persons that Berean served was one and the same with this group Du Bois identified. Anderson was enthused by this mix of borrowers when he described the association’s successes in 1897.

As an institution built on familiarity and relationships, Berean operated within a wider world of discriminatory pathways. The institution was responsive to the need for African-American lending, but it was also restricted by its need to be conservative and successful. Not only did borrowers need to have regular income. We can postulate that borrowers needed to be part of the circle of participation or one of the adjacent circles of relationships surrounding the association, be it church or neighborhood. In this respect, the Berean Building and Loan was no different than other building and loans which served particular

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precincts or churches. It was different in that African Americans particularly stood to benefit and they were a central part, maybe the essential part of its leadership.

In its early years, Berean made only a handful of mortgages per year. As noted, among other things, this informs us that Berean’s organizers were purposeful in whom they invested and where they invested. We have to consider the critical decisions these associations made, particularly with reference to how they would have thought about the long-term capacity of borrowers to repay loans and the effect of default on the lender. Borrower and lender were both invested in one another. For the borrower, the installment may have been short term but they were tying themselves to an institution in which they would have some long-term ownership as shareholders. The borrower had to depend on the long-term solvency of the institution and the institution depended on the long-term economic prospects of the borrower.

As Matthew Anderson continued to tell Berean’s story optimistically near the turn of the century, Philadelphia experienced an influx of black Southerners who bolstered the institutions that could help finance savings and property ownership. These persons became Berean borrowers, its storytellers, and its competitors. During this next era, a moment of proliferation of these types of institutions, black Philadelphia welcomed the founding of its first black bank, and of other building and loans, some connected to other churches in the city.
This story of success and the actual successes of a group of entrepreneurs may have focused “that determined class” as a group. The continued inclusion of laborers in Berean’s set of borrowers suggests that the group remained diverse. At the same time, the development of the working classes and their institutions and property served as a caution. For example, when Richard R. Wright, Jr., told the story of the race, he also looked for the optimistic, “hopeful signs,” rather than a broad overview of the race that included crime or slums. Thus, “that determined class” looked at the city and envisioned themselves in the ascendance. If respectability framed this group’s view of itself, it also meant that the story they told did not include the working classes, or renters, or those who had difficulty sustaining work, or of those who lived in deficient housing, or were not homeowners. They too saw the lack of economic success in moral terms – perhaps because they were so closely linked to churches.

To some extent, because I considered it too complex to handle while tracing out the original portion of this research, Becoming Owners leaves education unexamined as a mode of pursuing uplift or for its intersections here in Philadelphia. In the late-19th century, the Institute for Colored Youth, later Cheyney College, functioned as a kind of day school for the African American elite until it moved in the early 1900s. Some of its students then went to Berean’s manual training institute. Its connection with the ICY, which was an institution of the city and later of its suburbs, has to be fascinating. Hugh Browne, who was a
Washington protégé and a classmate of Matthew Anderson’s at Princeton, became leader of the school once it moved to Cheyney.\textsuperscript{492} Thinking about Cheyney as an exceptional institution, similar to Berean, might provide insight beyond the scope of the current work.\textsuperscript{493}

Indeed, a limitation of this study is that it narrowly considers the story of property as told by members of the successful classes of African Americans in the city. Other scholars who have considered the agency of black workers in the city have either not seriously considered their attachment to property, as owners or renters, or have written about later periods.\textsuperscript{494} This limitation comes into greatest relief during the third era considered here, 1910 to 1920. The connected developments of that time reveal the emergence of a definite narrative distinguishing homeowners from renters. Whether it was Booker T. Washington’s view of the rights of owners, the Colored Protective Association’s work, or Edward Kelly’s depiction of the “rent slave,” renters were a class unto themselves. Work remains to be done to understand respectability, and the

\textsuperscript{492} Lane, \textit{Dorsey’s Philadelphia.}, 160-162.


politics of rent and renting amongst black Philadelphians during the era. What reputation did renters have? And what was their respectability?

Along these lines, “that determined class” told their story of economic success in strikingly gendered male-centric terms. Berean’s loan data shows that female borrowers and female adults in households played a large role in determining the development of this particularly successful building and loan. And yet the manner in which Becoming Owners’ sources tell the gains of the first decade does not fully reveal the contribution of its female supporters. More work must be done here to contextualize the gendered construction of the worlds of African American property and of the building and loan, more specifically. Storytellers like Theophilus Minton, for example, suggested that the “feminine touch” was most valued in designing the interior of home life.495 It is clear that his view was only part of the story.

As the successful classes of black Philadelphians worked to protect their gains made during the first decade of the twentieth century, they shifted attention toward the possibilities of civic accountability. The underlying structure of this ascendant class became more apparent as female property owners further served a central role as the focal point of how the rights of property owners were advanced. Not only were black homeowners like Mary Montague and Adella Bond examples of respectable property ownership, they became heroines when

495 Minton, “Building and Loan Associations.”
black leaders reasoned how they would support and defend black rights in the city. The development of black institutions like the NAACP, the *Tribune* black newspaper, and the Colored Protective Association empowered citizens to press for municipal accountability from the mayor and the city’s police.

Because *Becoming Owners* treats electoral politics as the outgrowth of these institutions, it presents cultural organizations like churches and newspapers as connected to the political developments of the era. These associations and institutions served one another. Hence, Richard R. Wright, Jr., is a useful spokesperson. Wright, and Matthew Anderson, viewed their “political” work as civic, or contributing to public life as it intersected with public officials. Interestingly, Wright and Anderson, with their advanced degrees, might have gone full time into the academy during another era or under different circumstances. They remained in service as clergy during this era, despite their overlapping commitments to service beyond their church folk. Wright did take a role as a university leader in the 1930s, but even that was tied to his religious commitments, in the A.M.E. church-founded Wilberforce. Perhaps because of this reliance on moral-focused leadership as sources, *Becoming Owners* views the defense of property rights as connected to the respectability

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496 Indeed, Aldon Morris treats Wright as one of a “lost tribe” of sociologists connected to Du Bois. See Morris, *The Scholar Denied*.
497 Wright, *87 Years*: 180-86.
that they and their organizations prized. As such, the “pearls” that Matthew Anderson saw himself as protecting were reputational and material.

It is telling that the Colored Protective Association found a female property owner as inspirational and that the *Tribune* connected her to the strivings of respectable persons at the time. Even with the Berean data presented here, which suggests that women were foundational to the building and loan, more work is needed to understand the gendered nature of property ownership. Out of the charged atmosphere for homeownership in 1918, the emergence of politically astute female entrepreneurs, including at least one connected with Berean and suggests a line for further analysis. Victoria Maginley, the beauty culturist who derived some of her capital from Berean, and who helped found Walton Women’s Building and Loan in 1920, was a follower and devotee of pioneering hair dresser Madam CJ Walker, in addition to her contributions to World War I-era Liberty Loans and to the cause of women’s suffrage. In the same summer that Adella Bond’s home was attacked, Maginley attended colored women’s clubs events in Pittsburgh and Denver. While riots roiled the city in August of 1918, Maginley was attending the Madame CJ Walker National Convention of Hair Culturists in Chicago, taking first prize for her sales of Walker products.

Maginley, the businesswoman, was in Booker T. Washington’s intellectual line of descent. Madam CJ Walker had famously made her way forward at the

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499 "Mme. V.V. Maginley."
Business League meeting in Chicago in 1912, speaking from the floor of the event. Walker told the Chicago audience of her success in the hair-growing business, vowing to double her receipts and to expand her influence by the time of the next meeting – in Philadelphia in 1913. In 1913, Washington gave Walker a personal introduction to the Quaker City audience. If Maginley was in the audience, she would have heard Walker talk about her $10,000 Indianapolis home and the separate property where Walker’s manufactured her products. In much the same way that attendees had done at the earliest Business League conventions, Walker would share dollars amounts to impress the audience. By listing her monthly receipt totals since the previous year’s meetings, Walker evidenced that she had made good on her promise. Walker declared:

In conclusion, I attribute my success to honesty of purpose, determined effort, the real merit of my preparations and the fact that I am not and never have been “close-fisted,” for all who know me will tell you that I am a liberal hearted woman. I started on $1.50 but now own a well-established business, and pay taxes on $43,000 worth of property, all accumulated within the past eight years.

Walker couldn’t help but share her property ownership as the sign of her success. Washington thanked Walker for her contributions – and her life membership in the League. “You talk about what the men are doing in a business way; why if we don’t watch out the women will excel us.”

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502 Ibid.
By December of the next year, Victoria Maginley, the Madame CJ Walker pupil, had purchased her second hair shop in South Philadelphia – a 7th ward property to match the 30th ward property where she was already doing business.\textsuperscript{503} Within another two years, the Baltimore-born Maginley would receive a Berean mortgage to purchase a 30th ward family home, and advertised her two stores in the city, as well as a third in Atlantic City. She also advertised her trained-in-Madame Walker’s-arts credentials as well as the Walker products that she carried for sale.\textsuperscript{504} As an entrepreneur and as a property owner, Maginley followed Madame CJ Walker’s blueprint to the tee. Indeed, Maginley excelled in ways that were quite evident to Philadelphians. In helping to secure the vote for those of her gender and race in 1919, and establishing the women’s building and loan in 1920, she imagined a world and possibilities beyond the confines of South Philadelphia. In so doing, Maginley was in Matthew Anderson’s intellectual line of descent as well.

\textit{Becoming Owners} argues that property ownership opened the doors to respectable streets and, then, to political development. The history that appears here is more complex than the limited data available can show. Leaders and followers did not always speak with one voice, even as they pursued their individual advancement and the advancement of the race. For black property

owners, no two of the roads to respectability were exactly the same, even if the pathways to racial economic advancement had similarities. As a first foray into this research, *Becoming Owners* establishes that African Americans were speaking with their participation in organizations like the building and loan. Surely, we need further information about African American integration into the mainstream financial system during this era. We need closer examinations that compare and contextualize their lives and institutions and that help change our view of them in the same ways that property ownership changed the way they viewed themselves and their world and its possibilities.
**APPENDIX**

**TABLE 1: Number of Mortgages Originated by Berean Building and Loan by Year, 1891 to 1920**

<table>
<thead>
<tr>
<th>YEAR</th>
<th># OF MORTGAGES ORIGINATED BY BEREAN BUILDING AND LOAN$^{505}$</th>
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</tr>
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<tr>
<td>1918</td>
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$^{505}$ Mortgage information derived from Philadelphia City Archives Mortgagee records.
TABLE 2: Rank Order of Wards by Number of Berean Mortgage Loans Made via Cohort Studies

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<th>RANK</th>
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TABLE 3: Summary of Negro Property Holding in Philadelphia, including Ward, Properties and Tax Valuations

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<td>$27,600</td>
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</tr>
<tr>
<td>29</td>
<td>5</td>
<td>$11,000</td>
<td></td>
</tr>
<tr>
<td>30</td>
<td>168</td>
<td>$484,200</td>
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<tr>
<td>31</td>
<td>3</td>
<td>$4,300</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>11</td>
<td>$22,400</td>
<td></td>
</tr>
<tr>
<td>33</td>
<td>4</td>
<td>$17,000</td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>35</td>
<td>$48,900</td>
<td></td>
</tr>
<tr>
<td>35</td>
<td>8</td>
<td>$6,250</td>
<td></td>
</tr>
<tr>
<td>36</td>
<td>84</td>
<td>$159,300</td>
<td></td>
</tr>
<tr>
<td>37</td>
<td>7</td>
<td>$14,500</td>
<td></td>
</tr>
<tr>
<td>38</td>
<td>24</td>
<td>$50,100</td>
<td></td>
</tr>
<tr>
<td>39</td>
<td>2</td>
<td>$3,000</td>
<td></td>
</tr>
<tr>
<td>40</td>
<td>66</td>
<td>$63,325</td>
<td></td>
</tr>
<tr>
<td>41</td>
<td>2</td>
<td>$1,900</td>
<td></td>
</tr>
<tr>
<td>42</td>
<td>7</td>
<td>$10,800</td>
<td></td>
</tr>
<tr>
<td>44</td>
<td>28</td>
<td>$54,900</td>
<td></td>
</tr>
<tr>
<td>45</td>
<td>4</td>
<td>$3,400</td>
<td></td>
</tr>
<tr>
<td>46</td>
<td>14</td>
<td>$26,800</td>
<td></td>
</tr>
<tr>
<td>47</td>
<td>46</td>
<td>$129,100</td>
<td></td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>1080</strong></td>
<td><strong>$2,801,275</strong></td>
<td></td>
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</table>
TABLE 4: 1906, Black Building and Loans in Philadelphia, Years Organized, Total Members, Total Shares, Homes Bought, Receipts

<table>
<thead>
<tr>
<th>Name of Association</th>
<th>Year Organized</th>
<th>Total Members</th>
<th>Total Shares</th>
<th>Homes Bought in 1906</th>
<th>Receipts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banneker</td>
<td>1905</td>
<td>39</td>
<td>121</td>
<td>0</td>
<td>$1,771.78</td>
</tr>
<tr>
<td>Berean</td>
<td>1888</td>
<td>426</td>
<td>2351.75</td>
<td>14</td>
<td>$59,077.78</td>
</tr>
<tr>
<td>Century</td>
<td>1886</td>
<td>19</td>
<td>66</td>
<td>1</td>
<td>$4,659.05</td>
</tr>
<tr>
<td>Cherry</td>
<td>1904</td>
<td>103</td>
<td>431</td>
<td>2</td>
<td>$6,842.02</td>
</tr>
<tr>
<td>Colored of North Philadelphia</td>
<td>1906</td>
<td>32</td>
<td>106</td>
<td>0</td>
<td>$616.72</td>
</tr>
<tr>
<td>8th Ward Settlement</td>
<td>1906</td>
<td>73</td>
<td>294</td>
<td>0</td>
<td>$2,091.48</td>
</tr>
<tr>
<td>Pioneer</td>
<td>1888</td>
<td>140</td>
<td>705</td>
<td>4</td>
<td>$17,725.18</td>
</tr>
<tr>
<td>William Still</td>
<td>1905</td>
<td>62</td>
<td>129</td>
<td>2</td>
<td>$1,873.34</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>894</td>
<td>4203.75</td>
<td>23</td>
<td>$94,657.35</td>
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</table>

507 Ibid., 85
TABLE 5: Berean Building and Loan Mortgage Recipients with Occupations, Mortgage Amounts and Ward Location of Property, 1891-1897, 1906-1910, 1915-1920

Key: Borrowers with “*” next to their name received multiple mortgages from Berean Building and Loan during the years reviewed.

<table>
<thead>
<tr>
<th>#: In Chronological Order</th>
<th>Year of Mortgage</th>
<th>Borrower Name</th>
<th>Occupation of Borrower</th>
<th>Mortgage Amount</th>
<th>Ward</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1891</td>
<td>Malson, Alexander A.</td>
<td>Pullman porter</td>
<td>$1,200</td>
<td>24</td>
</tr>
<tr>
<td>2</td>
<td>1891</td>
<td>Massey, Anthony L.*</td>
<td>teamster</td>
<td>$3,000</td>
<td>26</td>
</tr>
<tr>
<td>3</td>
<td>1892</td>
<td>Simpson, William T.</td>
<td>barber, later shoemaker, later janitor in city building</td>
<td>$800</td>
<td>20</td>
</tr>
<tr>
<td>4</td>
<td>1892</td>
<td>Scott, John S</td>
<td>valet</td>
<td>$2,400</td>
<td>20</td>
</tr>
<tr>
<td>5</td>
<td>1892</td>
<td>Cox, Lewis Y</td>
<td>clergyman</td>
<td>$1,000</td>
<td>26</td>
</tr>
<tr>
<td>6</td>
<td>1892</td>
<td>Jones, Joshua</td>
<td>coachman</td>
<td>$4,000</td>
<td>7</td>
</tr>
<tr>
<td>7</td>
<td>1894</td>
<td>Harris, John W.*</td>
<td>Editor</td>
<td>$3,200</td>
<td>39</td>
</tr>
<tr>
<td>8</td>
<td>1894</td>
<td>Roland, William F.*</td>
<td>porter</td>
<td>$2,600</td>
<td>26</td>
</tr>
<tr>
<td>9</td>
<td>1894</td>
<td>Hughes, William L.</td>
<td>Caterer, Small sales</td>
<td>$4,000</td>
<td>30</td>
</tr>
<tr>
<td>10</td>
<td>1894</td>
<td>Roland, William F.*</td>
<td>porter</td>
<td>$2,200</td>
<td>26</td>
</tr>
<tr>
<td></td>
<td>Year</td>
<td>Name(s)</td>
<td>Occupation</td>
<td>Salary</td>
<td>Age</td>
</tr>
<tr>
<td>---</td>
<td>------</td>
<td>----------------------------------</td>
<td>-----------------------</td>
<td>--------</td>
<td>-----</td>
</tr>
<tr>
<td>11</td>
<td>1894</td>
<td>Potter, George Potter, Laura Jane</td>
<td>Butler None</td>
<td>$2,400</td>
<td>26</td>
</tr>
<tr>
<td>12</td>
<td>1894</td>
<td>Enman, William H.*</td>
<td>coachman</td>
<td>$4,000</td>
<td>36</td>
</tr>
<tr>
<td>13</td>
<td>1894</td>
<td>Jackson, William A.*</td>
<td>Waiter, Caterer</td>
<td>$2,200</td>
<td>20</td>
</tr>
<tr>
<td>14</td>
<td>1895</td>
<td>Franklin, Annie</td>
<td>Janitor</td>
<td>$3,200</td>
<td>20</td>
</tr>
<tr>
<td>15</td>
<td>1895</td>
<td>Monk, Sarah E.*</td>
<td>Servant</td>
<td>$5,100</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Monk, Laura F.</td>
<td>Servant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>1895</td>
<td>Cottman, John E.</td>
<td>laborer carrier</td>
<td>$4,000</td>
<td>29</td>
</tr>
<tr>
<td>17</td>
<td>1895</td>
<td>Faucet, Francis R.</td>
<td>janitor</td>
<td>$4,400</td>
<td>29</td>
</tr>
<tr>
<td>18</td>
<td>1895</td>
<td>Williams, John Richard</td>
<td>upholsterer</td>
<td>$3,200</td>
<td>26</td>
</tr>
<tr>
<td>19</td>
<td>1895</td>
<td>George, Charles</td>
<td>private waiter</td>
<td>$3,200</td>
<td>15</td>
</tr>
<tr>
<td>20</td>
<td>1896</td>
<td>Gordon, Alexander*</td>
<td>preacher (Pastor Monumental Baptist)</td>
<td>$800</td>
<td>24</td>
</tr>
<tr>
<td>21</td>
<td>1896</td>
<td>Roland, William F.*</td>
<td>Porter</td>
<td>$3,200</td>
<td>29</td>
</tr>
<tr>
<td>22</td>
<td>1896</td>
<td>Kelley, Joshua D.*</td>
<td>Caterer</td>
<td>$400</td>
<td>7</td>
</tr>
<tr>
<td>23</td>
<td>1896</td>
<td>Miller, William A.* Miller, Celestine</td>
<td>Musician None</td>
<td>$2,800</td>
<td>30</td>
</tr>
<tr>
<td>No</td>
<td>Year</td>
<td>Name</td>
<td>Occupation</td>
<td>Salary</td>
<td>Age</td>
</tr>
<tr>
<td>----</td>
<td>------</td>
<td>-----------------------------</td>
<td>-----------------------------------</td>
<td>--------</td>
<td>-----</td>
</tr>
<tr>
<td>24</td>
<td>1896</td>
<td>Parker, Benjamin W.</td>
<td>Caterer/Segars/Cigars</td>
<td>$3,400</td>
<td>26</td>
</tr>
<tr>
<td>25</td>
<td>1896</td>
<td>Kelley, Joshua D.*</td>
<td>Caterer</td>
<td>$600</td>
<td>7</td>
</tr>
<tr>
<td>26</td>
<td>1896</td>
<td>Marshall, John* Marshall, Mary M.</td>
<td>Janitor</td>
<td>$4,800</td>
<td>30</td>
</tr>
<tr>
<td>27</td>
<td>1896</td>
<td>Rumsey, Albert Gover Rumsey, Carrie</td>
<td>Coachman None</td>
<td>$2,400</td>
<td>36</td>
</tr>
<tr>
<td>28</td>
<td>1896</td>
<td>Garnett, George</td>
<td>Porter (later Patrolman)</td>
<td>$4,600</td>
<td>7</td>
</tr>
<tr>
<td>29</td>
<td>1896</td>
<td>Massey, Anthony L.*</td>
<td>Driver</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>30</td>
<td>1896</td>
<td>Jackson, Robert S.*</td>
<td>Caterer/Reverend</td>
<td>$4,400</td>
<td>14</td>
</tr>
<tr>
<td>31</td>
<td>1897</td>
<td>Mitchell, Solomon F.</td>
<td>Porter</td>
<td>$2,000</td>
<td>3</td>
</tr>
<tr>
<td>32</td>
<td>1897</td>
<td>Miller, William A.* Miller, Celestine</td>
<td>Musician None</td>
<td>$800</td>
<td>30</td>
</tr>
<tr>
<td>33</td>
<td>1897</td>
<td>Bayard, John H.</td>
<td>Laborer</td>
<td>$2,400</td>
<td>20</td>
</tr>
<tr>
<td>34</td>
<td>1897</td>
<td>Fisher, Mary F.</td>
<td>None Neckwear maker (daughter)</td>
<td>$2,000</td>
<td>26</td>
</tr>
<tr>
<td>35</td>
<td>1897</td>
<td>Dorkins, Thomas C.</td>
<td>Carpenter</td>
<td>$1,600</td>
<td>15</td>
</tr>
<tr>
<td>No.</td>
<td>Year</td>
<td>Name</td>
<td>Occupation</td>
<td>Income</td>
<td>Age</td>
</tr>
<tr>
<td>-----</td>
<td>------</td>
<td>-------</td>
<td>------------</td>
<td>--------</td>
<td>-----</td>
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<tr>
<td>36</td>
<td>1897</td>
<td>Still, William W.* Still, Elizabeth J.B.</td>
<td>Real Estate None</td>
<td>$2,700</td>
<td>20</td>
</tr>
<tr>
<td>37</td>
<td>1897</td>
<td>Williams, Harry*</td>
<td>Cook</td>
<td>$4,800</td>
<td>27</td>
</tr>
<tr>
<td>38</td>
<td>1897</td>
<td>Saunders, John*</td>
<td>Musician</td>
<td>$2,400</td>
<td>7</td>
</tr>
<tr>
<td>39</td>
<td>1897</td>
<td>Redmond, Noble*</td>
<td>Steward</td>
<td>$6,000</td>
<td>14</td>
</tr>
<tr>
<td>40</td>
<td>1897</td>
<td>Mitchell, Jeremiah T.</td>
<td>Janitor</td>
<td>$2,400</td>
<td>27 (40)</td>
</tr>
<tr>
<td>41</td>
<td>1897</td>
<td>Stevenson, John R.</td>
<td>Waiter</td>
<td>$800</td>
<td>27</td>
</tr>
<tr>
<td>42</td>
<td>1897</td>
<td>Sutphin, George A. Sutphin, Mary H</td>
<td>Butler None</td>
<td>$2,800</td>
<td>36</td>
</tr>
<tr>
<td>43</td>
<td>1906</td>
<td>Jones, Charles E. Jones, Mary J.</td>
<td>N/A</td>
<td>$2,400</td>
<td>30</td>
</tr>
<tr>
<td>44</td>
<td>1906</td>
<td>Jackson, William A.*</td>
<td>Caterer</td>
<td>$2,400</td>
<td>20</td>
</tr>
<tr>
<td>45</td>
<td>1906</td>
<td>Redmond, Ella W.*</td>
<td>Own Income</td>
<td>$2,000</td>
<td>14</td>
</tr>
<tr>
<td>46</td>
<td>1906</td>
<td>Carey, Robert</td>
<td>Waiter</td>
<td>$1,400</td>
<td>36</td>
</tr>
<tr>
<td>47</td>
<td>1906</td>
<td>Baugh Jr., John Gordon Baugh, Tillie T.</td>
<td>Postal Clerk None</td>
<td>$4,000</td>
<td>22</td>
</tr>
<tr>
<td>48</td>
<td>1906</td>
<td>Ramsey, Rebecca</td>
<td>None</td>
<td>$1,600</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>49</td>
<td>1906</td>
<td>Allen, James W.*</td>
<td>Barber</td>
<td>$9,600</td>
<td>4</td>
</tr>
<tr>
<td>50</td>
<td>1906</td>
<td>Cooper, William H. Cooper, Hannah</td>
<td>Teacher (Oddfellows Sec’y) Housekeeper</td>
<td>$2,000</td>
<td>30</td>
</tr>
<tr>
<td>51</td>
<td>1906</td>
<td>Roland, Susan L.*</td>
<td>N/A</td>
<td>$2,600</td>
<td>30</td>
</tr>
<tr>
<td>52</td>
<td>1906</td>
<td>Jones, William T. Jones, Anna</td>
<td>Waiter Dressmaker</td>
<td>$3,800</td>
<td>26</td>
</tr>
<tr>
<td>53</td>
<td>1906</td>
<td>Brown, Jasper L.</td>
<td>Chemist</td>
<td>$2,800</td>
<td>26</td>
</tr>
<tr>
<td>54</td>
<td>1906</td>
<td>Monk, Sarah E.* Monk, Laura F.</td>
<td>Servant None</td>
<td>$2,600</td>
<td>30</td>
</tr>
<tr>
<td>55</td>
<td>1906</td>
<td>Vauls, William H.</td>
<td>N/A</td>
<td>$2,100</td>
<td>36</td>
</tr>
<tr>
<td>56</td>
<td>1906</td>
<td>Tomlinson, William S.</td>
<td>Porter</td>
<td>$3,000</td>
<td>7</td>
</tr>
<tr>
<td>57</td>
<td>1906</td>
<td>Purnell, George H. Purnell, Ella</td>
<td>Driver Waitress</td>
<td>$3,800</td>
<td>26</td>
</tr>
<tr>
<td>58</td>
<td>1906</td>
<td>Brooks, Hensen M. Brooks, Louisa</td>
<td>Porter - RR Station None</td>
<td>N/A</td>
<td>14</td>
</tr>
<tr>
<td>59</td>
<td>1906</td>
<td>Hotel Brotherhood</td>
<td>N/A</td>
<td>$5,000</td>
<td>30</td>
</tr>
<tr>
<td>60</td>
<td>1906</td>
<td>Norman, Charles S.*</td>
<td>Pullman Porter</td>
<td>$1,200</td>
<td>30</td>
</tr>
</tbody>
</table>
| 61 | 1906 | Justice, William  
Justice, Cora | Servant | $4,000 | 29 |
|---|---|---|---|---|---|
| 62 | 1906 | Saunders, John*  
Saunders, Ella | Milk Dealer  
None | $7,200 | 7 |
| 63 | 1906 | Berean Manual  
Training and Industrial School | N/A | $6,000 | 29 |
| 64 | 1907 | Moore, John E. | Porter-Brewery | $2,800 | 29 |
| 65 | 1907 | Burkley, Charles L. | Driver | $1,300 | 40 |
| 66 | 1907 | Skipwith, James J.*  
Skipwith, Lucy J. | Janitor & Cook - Church Housework | $2,400 | 27 |
| 67 | 1907 | Skipwith, James J.*  
Skipwith, Lucy J. | Janitor & Cook - Church Housework | $2,400 | 27 |
| 68 | 1907 | Enman, William H.* | Janitor | $1,600 | 36 |
| 69 | 1907 | Cox, Fitzgerald  
Cox, Henrietta M. | None  
house work | $800 | 7 |
| 70 | 1907 | Marshall, John* | Janitor | $3,200 | 30 |
| 71 | 1907 | Thompson, Frank* | Builder  
None | $1,600 | 40 |
<table>
<thead>
<tr>
<th>#</th>
<th>Year</th>
<th>First Name</th>
<th>Occupation</th>
<th>Position</th>
<th>Income</th>
<th>Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>72</td>
<td>1907</td>
<td>Hughes, Thomas B.</td>
<td>N/A</td>
<td>Laundress</td>
<td>$4,400</td>
<td>29</td>
</tr>
<tr>
<td>73</td>
<td>1907</td>
<td>Thompson, Frank*</td>
<td>Builder</td>
<td></td>
<td>$5,600</td>
<td>27</td>
</tr>
<tr>
<td>74</td>
<td>1907</td>
<td>Thompson, Frank*</td>
<td>Builder</td>
<td></td>
<td>$2,000</td>
<td>40</td>
</tr>
<tr>
<td>75</td>
<td>1907</td>
<td>Roe, Rebecca*</td>
<td>Housework</td>
<td></td>
<td>$2,000</td>
<td>40</td>
</tr>
<tr>
<td>76</td>
<td>1907</td>
<td>Adams, George E.*</td>
<td>Porter, Railroad Car</td>
<td></td>
<td>$2,400</td>
<td>24</td>
</tr>
<tr>
<td>77</td>
<td>1907</td>
<td>Jackson, Robert S.*</td>
<td>Caterer/Reverend</td>
<td></td>
<td>$2,000</td>
<td>40</td>
</tr>
<tr>
<td>78</td>
<td>1907</td>
<td>Baker, Catharine</td>
<td>Laundress at Home</td>
<td>Cook - Private Family</td>
<td>$4,000</td>
<td>30</td>
</tr>
<tr>
<td>79</td>
<td>1907</td>
<td>Saunders, John*</td>
<td>Milk Dealer/Investor</td>
<td></td>
<td>$2,000</td>
<td>40</td>
</tr>
<tr>
<td>80</td>
<td>1907</td>
<td>Saunders, John*</td>
<td>Milk Dealer/Investor</td>
<td></td>
<td>$2,000</td>
<td>40</td>
</tr>
<tr>
<td>81</td>
<td>1907</td>
<td>Saunders, John*</td>
<td>Milk Dealer/Investor</td>
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<td>Smith, Silas A. Smith, Mary M.</td>
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<td>Jackson, Draper M.</td>
<td>Waiter - Hoster</td>
<td>$4,400</td>
<td>34</td>
<td></td>
</tr>
<tr>
<td>150</td>
<td>1910</td>
<td>Thomas Jr., George Thomas, Annie M.</td>
<td>Coachman (Private family) None</td>
<td>$2,800</td>
<td>44</td>
<td></td>
</tr>
<tr>
<td>151</td>
<td>1910</td>
<td>Williams, William</td>
<td>Segars</td>
<td>$4,000</td>
<td>7</td>
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<tr>
<td>152</td>
<td>1910</td>
<td>Holmes, Rosa B.</td>
<td>Servant</td>
<td>$2,400</td>
<td>40</td>
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<tr>
<td>153</td>
<td>1910</td>
<td>Jackson, Edward</td>
<td>Laborer - Navy Yard</td>
<td>$2,400</td>
<td>40</td>
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<tr>
<td>154</td>
<td>1915</td>
<td>Southern, William B.</td>
<td>Painter</td>
<td>$10,400</td>
<td>30</td>
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<tr>
<td>155</td>
<td>1915</td>
<td>Atkins, George A. *</td>
<td>Laborer/Plasterer</td>
<td>$4,000</td>
<td>37</td>
<td></td>
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<tr>
<td>156</td>
<td>1915</td>
<td>Tilton, Rhoda E.</td>
<td>Public School Teacher</td>
<td>$4,000</td>
<td>47</td>
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<tr>
<td>157</td>
<td>1915</td>
<td>Wilson, Howard</td>
<td>N/A</td>
<td>$3,000</td>
<td>22</td>
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</tr>
<tr>
<td>158</td>
<td>1915</td>
<td>Bailey, Arthur S.</td>
<td>Postal Clerk</td>
<td>$3,600</td>
<td>27</td>
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</tr>
<tr>
<td>159</td>
<td>1915</td>
<td>Davis, Samuel</td>
<td>Chief cook</td>
<td>$2,000</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>160</td>
<td>1915</td>
<td>William, Theodore</td>
<td>Waiter, Café</td>
<td>$5,200</td>
<td>44</td>
<td></td>
</tr>
<tr>
<td>161</td>
<td>1915</td>
<td>Todd, William W.</td>
<td>N/A</td>
<td>$3,000</td>
<td>14</td>
<td></td>
</tr>
<tr>
<td>162</td>
<td>1916</td>
<td>Croston, William A.*</td>
<td>Shipping clerk, paper factory</td>
<td>$1,750</td>
<td>22</td>
<td></td>
</tr>
<tr>
<td>163</td>
<td>1916</td>
<td>Carter, Hattie B.</td>
<td>Servant</td>
<td>$4,000</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>164</td>
<td>1916</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>165</td>
<td>1916</td>
<td>Fowler, Henry E. Fowler, Mary F.</td>
<td>Waiter/Butler None</td>
<td>$3,600</td>
<td>30 (26)</td>
<td></td>
</tr>
<tr>
<td>166</td>
<td>1916</td>
<td>Maginley, James M. Maginley, Victoria V.</td>
<td>Waiter Hairdresser</td>
<td>$5,000</td>
<td>30 (26)</td>
<td></td>
</tr>
<tr>
<td>167</td>
<td>1916</td>
<td>Bryan, Leroy W.G. Bryan, Lela W.</td>
<td>Clerk Teacher</td>
<td>$5,000</td>
<td>26</td>
<td></td>
</tr>
<tr>
<td>168</td>
<td>1916</td>
<td>Adams, George E.* Adams, George W.</td>
<td>Pullman Porter (former) Mail Carrier</td>
<td>$6,000</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>169</td>
<td>1916</td>
<td>Handy, William H.</td>
<td>Laborer, Chauffeur</td>
<td>$3,800</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>170</td>
<td>1916</td>
<td>Drain, William Clarence*</td>
<td>Steward, Phila Yacht Club</td>
<td>$4,000</td>
<td>36</td>
<td></td>
</tr>
<tr>
<td>No.</td>
<td>Year</td>
<td>Name 1</td>
<td>Name 2</td>
<td>Occupation</td>
<td>Income</td>
<td>Age</td>
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<tr>
<td>171</td>
<td>1916</td>
<td>O'Neill, Annie</td>
<td>N/A</td>
<td>Laborer/Plasterer</td>
<td>$2,000</td>
<td>46</td>
</tr>
<tr>
<td>172</td>
<td>1916</td>
<td>Atkins, George A.*</td>
<td>N/A</td>
<td>Shipper, Shoe Factory</td>
<td>$800</td>
<td>37</td>
</tr>
<tr>
<td>173</td>
<td>1916</td>
<td>Watson, John S.</td>
<td>N/A</td>
<td>Grocer/Clerk Housewife</td>
<td>$4,800</td>
<td>34</td>
</tr>
<tr>
<td>174</td>
<td>1916</td>
<td>Ivory, Robert W.</td>
<td>N/A</td>
<td>Merchant, Real Estate</td>
<td>$5,200</td>
<td>28</td>
</tr>
<tr>
<td>175</td>
<td>1916</td>
<td>N/A</td>
<td>N/A</td>
<td>Mail Service</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>176</td>
<td>1916</td>
<td>Harris, John W.*</td>
<td>N/A</td>
<td>Chauffeur Mail Service</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>177</td>
<td>1916</td>
<td>Hall, John W.</td>
<td>N/A</td>
<td>Clerk, US Post Office</td>
<td>$3,000</td>
<td>30</td>
</tr>
<tr>
<td>178</td>
<td>1916</td>
<td>Henry, Daniel A.</td>
<td>N/A</td>
<td>Letter Carrier</td>
<td>$3,800</td>
<td>34</td>
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<tr>
<td>179</td>
<td>1917</td>
<td>Brice, James W.</td>
<td>N/A</td>
<td>Laborer</td>
<td>$600</td>
<td>7</td>
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<tr>
<td>180</td>
<td>1917</td>
<td>Turner, Nelson M.</td>
<td>N/A</td>
<td>Letter Carrier</td>
<td>$3,200</td>
<td>15</td>
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<tr>
<td>181</td>
<td>1917</td>
<td>Hawkins, Clarence A.</td>
<td>N/A</td>
<td>Letter Carrier None</td>
<td>$2,200</td>
<td>36</td>
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<tr>
<td>182</td>
<td>1917</td>
<td>Lloyd, William T.</td>
<td>N/A</td>
<td>Laborer</td>
<td>$4,400</td>
<td>47</td>
</tr>
<tr>
<td>183</td>
<td>1917</td>
<td>Hamilton, William N.</td>
<td>N/A</td>
<td>Dentist, General Practice</td>
<td>$5,200</td>
<td>24</td>
</tr>
<tr>
<td>#</td>
<td>Year</td>
<td>Name</td>
<td>Occupation</td>
<td>Income</td>
<td>Age</td>
<td>Notes</td>
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<tr>
<td>184</td>
<td>1917</td>
<td>Carter, Lafayette</td>
<td>Laborer, Mover - Own business</td>
<td>$4,800</td>
<td>29 (20)</td>
<td></td>
</tr>
<tr>
<td>185</td>
<td>1917</td>
<td>James, Harvey C.</td>
<td>Porter, Watchman, Meat co. worker</td>
<td>$3,000</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td>186</td>
<td>1917</td>
<td>Chase, Otero*</td>
<td>Butler</td>
<td>$3,000</td>
<td>32</td>
<td></td>
</tr>
<tr>
<td>187</td>
<td>1917</td>
<td>Hyett, LH</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
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<tr>
<td>188</td>
<td>1917</td>
<td>Hunter, Edward</td>
<td>Longshoreman</td>
<td>$2,400</td>
<td>20</td>
<td></td>
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<tr>
<td>189</td>
<td>1917</td>
<td>Brown, James L.</td>
<td>Fireman's Helper, Navy Administration</td>
<td>$2,800</td>
<td>32</td>
<td></td>
</tr>
<tr>
<td>190</td>
<td>1917</td>
<td>Olds, William Albert</td>
<td>Chauffeur, Private family</td>
<td>$6,000</td>
<td>24</td>
<td></td>
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<tr>
<td>191</td>
<td>1917</td>
<td>Carpenter, William Carpenter, Leila H.</td>
<td>Janitor, Club Housekeeper</td>
<td>$4,200</td>
<td>28</td>
<td></td>
</tr>
<tr>
<td>192</td>
<td>1917</td>
<td>Carroll, Levi I. Carroll, Harriet L.</td>
<td>Post Office Clerk Teacher, Public School</td>
<td>$5,600</td>
<td>47 (29)</td>
<td></td>
</tr>
<tr>
<td>193</td>
<td>1917</td>
<td>Hoskins, Wayman</td>
<td>N/A</td>
<td>$800</td>
<td>30 (26)</td>
<td></td>
</tr>
<tr>
<td>194</td>
<td>1917</td>
<td>Gachar, Abigail</td>
<td>None Brother in Home (Florist, Later Caterer)</td>
<td>$3,000</td>
<td>34 (38)</td>
<td></td>
</tr>
<tr>
<td>195</td>
<td>1917</td>
<td>Wimbush, Laura V.</td>
<td>Teacher (listed as lodger in the home)</td>
<td>$6,200</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>196</td>
<td>1917</td>
<td>George, Charles George, Elizabeth</td>
<td>Butler Housework</td>
<td>$2,800</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Name</td>
<td>Relationship</td>
<td>Occupation</td>
<td>Income</td>
<td>Age</td>
</tr>
<tr>
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<tr>
<td>197</td>
<td>1917</td>
<td>Snively, Anthony</td>
<td>(Waiter) (Shipping Clerk)</td>
<td>$3,600</td>
<td>34</td>
<td></td>
</tr>
<tr>
<td>198</td>
<td>1917</td>
<td>Hoskins, John T.</td>
<td>Laborer</td>
<td>$2,800</td>
<td>36</td>
<td></td>
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<tr>
<td>199</td>
<td>1917</td>
<td>King, Margaret E.V.</td>
<td>Housework (Private Family) (listed as renter in the home)</td>
<td>$3,600</td>
<td>47 (29)</td>
<td></td>
</tr>
<tr>
<td>200</td>
<td>1917</td>
<td>Ward, R.</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>201</td>
<td>1918</td>
<td>Chase, Otero*</td>
<td>Butler (Private Home)</td>
<td>$5,600</td>
<td>29</td>
<td></td>
</tr>
<tr>
<td>202</td>
<td>1918</td>
<td>Sherrill, Grant</td>
<td>Stewart (Club)</td>
<td>$4,600</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td>203</td>
<td>1918</td>
<td>Pawley, Laura E.</td>
<td>(Servant)</td>
<td>$2,600</td>
<td>24</td>
<td></td>
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<tr>
<td>204</td>
<td>1918</td>
<td>Lomax, Edward W.</td>
<td>Stevedore Dressmaker</td>
<td>$3,200</td>
<td>36</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lomax, Maggie R.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>205</td>
<td>1918</td>
<td>Davis, Grant</td>
<td>Foreman</td>
<td>$5,000</td>
<td>47 (29)</td>
<td></td>
</tr>
<tr>
<td>206</td>
<td>1918</td>
<td>Stephens, Howard B.</td>
<td>Cook (Restaurant) None</td>
<td>$5,000</td>
<td>32 (28)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Stephens, Florence M.</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>207</td>
<td>1918</td>
<td>Bell, James F.</td>
<td>None</td>
<td>$3,000</td>
<td>30 (1)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Bell, Mary S.</td>
<td>Housework (Private family)</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>208</td>
<td>1918</td>
<td>Hall, Nelson</td>
<td>Machine Tender (Iron Works) None</td>
<td>$2,000</td>
<td>21</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Hall, Annie</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>209</td>
<td>1918</td>
<td>Chamlee, William</td>
<td>Coal Dealer (Own Place) None</td>
<td>$5,000</td>
<td>32 (28)</td>
<td></td>
</tr>
<tr>
<td>#</td>
<td>Year</td>
<td>Name</td>
<td>Occupation/Role</td>
<td>Income</td>
<td>Age</td>
<td></td>
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<tr>
<td>210</td>
<td>1918</td>
<td>Redman, Ned C.</td>
<td>N/A</td>
<td>$2,800</td>
<td>32</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Redman, Luar E.</td>
<td></td>
<td></td>
<td>(28)</td>
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<tr>
<td>211</td>
<td>1918</td>
<td>Hilton, George D.</td>
<td>Cook Typist</td>
<td>$3,000</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Hilton, Kate B.</td>
<td></td>
<td></td>
<td>(Spring Garden)</td>
<td></td>
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<tr>
<td>212</td>
<td>1918</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
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<tr>
<td>213</td>
<td>1918</td>
<td>Boddie, Wright W.</td>
<td>Laborer (Baldwin's) None</td>
<td>$3,400</td>
<td>40</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>Boddie, Fannie L.</td>
<td></td>
<td></td>
<td>(27)</td>
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<tr>
<td>214</td>
<td>1918</td>
<td>Mahand, Ernest C.*</td>
<td>Janitor</td>
<td>$3,200</td>
<td>34</td>
<td></td>
</tr>
<tr>
<td>215</td>
<td>1918</td>
<td>Mahand, Ernest C.*</td>
<td>Janitor</td>
<td>$3,200</td>
<td>34</td>
<td></td>
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<tr>
<td>216</td>
<td>1918</td>
<td>White, Thomas R.</td>
<td>N/A</td>
<td>$3,800</td>
<td>40</td>
<td></td>
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<tr>
<td>217</td>
<td>1918</td>
<td>Webb, Walker B.</td>
<td>Real Estate</td>
<td>$6,000</td>
<td>34</td>
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<tr>
<td></td>
<td></td>
<td>Webb, Carrie C.</td>
<td>Teacher (Public School)</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>218</td>
<td>1918</td>
<td>Drain, William A.*</td>
<td>Caterer (listed white) None</td>
<td>$2,000</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Drain, Cordelia</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>219</td>
<td>1918</td>
<td>Dorsey, Cornelius B.</td>
<td>Porter (Hardware Co.) None</td>
<td>$4,000</td>
<td>30</td>
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<td></td>
<td></td>
<td>Dorsey, Susan A.</td>
<td></td>
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<tr>
<td>220</td>
<td>1918</td>
<td>Smith, Walter S.</td>
<td>Laborer (Baldwin's)</td>
<td>$3,400</td>
<td>40 (27)</td>
<td></td>
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<tr>
<td>221</td>
<td>1918</td>
<td>Harris, John W.*</td>
<td>Merchant, Real Estate</td>
<td>$2,600</td>
<td>40 (27)</td>
<td></td>
</tr>
<tr>
<td>222</td>
<td>1918</td>
<td>Skipwith, James J.* Skipwith, Lucy J.</td>
<td>Vender of Fruit None</td>
<td>$3,200</td>
<td>27</td>
<td></td>
</tr>
<tr>
<td>223</td>
<td>1919</td>
<td>Johnson, William H. Johnson, Laura C.</td>
<td>Custodian (Elkins Pike) Nike</td>
<td>$5,000</td>
<td>47</td>
<td></td>
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<tr>
<td>224</td>
<td>1919</td>
<td>Jones, William T.</td>
<td>(Mail Clerk, Post Office)</td>
<td>$4,400</td>
<td>36</td>
<td></td>
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<tr>
<td>225</td>
<td>1919</td>
<td>Miller, Mortimer E. Miller, Emma L.</td>
<td>Proprietor (Drugstore) None</td>
<td>$12,000</td>
<td>47 (20)</td>
<td></td>
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<tr>
<td>226</td>
<td>1919</td>
<td>Briggs, James W. Briggs, Bertha V.</td>
<td>Barber None</td>
<td>$10,000</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>227</td>
<td>1919</td>
<td>Adams, George E.*</td>
<td>None</td>
<td>$4,000</td>
<td>24</td>
<td></td>
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<tr>
<td>228</td>
<td>1919</td>
<td>Cook, Forrest B.</td>
<td>Rigger (Navy Yard)</td>
<td>$5,000</td>
<td>32</td>
<td></td>
</tr>
<tr>
<td>229</td>
<td>1919</td>
<td>Smith, James R. Smith, Mary L.</td>
<td>Janitor (Church) None</td>
<td>$4,400</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>230</td>
<td>1919</td>
<td>Johnston, John Loys Jackson, Elizabeth C.</td>
<td>N/A</td>
<td>$1,600</td>
<td>30</td>
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</tr>
<tr>
<td>#</td>
<td>Year</td>
<td>Name 1</td>
<td>Name 2</td>
<td>Occupation</td>
<td>Race</td>
<td>Age</td>
</tr>
<tr>
<td>---</td>
<td>------</td>
<td>--------</td>
<td>--------</td>
<td>------------</td>
<td>------</td>
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</tr>
<tr>
<td>231</td>
<td>1919</td>
<td>Rosenfield, Robert</td>
<td>Rosenfield, Florence M.</td>
<td>Chef (Ship) - Mulatto None</td>
<td>None</td>
<td>34</td>
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<tr>
<td>232</td>
<td>1919</td>
<td>Mosby, Jerome T.</td>
<td></td>
<td>Dancing Master</td>
<td>None</td>
<td>44</td>
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<tr>
<td>233</td>
<td>1919</td>
<td>Bell, Conrad C.</td>
<td></td>
<td>Doctor</td>
<td>None</td>
<td>29</td>
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<tr>
<td>234</td>
<td>1919</td>
<td>Johnson, Wyatt</td>
<td>Johnson, Elizabeth E.</td>
<td>N/A</td>
<td>None</td>
<td>29</td>
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<tr>
<td>235</td>
<td>1919</td>
<td>Hurd, Leslie O.</td>
<td>Hurd, Florence E.</td>
<td>Renovator None</td>
<td>None</td>
<td>28</td>
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<tr>
<td>236</td>
<td>1919</td>
<td>Jones, Henry B.</td>
<td>Jones, Bertha M.</td>
<td>Printer None</td>
<td>None</td>
<td>29</td>
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<td>237</td>
<td>1919</td>
<td>Berkeley, Clarence L.</td>
<td>Berkeley, Esther</td>
<td>Chauffeur (Clothing Factory) None</td>
<td>None</td>
<td>32</td>
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<tr>
<td>238</td>
<td>1919</td>
<td>Johnson, George</td>
<td></td>
<td>Cook (Railroad Station)</td>
<td>None</td>
<td>47</td>
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<tr>
<td>239</td>
<td>1919</td>
<td>Pitts, Marcus F.</td>
<td>Pitts, Agnes L.</td>
<td>Letter Carrier (Post Office) None</td>
<td>None</td>
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<tr>
<td>240</td>
<td>1919</td>
<td>Randolph, John</td>
<td></td>
<td>Helper (Bakery)</td>
<td>None</td>
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<tr>
<td>241</td>
<td>1919</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>242</td>
<td>1919</td>
<td>Robinson, William B.</td>
<td></td>
<td>N/A</td>
<td>None</td>
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<tr>
<td>No.</td>
<td>Year</td>
<td>Name 1</td>
<td>Name 2</td>
<td>Occupation</td>
<td>Income</td>
<td>Age</td>
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<td>---------------------------------</td>
<td>-------------------------------------------------</td>
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<tr>
<td>243</td>
<td>1919</td>
<td>Robinson, Margaret</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>244</td>
<td>1919</td>
<td>Gibbs, Eugene</td>
<td>Gibbs, Anna</td>
<td>Janitor (Office building)</td>
<td>$3,600</td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Seamstress (at home)</td>
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<td></td>
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<tr>
<td></td>
<td></td>
<td>Sutton, James G.</td>
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<td></td>
<td>$5,000</td>
<td>24</td>
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<td>1919</td>
<td>Williams, Harry</td>
<td>Williams, Katie</td>
<td>Elevator Operator (City)</td>
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<td>24</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Gibbs, Eugene</td>
<td>Gibbs, Anna</td>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
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<td>(20)</td>
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<tr>
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<td>Williams, Katie</td>
<td></td>
<td></td>
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<tr>
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<td></td>
<td></td>
<td>Packer (Furniture)</td>
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<td></td>
<td></td>
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<td>247</td>
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<td>Williams, Katie</td>
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<tr>
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<td></td>
<td></td>
<td></td>
<td>Cleaner (Broad Street Station)</td>
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<tr>
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<td></td>
<td></td>
<td></td>
<td>Minister (Church)</td>
<td>$3,800</td>
<td>24</td>
</tr>
<tr>
<td>249</td>
<td>1920</td>
<td>Bunn, Julius Turner</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Minister (Church)</td>
<td>$3,800</td>
<td>24</td>
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<tr>
<td>250</td>
<td>1920</td>
<td>Bunn, Julius Turner</td>
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<td>Bunn, Julius Turner</td>
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<td>Minister (Church)</td>
<td>$3,800</td>
<td>24</td>
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<td>252</td>
<td>1920</td>
<td>Bunn, Julius Turner</td>
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<td>Minister (Church)</td>
<td>$3,800</td>
<td>24</td>
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<tr>
<td>253</td>
<td>1920</td>
<td>Bunn, Julius Turner</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>Minister (Church)</td>
<td>$3,800</td>
<td>24</td>
</tr>
<tr>
<td>ID</td>
<td>Year</td>
<td>Name</td>
<td>Occupation</td>
<td>Salary</td>
<td>Age</td>
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<td>254</td>
<td>1920</td>
<td>Summers, Otwell J.</td>
<td>Porter (Railroad)</td>
<td>$4,400</td>
<td>36</td>
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<tr>
<td>255</td>
<td>1920</td>
<td>Burrell, Franklin W.</td>
<td>Plasterer (House)</td>
<td>$4,400</td>
<td>7</td>
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<tr>
<td>256</td>
<td>1920</td>
<td>Baxter, Margaret E.H. Baxter, Ethel M.</td>
<td>None Teacher (Public School)</td>
<td>$5,600</td>
<td>24</td>
<td></td>
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<tr>
<td>257</td>
<td>1920</td>
<td>Williams, Alfred</td>
<td>N/A</td>
<td>$4,400</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>258</td>
<td>1920</td>
<td>Martin, John</td>
<td>Electrical Engineer</td>
<td>$4,600</td>
<td>32</td>
<td></td>
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<tr>
<td>259</td>
<td>1920</td>
<td>DeShields, Charlie R. DeShields, Victoria F.</td>
<td>Furniture Mover None</td>
<td>$4,200</td>
<td>29</td>
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<tr>
<td>260</td>
<td>1920</td>
<td>Valentine, Samuel H.</td>
<td>Electrical Engineer</td>
<td>$4,600</td>
<td>24</td>
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<tr>
<td>261</td>
<td>1920</td>
<td>Caldwell, Pattie B.</td>
<td>Housekeeper (Private family)</td>
<td>$800</td>
<td>47</td>
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<tr>
<td>262</td>
<td>1920</td>
<td>Gray, Albert O. Gray, Ida</td>
<td>Janitor (Apartments) None</td>
<td>$6,400</td>
<td>24</td>
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<tr>
<td>263</td>
<td>1920</td>
<td>Walters, William A. Walters, Hannah</td>
<td>Moulder (Steelworker) Dressmaker (Self)</td>
<td>$6,200</td>
<td>32</td>
<td></td>
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<td>264</td>
<td>1920</td>
<td>Slowe, William M.</td>
<td>Dentist</td>
<td>$6,000</td>
<td>24</td>
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<tr>
<td>265</td>
<td>1920</td>
<td>O'Neill, Lawrence D.</td>
<td>Presser (Tailor)</td>
<td>$2,400</td>
<td>26</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>266</td>
<td>1920</td>
<td>Walton, Henry M. Walton, Alvia I.</td>
<td>Portable [Steam] Engineer (Wharf) None</td>
<td>$5,400</td>
<td>28</td>
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<tr>
<td>267</td>
<td>1920</td>
<td>Hitchens, John R. Hitchens, Lottie</td>
<td>Team Driver (Scott Bros) N/A</td>
<td>$4,400</td>
<td>20</td>
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<tr>
<td>268</td>
<td>1920</td>
<td>Hodge, Milton H. Hodge, Lottie E.</td>
<td>Blacksmith (Helper) Dressmaker (Works Out)</td>
<td>$4,600</td>
<td>32</td>
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<tr>
<td>269</td>
<td>1920</td>
<td>Harvey Jr., William J.</td>
<td>Medical Doctor (Own Office)</td>
<td>$7,600</td>
<td>39</td>
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<tr>
<td>270</td>
<td>1920</td>
<td>Mathias, John Thomas Mathia, Elizabeth B.</td>
<td>[Laborer (Helping Contractor)]</td>
<td>$7,600</td>
<td>34</td>
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<tr>
<td>271</td>
<td>1920</td>
<td>Horsey, Alfred T.</td>
<td>Waiter (Hotel)</td>
<td>$6,000</td>
<td>47</td>
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<tr>
<td>272</td>
<td>1920</td>
<td>Matthews, Mary H.</td>
<td>None</td>
<td>$5,200</td>
<td>36 (26)</td>
<td></td>
</tr>
<tr>
<td>273</td>
<td>1920</td>
<td>Bartcliff, Spencer</td>
<td>Machinist (Midvale Steel)</td>
<td>$7,000</td>
<td>29 (20)</td>
<td></td>
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<tr>
<td>274</td>
<td>1920</td>
<td>Williams, Rudolph</td>
<td>Laborer (Packing House)</td>
<td>$3,200</td>
<td>10</td>
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<tr>
<td>275</td>
<td>1920</td>
<td>Pollard, William A.</td>
<td>Secretary (YMCA)</td>
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<tr>
<td>276</td>
<td>1920</td>
<td>Peal, Claude L.</td>
<td>Mail Clerk (Post Office) Grocer (Grocery Store)</td>
<td>$2,000</td>
<td>30</td>
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<tr>
<td>277</td>
<td>1920</td>
<td>Morris, Willis M. Morris, Helen M.</td>
<td>Porter (Hotel) None</td>
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<td>15</td>
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<tr>
<td>#</td>
<td>1920</td>
<td>Name 1</td>
<td>Name 2</td>
<td>Occupation 1</td>
<td>Occupation 2</td>
<td>Amount</td>
</tr>
<tr>
<td>----</td>
<td>------</td>
<td>--------------</td>
<td>--------------</td>
<td>-------------------------</td>
<td>-------------------------</td>
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<tr>
<td>278</td>
<td>1920</td>
<td>Dover, James E.</td>
<td>Dover, Anna M.</td>
<td>Moulder Helper (CD Jones Co.)</td>
<td>N/A</td>
<td>$4,000</td>
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<tr>
<td>279</td>
<td>1920</td>
<td>Gaines, Robert T.</td>
<td>Gaines, Mary A.</td>
<td>Chauffeur (Truck)</td>
<td>None</td>
<td>$3,000</td>
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<tr>
<td>280</td>
<td>1920</td>
<td>Loftlin, Moses M.</td>
<td>Loftlin, Bertha</td>
<td>Driver (Grocery Wagon)</td>
<td>Housework (Apt. House)</td>
<td>$4,000</td>
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<tr>
<td>281</td>
<td>1920</td>
<td>Bundy, Arthur S.</td>
<td>Bundy, Nettie</td>
<td>Chef (Caterer)</td>
<td>N/A</td>
<td>$4,000</td>
</tr>
</tbody>
</table>

* in field means borrower or family was recipient of multiple Berean mortgages
TABLE 6: Berean Loans – Gender Breakdown, Percentage of Loans (Where Gender Available)

<table>
<thead>
<tr>
<th></th>
<th>COHORT ONE 1891 - 1897</th>
<th>COHORT TWO 1906 - 1910</th>
<th>COHORT THREE 1915 - 1920</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Loans</td>
<td>42</td>
<td>110</td>
<td>122</td>
</tr>
<tr>
<td>Loans Directly to Men or Men-Only Set of Borrowers</td>
<td>17%</td>
<td>13% [including Hotel Brotherhood, not including Berean Manual Training Institute]</td>
<td>17%</td>
</tr>
<tr>
<td>Loans to Men w/ Woman Adult in Household Not on Mortgage</td>
<td>60%</td>
<td>39%</td>
<td>34%</td>
</tr>
<tr>
<td>Loans to Married Couples</td>
<td>17%</td>
<td>34%</td>
<td>40%</td>
</tr>
<tr>
<td>Loans Directly to Women or Women-Only Set of Borrowers</td>
<td>7%</td>
<td>15%</td>
<td>8%</td>
</tr>
<tr>
<td>Themes of Era</td>
<td>YEARS 1890 - 1900</td>
<td>YEARS 1900 - 1910</td>
<td>YEARS 1910 - 1920</td>
</tr>
<tr>
<td>--------------</td>
<td>------------------</td>
<td>------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>&quot;Homes on good streets&quot;&lt;br/&gt;Access to homes and financing&lt;br/&gt;As a catalyst organization, Berean projects the respectability of its borrowers.</td>
<td>&quot;A Hopeful Sign of the Race’s Future&quot;&lt;br/&gt;Proliferation of Race Finance Institutions, Richard R. Wright, Jr. chronicles rapid growth of city’s real estate and financial associations.</td>
<td>&quot;Protecting the Pearls of the Race&quot;&lt;br/&gt;Civic Accountability and the Defense of Homeowner Respectability</td>
<td></td>
</tr>
<tr>
<td>Places of Origin of Berean Borrowers</td>
<td>Delaware, District of Columbia, Georgia, Maryland, New Jersey, Pennsylvania, South Carolina and Virginia</td>
<td>Arkansas, the Caribbean, Delaware, District of Columbia, Georgia, Kentucky, Maryland, Mississippi, North Carolina, Pennsylvania, Virginia</td>
<td>Arkansas, British Guiana, Connecticut, Delaware, Denmark, Florida, Georgia, Jamaica, Kentucky, Louisiana, Maryland, Mississippi, New Jersey, North Carolina, Ohio, South Carolina, Tennessee, Virginia, West Virginia</td>
</tr>
<tr>
<td>Occupation</td>
<td>Barber, Butler (2), Carpenter, Caterer (5), Cigars, Clergyman, Coachman (3), Cook, Driver, Editor, Housekeeper (2), Janitor (4), Laborer (2), Musician (2), Porter (3), Preacher (Baptist Church), Private Waiter, Pullman Porter, Real Estate, Reverend, Servant (2), Steward, Teamster, Upholsterer, Valet, Waiter (2)</td>
<td>Barber, Boilermaker, Builder, Butler, Caterer (5), Chemist, Cigars, Clerk – Post Office, Clerk Attorney’s Office, Cook (3), Day Laborer, Dentist, Dressmaker, Driver (3), Editor – Newspaper, Gardener, Guard – US Arsenal, Hotel Waiter, Housework/Housekeeper (4), Investor, Janitor (5), Laborer (4), Landscape Gardener, Laundress, Milk Dealer/Investor, Minister (2), Own Income, Piano finisher, Porter (3); Railroad Car Porter, Post Office Clerk (2), Pullman Porter, Real Estate, Servant (3), Shipping Clerk, Stevedore, Tailor, Teacher, Waiter (7)</td>
<td>Barber, Blacksmith, Butler (2), Caterer (2), Chauffeur (5), Chef (2), Cook (3), Clerk – Post Office (2), Clerk, Coal Dealer, Coal Peddler, Cook (3), Custodian, Dancing Master, Dentist (2), Doctor – General Practice, Dressmaker, Driver, Electrical Engineer (2), Elevator Operator, Fireman’s Helper, Foreman – Navy Administration, Furniture Mover, Grocer, Hairdresser, Housework/Housekeeper (5), Janitor (5), Laborer (5), Laborer – Baldwin’s (2), Laborer – Packing House, Laborer – Shipyard, Letter Carrier (3), Longshoreman, Machine Tender (Iron Works), Machinist (Midvale Steel), Mail Carrier, Meat Inspector, Medical Doctor (Own Office), Merchant, Moulder (2), Mover-Own Business, Music Teacher, Packer (Furniture), Painter, Physician, Plasterer, Portable [Steam] Engineer (Wharf), Porter (5), Real Estate, Renovator, Rigger (Navy Yard), Secretary (YMCA), Servant Shipper, Shoe Factory</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Shipping Clerk, Stevedore, Steward (2), Teacher (3), Team Driver, Vender of Fruit, Waiter (4)</td>
<td></td>
</tr>
</tbody>
</table>
NOTE ON SOURCES

For the purpose of tracking black property-holding, I created a database from the Mortgagee Corporation (or Mortgagee Corp) records kept by the Philadelphia City Archives. These records record and detail companies that issued mortgages in the city. In the case of each mortgage issued by Berean during the era I studied, Philadelphia City Archives’ Mortgagee Corporation ledgers contain a notation listing the Recorder of Deeds volume where a given mortgage is recorded, as well as a page number.

By looking at the Mortgagee Corp records I was able to develop a list of 434 mortgages that Berean issued from 1890 through 1921. [See Table 1: Number of Mortgagees Originated by Berean Building and Loan by Year, 1891 to 1920.] The Mortgagee Corp records only serve as a listing that a mortgage was issued by a particular company and recorded on a certain date by the Recorder of Deeds. The Mortgagee Corp records do not provide other specifics of the loan. To be clear there were 434 listed mortgages under Berean in the Mortgagee Corp volumes. These listings provide a date of when the mortgage was either issued or recorded and a last name and first initial, or sometimes first name, of the borrower. Once I had the list of 434 mortgages, the next task was determining how to further process that list and how to pull something representative from it. It should be noted that this set of longitudinal data did not previously exist.
With the list of mortgages in hand, I decided to cluster my examinations – that is to create clusters of years of loans. Ultimately, that was by examining peak years of mortgage lending during each decade – that is when Berean issued the most loans. The method here is subjective and notably impressionistic. Because I hoped to track Berean’s methods during three decades, without beforehand knowledge of who was listed on or in the mortgages, this clustering method seemed like one way forward. In this way, I was able to identify 281 of those 434 mortgages that I wanted to examine individually.

Direct examination of those 281 deeds, hand-copied into the deed records by the Recorder and now available on microfilm at the Philadelphia City Archives yields a variety of information. Seven of these deeds were not found during follow-up. Thus, the final data set includes 274 mortgages. From these, one can glean mortgage amounts and terms, the location of the property mortgaged, and sometimes addresses of properties, and the person from whom the property was purchased.

For the majority of the first two cohort sets, mortgages were recorded by hand. Copies of these are available on microfilm. For the earliest cohort and the majority of the second, address records are seldom listed. Instead, the mortgage lists the location as below, a combination of street location as well as information related to the transaction. From Alexander Malson’s May 7, 1891 Berean mortgage, Recorder of Deeds volume TG055, page 42:
All that lot or piece of ground with the messuage or tenement thereon erected statue on the north side of Reno Street at the distance of eight-two feet six inches westward from the west side of Holly Street in the twenty-fourth ward of the city of Philadelphia, containing in front or breadth on the said Reno Street fifteen feet four inches and extending of that width in length or depth northward between parallel lines at right angles with the said Reno Street on the Easternmost line thereof sixty-two feet seven and one eighth inches and on the westernmost line thereof sixty two feet four inches bounded northward by a certain three feet wide alley extending westward from the said Holly Street to Forty second street eastward by a certain two feet six inches wide alley leading into and from the said Reno Street westward by ground now or late of George Bartlett and southward by Reno Street aforesaid being the same premises which Jens Peter Peterson and wife by indenture dated even date herewith executed and delivered immediately before these presents and intended to be forthwith recorded for the consideration therein mentioned part whereof is advanced by the said Alexander A Malson in fee subject to the payment of a certain mortgagee debt or sum of one thousand five hundred dollars as therein mentioned together with the free and common use right liberty and privilege of the said two several alleys as passage ways and water courses at all times hereafter forever and together with all and singular the buildings streets alleys passages ways waters water courses rights, liberties, privileges improvements hereditaments and appurtenances whatsoever thereunto belonging or in any wise appertaining and the reversions and remainders rents issues and profits thereof to have and to hold the said lot or piece of ground with the messuage or tenement thereon erected hereditaments and premises herby granted or mentioned and intended so to be with the appurtenances unto the said mortgagees their successors and assigns.⁵⁰⁸

Most often, a general location and a Ward listing may be derived from these records. The mortgage might also contain other specific descriptive information, such as in the case of Matthew Anderson’s August 12, 1908

⁵⁰⁸ Philadelphia Recorder of Deeds Volume TG055, 42 (1891.05.07), loan to Alexander A. Malson
mortgage. For this particular mortgage, Robert Mayer and Elizabeth JB Still were listed as witnesses. John McGill Jr. is listed as the attorney in fact. From Recorder of Deeds volume WSV 1410, page 347:

…being part of the same premises according to an official survey made 1908.04.29 which the Myrtle Building Association of the City of Philadelphia by indenture bearing date 1907.12.03 recorded, granted and conveyed to the said Matthew Anderson -- under and subject to the restrictions that no slaughter house skin dressing establishment hose or engine house blacksmith shop carpenter shop, glue, soap, candle or starch manufactory, steam engines for any purpose, court stables or any other buildings for offensive occupation should at any point of said lot of ground and together with all and singular the buildings streets alleys passage ways waters courses, rights liberties privileges improvements hereditaments and appurtenances whatsoever thereunto belonging on or in ways appertaining and the reversions and remainders.509

The next step was taking this information and organizing it in a way that helped make sense of Berean’s project. That required triangulating so-to-speak the set of borrowers. The US Census and City Directory for Philadelphia provide us with a greater level of detail. In order to pinpoint these properties more specifically, I cross-referenced the mortgagor and the street in the closest ensuing federal census records and with the City Directory. With the mortgage date, the location and the ability to roughly triangulate a mortgagor’s location in

509 Philadelphia Recorder of Deeds Volume WSV 1410, 347 (1908.08.12), loan to Matthew Anderson
the city in this way, I sometimes am able to reasonably say how long a borrower was associated with a given property.

For the most part, the *City Directory* was published annually in March. It usefully provides researchers with addresses, names (or name abbreviations) and occupations, which, for this particular group of persons, had some tendency to shift [E.G.] If a particular buyer was widowed, the city directory, often reflected the husband’s name with his last name as an indication that she was hypothetically the widow (wid Robert) of Robert Engs, for example. If a particular buyer seemed to disappear from the census or city directory records, then I looked for their death certificate. Death certificates are quite useful for giving us the latest -- last, as it were -- address of a buyer.

If a mortgagor was listed at the mortgaged address prior to the mortgage and listed as an owner of the property in the census, then it is likely that the mortgage is a re-mortgage. The process of mortgaging and remortgaging is not at all clear. It was not unusual for a borrower to receive multiple successive loans attached to their same address or to them at different addresses.

That research process led me to an elaborated dataset including age at purchase, place of birth, composition of household, etc. Additionally, the Census and *City Directory* records help trace these individual homeowners, as many of them were born outside of the state, into throughout and out of the city if it were
possible. This gives us a much more complex view of the process of property ownership than we previously have had.
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